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Establishing a private midwife business in Zambia

A case study

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<p>The starting point for establishing own business is the desire to become an entrepreneur which is always a conscious choice and requires careful consideration. This case study was done for the author herself to evaluate the viability of the business idea. The aim of this project was to describe the process of establishing a private midwifery business in Zambia. The objectives were to 1) To develop a business plan for the establishment of a midwife consultant company in Zambia, 2) To assess the healthcare business environment of Zambia, 3) To evaluate the profitability of the business idea, and 4) To analyze the business opportunities of the private midwife business to be established in Zambia.</p> <p>The research method of this Master's thesis project was qualitative case study research implemented with the desk research technique. A background description was implemented as a narrative literature review followed by the production of the business plan. The actual business plan is not included in this report because of its confidentiality of the business plan.</p> <p>The main result was the creation of the business plan. Other findings support that Zambia, as a business environment, is full of opportunities, although it is challenging and bureaucratic. It seems that in Zambia, there is a need and a possibility of success for private midwife services, but the profitability is uncertain. Locally implemented market research would support the business plan and profitability calculations.</p> <p>In Zambia, the midwifery business would create an opportunity for pregnant women to receive more holistic and gentle care but also to create jobs and improve the conditions of the locals. The business plan would require some adjustments to meet the needs of the operating environment in Zambia but overall, the business idea is viable. After all, this case study has provided good initial work in the process of establishing a midwifery business in Zambia.</p>	
Keywords	Entrepreneurship, Healthcare Business, Business Plan, Midwifery, Zambia

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1 Introduction

In business, Africa still seems a difficult and corrupted continent for many. However, there are many opportunities even though entrepreneurship is more challenging compared to Europe. Paperwork, cultural blunders, corruption, and different perception of time cause problems. But, if one can work effectively and trustfully in a difficult operating environment, it is possible to build a significant position in the market and become a well-known brand with less capital than in developed countries. (Nokelainen & Salminen 2018: 9-10.)

Zambia is a lower-middle-income country with a high unemployment and extreme poverty (The world factbook 2022). I have seen that even a good job does not guarantee a decent salary, so people often have side-business and investments for balancing their economy. Therefore, I believe Zambia is a fruitful and encouraging environment to entrepreneurship because many people there have an entrepreneurial mindset. My own working experience in Zambia also showed that there is a need and potential market opportunities for a private midwife service.

Becoming a midwife entrepreneur in Zambia it is my interest because it gives me the opportunity to create my own framework for my work as a midwife. It also creates an opportunity to be an example to others and make the world a bit better place for some. Entrepreneurship also offers an opportunity to employ people and therefore improve their lives. A profitable business lifts people out of poverty and the creation of jobs, economic growth, and improvement of basic services work to everyone's advantage (Nokelainen & Salminen 2018:10-11).

The initial idea of private midwife services for this business plan was born when I was working in Zambia as a midwife. I noticed that power relationship between the midwife and patient is distorted, and I felt that I must find a way to bring in more holistic and empathic approach to the healthcare in Zambia. After a long reflection, the idea of an own business appeared, and became the subject of this Master's thesis research. It was an opportunity to explore this topic more in depth. My aim is to evaluate the business idea and create an action plan for future based on findings.

This master's thesis project has been planned and implemented with respect to sustainable development goals. Particularly, goal number 3, which promotes good health

and well-being for everyone at all ages, has been considered. One of the main targets of this goal is to reduce the global maternal mortality ratio and end preventable deaths of new-borns and children under 5 years of age. (Sustainable development goals 2022.) Prevention of maternal and infant mortality is the core of midwifery. The aim of the planned business is to empower women to make better, more informed choices during and after delivery to save and improve the life of the mother and the baby.

The aim of this Master's thesis is to describe the process of establishing a private midwifery business in Zambia. The objectives are: 1. To develop a business plan for the establishment of a midwife consultant company in Zambia. 2. To assess the healthcare business environment of Zambia. 3. To evaluate the profitability of the business idea. 4. To analyse the business opportunities of the private midwife business to be established in Zambia.

2 What it takes to be a good entrepreneur?

The starting point for establishing an own business is the desire to become an entrepreneur. Becoming an entrepreneur is always a conscious choice and requires careful consideration. Before making decisions about entrepreneurship, it is good to think about own strengths and weaknesses and readiness to operate independently and manage risks. (Holopainen 2021: 12.)

Mindset and self-knowledge are the most important tools for entrepreneurs. Mindset defines what we are keeping possible, how we are facing setbacks, how we are acting in our uncomfortable zone, and how we are developing. Who we are as a person defines how we are as an entrepreneur because one's own values, outlook on life, well-being, and resilience also affect the business's daily life. The better the person manages their own thinking and understands its meaning in life, the better and more effectively they can lead their businesses. (Roth 2018: 15.)

Entrepreneur is often described as a person who is in control of his/her own life. Independent entrepreneurship requires good life management and communication skill. Running a business requires flexibility and good tolerance, because the days may run long, and things may not progress as wanted. Creativity, inventive, and innovative are qualities that help to succeed in business setting and face the changing demands in varying times. (Peltola 2015: 20-21.)

The starting point for entrepreneurship is an idea of something interesting and challenging that is financially profitable (Peltola 2015: 38). A well-planned business idea is essential for it is a description of a business way of success and earning money in a certain industry. (Holopainen 2021: 12.) Own ideas gradually develop into a business idea, which everyone planning to start a business should analyse by making a business plan. (Peltola 2015: 38-39.)

While establishing a business, it is also important to consider the company name and the form of the company. While business is growing and developing, the form of company can be usually changed quite easily. There are many factors affecting the business form of the company, such as the number of founders, the need for capital, responsibilities, operational flexibility, business continuity and growth opportunities, profit distribution, and taxation. The company name should stand out from other companies in the same industry and describe what the company does. The name must be registered with the National Board of Patents and Registration. (Peltola 2015: 74, 77.)

2.1 Business Plan

Developing a business plan is one of the most important phases when setting up a new business. It allows the founder of the business to think through the business idea and possible obstacles before facing them. (Burns 2007: 373.) It is widely used tool to describe the founder's vision of the company to be established. When the business plan is done well, it will clarify what kind of opportunities and threats the business can expect and offers the tool for applying start-up funds. (Hesso 2015: 10.) Later, the business plan is the company's main tool for developing its operations (Peltola 2015: 42). Gathering information for the business plan helps to obtain industry knowledge and can work as a feasibility study for the business. (Berkowitz 2017: 1146-1147.) The planning process helps the company to understand where they are, to decide where they want to go and plan how to get there (Burns 2007: 373).

A business plan is a description of a business idea, the company's internal and external environment, strategy, marketing, and calculations and risk analysis. (Hesso 2015: 12, 18-22.) A well-prepared business plan convinces the reader that the founder understands the operations of the business and knows how to perform according to. (Burns 2007: 377.)

There is no specific standard format to write a business plan, but typically it covers areas such as business details, business aims and objectives, market information, the

strengths, and weaknesses of the business as well as the competitive advantages, description of customers, marketing strategies, description of the premises and equipment needed, description of key people and their functions and backgrounds, financial highlights, detailed profit forecast and monthly cash flow forecast. (Burns 2007: 389.)

The executive summary is one of the most important parts of the business plan because it summarizes the whole business plan. It is a concise description of the business idea to capture the interest of those who may be needed to support the venture. The organizational profile provides an overview of a business including who is involved and the scope of what the business does. (Berkowitz 2017: 1148, 1156.) The marketing plan frames the strategy that a business will implement to sell its product or service and analyses the industry and economy in which the organization operates. The operational plan describes the location and distribution of the service or product and how people access the service. The financial plan is a complete description of how and where the plan is to price and cost the service. The pricing strategy must fit with the changing demands of the market conditions. (Berkowitz 2017: 1161, 1178, 1181)

2.2 Business environment analysis

The company must know its operational environment. The business should analyse it's both external and internal environment for developing a successful and profitable business strategy. By studying the company's external and internal environment, it is possible to find the factors of the company's competitive advantage, the systematic utilization of which creates added value for the customer. (Hesso 2015: 34-35.)

The analysis of the external environment begins with an examination of the large-scale market, such as the political, economic, social, technological, environmentally conscious, and legal environment. The analysis can then focus on competitor and customer-level reviews. (Hesso 2015: 35.) A PESTLE (Political, Economic, Social, Technological, Legal, Environmental) or a PESTEL analysis is a concept that can be used to track the environment the business is operating in. With this model it is easy to collect information about external factors which may affect business actions. By analysing these different PESTLE-areas the company will have the whole view of the whole business environment from many different angles. (What is PESTLE Analysis? 2022.)

Internal environment of the business is the business itself. It consists of its people, systems, and physical resources. The purpose of analysing internal environment is to find out and utilize the potential of the company. With the help of analysis, it is possible to

find out how a company can respond to the opportunities and threats of the operating environment and the company knows where to invest to create a competitive advantage. (Hesso 2015: 61-62.).

A SWOT analysis is a situational analysis carried out to analyse all internal and external factors that might impact company's current plans. The word SWOT is made up of letters that mean S for Strengths, W for Weaknesses, O for Opportunities, and T for Threats. In a SWOT analysis model, strengths and weaknesses are considered as the internal factors that can be controlled by the business itself while opportunities and threats are considered as external factors that might not be controllable by the organization. This helps a business to understand dynamics between situations. (What is a Simplified SWOT Analysis Definition in 4 Steps. 2020.)

2.3 Business Model Canvas

The Business Model Canvas is a tool used in Business Designing that helps to create and assess business ideas. Canvas is a visual description that is used for describing, analysing, and designing business models because it creates clarity for the team, investors, and entrepreneur itself. Also, the work that has been done designing and thinking through the business model creates a great basis for writing a strong business plan. (Jeffries 2017: 3; Osterwalder & Pigneur 2010: 15,268.)

Business Model Canvas consists of nine basic units that all displays the logic of the company intends to make money. These units are Customer Segments, Value Propositions, Channels, Customer Relationships, Revenue Streams, Key Resources, Key Activities, and Cost Structure. These nine units of the Business Model Canvas are covering the four main areas of a business which are customers, offer, infrastructure, and financial viability. Well prepared and filled Canvas demonstrate a business model that is like a plan for a company strategy to be implemented through organizational structures, processes, and systems. (Osterwalder & Pigneur 2010: 15-17.)

First unit Customer Segments defines the different groups of people or organizations that the business aims to reach out to and serve. This unit helps the business to make decisions about which customer segments are profitable therefore business serves usually one or several different customer segments. Second unit Value Propositions describes the products and services that create value for a specific Customer Segment. The value propositions solve customer problems or satisfy their needs. They are

a reason for customers to choose one specific company over another. (Osterwalder & Pigneur 2010: 17,20,22.)

Third unit is Channels, that demonstrates the practices that company uses to communicate and reach out to its different customer segments to deliver a value proposition. This unit describes communication, distribution, sales channels, and all the touching points that are playing an important role in the customer experience. Fourth unit Customer Relationships describes the types of relationships a company establishes with specific customer segments. Every customer segment may have a different type of relationship and they can vary from personal to automated. Different motivations can drive this unit such as customer acquisition, customer retention, or boosting sales. (Osterwalder & Pigneur 2010: 17,26,28.)

Fifth unit Revenue Streams represents the revenue that a company generates from each customer segment after subtracting the cost. Each revenue stream may utilize a different pricing mechanism, such as fixed list prices, bargaining, auctioning, market dependent, volume dependent, or yield management. Two different types of revenue streams can be involved with the business model that are transaction revenue resulting from one-time customer payments or recurring revenues. Recurring revenues are resulting from ongoing payments to either deliver Value proposition to customers or from providing post-purchase customer support. (Osterwalder & Pigneur 2010: 30.)

Sixth unit Key Resources describes the most important resources that are required to make a business model work. Key resources allow a company to build and offer a value proposition, reach markets, maintain relationships with customer segments, and earn revenues. They can be owned, leased, or acquired from key partners. A business model defines the types of key resources a company needs whether they can be physical, financial, intellectual, or human. Seventh unit Key Activities describes all the most important company activities to make business model work. Key activities such as key resources are also dependent on the business model type, and they are the most important actions to take for a company to operate successfully. (Osterwalder & Pigneur 2010: 34,36.)

Eighth unit Key Partnerships describes the network of suppliers and partners the business model needs for working. There are many reasons to forge partnerships, and, in many cases, the partnership is the backbone of many business models. Partnerships are created to optimize business models, reduce risk, or acquire resources. Strategic

alliances between non-competitors, coopetition by creating strategic partnerships between competitors, joint ventures to develop new business, and buyer-supplier relationships to assure reliable supplies are types of partnerships company can create. (Osterwalder & Pigneur 2010: 38.)

Ninth and last unit Cost Structure describes all the costs that the business model incurs to be operated. After defining key resources, key activities, and key partnerships the incurring cost that are created by delivering value, maintaining customer relationships, and generating revenue can easily be calculated. In every business model cost should be minimized, but a low-cost structure can be more important to some business models than others. Therefore, the business model cost structures are distinguished into two classes: cost-driven or value-driven. Cost Structures can also follow the characteristics of fixed costs, variable costs, economies of scale, or economies of scope. (Osterwalder & Pigneur 2010: 40-41.)

3 Purpose, aims and objectives

This case study was done to explore and analyse the business opportunities and requirements for establishing a midwifery business in the Zambian healthcare sector. The author has a dream of offering private consultative midwife-services in Zambia Lusaka in the future and therefore this research offered a great opportunity to evaluate the viability of the business idea and environment.

The aim of this project was to describe the process of establishing a private midwifery business in Zambia.

The objectives of this project are:

1. To develop a business plan for the establishment of a midwife consultant company in Zambia
2. To assess the healthcare business environment of Zambia
3. To evaluate the profitability of the business idea
4. To analyse the business opportunities of the private midwife business to be established in Zambia

4 Material and methods

This qualitative case study examined the process of establishing a midwife consultancy business to be established in Zambia. This was a two-piece development project including a narrative literature review of the content most relevant for the project followed by the practical part with the production of the actual business plan. This study was implemented with the desk research technique and the data was collected from existing resources. The processing and analysis of the research material were based on the researcher's logical reasoning and interpretation of the content of the material. A clear, concise, and coherent background description had been created to describe the phenomenon of research. The background description was constructed based on the topic-related literature, research, official documentation, and internet sources.

A case study is an intensive study of a single case with an aim to generalize across a larger set of cases, therefore case studies may be small or large, qualitative, or quantitative, experimental, or observational, synchronic, or diachronic (Gerring 2011: 24). The case study researches a current phenomenon within its natural context using evidence from multiple sources. The subject of research is usually one case from which a concise picture is desired. The nature of the case study requires the research questions to be in form of how and why. A descriptive case study seeks to present a good and close description of a phenomenon. (Kananen 2013: 54-55.)

5 Business plan of a midwife consultant company

The first objective of this project was to develop a business plan for the establishment of a midwife consultant company in Zambia. Traditionally the business plan is used for planning new activities before establishing a business. Producing a business plan is a deft way of testing the own ideas and create the clearer picture of all areas that must be considered when establishing the actual business. (Hesso 2013: 10.) This section introduces the business idea and the process of preparing the business plan. The business idea is introduced to the extent that it has been seen to be necessary for this report because the actual business plan was not published in connection with this Master's thesis project.

This thesis follows the instruction of the Ministry of Education and Culture in accordance with guidelines of Metropolia University of Applied Sciences, according in which thesis do not include confidential material. (Hakemus opinnäytetyön liitteen salaiseksi

julistamiseksi 2022.) Therefore, the business plan was produced, but it has been left as an encrypted appendix to the back-ground material of the thesis and this section focus to describe the process of producing the business plan. This section also introduces a business idea but does not go into details because of the confidentiality of the business plan.

The business idea is Midwifery & Coaching Services company that provides holistic women-centred education, support, and consultancy services to educated upper-middle class families in Lusaka Zambia. Aim is to empower women to make better and more informed choices during and beyond their childbearing years and to secure their own and growing baby's wellbeing. Services are flexible and personalized supplementary services alongside the usual clinical care that customers are receiving from their primary healthcare provider. Services include online services that is informative blog, and Birthing and Breastfeeding Courses, as well as face-to-face education, consultation and coaching including Birthing & Breastfeeding Classes, Lactation Consultation, Doula Services, Maternity Support Packages, and Integrative Transformational Coaching.

Before producing the actual business plan the Business Design tool called Business Model canvas was used to create and assess the business ideas. Filling in the Canvas helped me to think through the business idea and create clarity for the process. The business environment and its dynamics with the business idea were assessed next with PESTEL-model and SWOT analysis. PESTEL-model helped to clarify the business environment and external factors which may affect the business operations. SWOT analysis was done to analyse all internal and external factors or situations affecting the company's plans. SWOT and PESTEL analysis can be found from appendices, Business Model Canvas has been left out from this report with the business plan.

The business plan itself was built by studying and comparing the business plan models that were available on the internet and in literature. Then the structure and content of the business plan were edited to match for the need of the company. This project explored and analysed the business opportunities and requirements for establishing a business in the Zambian healthcare sector, which has also affected the content of the business plan.

One of the objectives of the business plan was the evaluation of the profitability of the business idea, but not to use the actual business plan for seeking external funds. For

this reason, the financial section of the business plan focuses to demonstrate the calculations that estimate the start-up phase costs of the company and the estimations of the numbers of expenses and incomes that affect the operations of the company monthly basis. These calculations help the company to plan its operations and estimate profitability but do not meet the requirements when applying for funding.

The content of the business plan consists of seven main headings that cover the information essential to the company's perspective. Then all these main headings have been divided into smaller sub-headings and sub-areas. The main areas essential to a business plan are executive summary, company description, product & services, marketing plan, operational plan, management & organization, and start-up expenses & capitalization. The information is based on Internet sources, the co-founders' own experiences, and the vision of the business idea and the environment, but some unofficial conversations over the topic were discussed with Zambian acquaintances.

The process of preparing the business plan has given clarity and a more precise picture of the general process of establishing a business and the functionality of a business idea. It has forced to think through all the angles that need to be considered while establishing a business and the calculations have helped to estimate the profitability of the business. This project has helped me to understand the work and responsibilities that come with the own business.

6 A business environment and the local authorities in Zambia

The second objective of this project was to assess the healthcare business environment of Zambia. This section familiarizes the environment of Zambia in the perspective essential to the business and the business idea. Also, the local authorities in Zambia that needs to be involved in a process of establishing healthcare business are introduced.

Zambia is a landlocked country in sub-Saharan Africa with a population of almost 20 million. The official language is English, and it is used for education, commerce, and law. In addition, more than 70 local languages are spoken in the country. Generally, Zambia is perceived to be a peaceful, safe, and stable country who has positive business outlook with its eight neighbouring countries who are offering a natural position as a business centre in the region of Southern Africa. The country enjoys a stable multi-

party democracy and a market-oriented economy. Zambia is also one of the most urbanized countries in Africa as almost the half of the population resides in urban areas where most economic opportunities prevail. The capital city is Lusaka. (Report on the Healthcare Sector and Business Opportunities in Zambia 2013: 6-7; National health in all policies strategic framework 2017-2021: 4; The world factbook 2022.)

The population of Zambia consist of nearly 70 different ethnicities. It is poor and youthful because almost 70% of the population is under 24 years old. High levels of poverty and unemployment have significant effects on the health of the population. The life expectancy at birth of Zambian in the total population is 53.6 years. The high rate of mortality is explained partly due to a high burden of communicable diseases in the country but noncommunicable diseases such as cancer and lifestyle related diseases are fast growing burden as well. HIV/AIDS is prevalent in Zambia and contributes partly to low life expectancy. (National health in all policies strategic framework 2017-2021: 4-5; The world factbook 2022.)

In Zambia population growth is fast due to country's high fertility rate which is almost 6 children per woman. This is mainly because there is lack of accessing to family planning services, girls remain uneducated, and women unemployed. The country also exhibits a wide fertility disparity based on a rural or urban location, education, and income. In rural areas, poor and uneducated women are more prone to marry at a young age, to give birth early, and to have more children. In a rural setup, children are seen as a sign of prestige, and but not all of them will live to adulthood. (The world factbook 2022.)

High birth rates are reflected in high maternal mortality rates in Zambia. In 2017 there was 213 maternal deaths for every 100,000 live births. The number covers the deaths during the pregnancy or childbearing, and within 42 days of termination of pregnancy. The estimated Infant mortality rate in 2020 was 56 deaths for every 1000 live births. Estimations have considered the effects of excess mortality due to HIV/AIDS which can result in lower life expectancy, higher infant mortality, higher death rates, lower population growth rates, and changes in the distribution of the population by age and sex than would otherwise be expected. (The world factbook 2022.)

Business operations are governed by laws. The parliament of Zambia has enacted the Companies Act to promote the development of the economy by encouraging entrepreneurship. The Companies Act 2017 regulates the business activities and guides regulators. It is:

An Act to promote the development of the economy by encouraging entrepreneurship, enterprise efficiency, flexibility and simplicity in the formation and maintenance of companies; provide for the incorporation, categorisation, management and administration of different types of companies; provide the procedure for the approval of company names, change of name and conversion of companies; provide for shareholders' rights and obligations, the conduct of meetings and the passing of resolutions by shareholders; to encourage transparency and high standards of corporate governance by providing for the functions and obligations of company secretaries and directors; provide for issue of shares, share capital requirements, procedures for alteration and reduction of share capital and disclosure requirements of companies; provide for the public issue of shares, the issue and registration of charges and debentures; incorporate financial reporting provisions, maintenance of accounting records, and access to financial information of companies; provide for amalgamations; provide for the registration of foreign companies doing business in Zambia; provide for the deregistration of companies; repeal and replace the Companies Act, 1994; and provide for matters connected with or incidental to the foregoing (The Companies Act No 10 of 2017: 405).

Generally, Africa has been seen as a difficult place for doing business, but lately especially Norden countries had woken up for brighter side of it. Economic growth, tenders organized by development financiers, agriculture, natural resources, mobile technology boom and a wide market with room for new entrepreneurs attract new entrepreneurs to the continent. (Nokelainen & Salminen 2018: 9.)

Africa offers a lot of opportunities for entrepreneurs even though the business environment is more challenging than in Europe. The one who can operate trustfully and mainly effective in a difficult operating environment can create a significant position in the market and become a well-known brand with less capital than developed countries. Also, profitable business actions arise people from poverty while the middle-class population is an important group of buyers of services and products for many. (Nokelainen & Salminen 2018: 10-11.)

While doing a business in Africa, own presence and knowledge of the country bring security. Long-standing and trusting relationships are important, especially in a country where one cannot trust the impartiality of the judiciary and written contracts. Therefore, the most important is to find trustful local partner. (Nokelainen & Salminen 2018: 11.)

When establishing a business, it is important to know the local laws, regulations, taxation, and responsibilities of doing business operations. Entrepreneurs must register and incorporate the business and obtain specific licenses and permits according to the industry of the business before starting the business actions. In Zambia, there are own

authorities in all these areas to take into consideration during the process. Healthcare-related business activities may require special licensing and registration with the local health authority. Foreign entrepreneurs are allowed to operate as a sole director company with full ownership, but they would consider benefitting from having a local business partner. (Starting a Business 2022.)

The establishment of healthcare business in Zambia requires registrations with local authorities such as the Patents and Companies Registration Agency (PACRA), The Zambia Revenue Authority (ZRA), The Health Professions Council of Zambia (HPCZ), and The General Nursing Council of Zambia (GNC). Some other authorities such as The National Pension Scheme Authority (NAPSA) are needed for registering social security, as well as Lusaka City Council to get business levies and fire safety certificates. (Starting a Business 2022; Health Sector Profile 2013:8.)

6.1 Patents and Companies Registration Agency (PACRA)

The local authority in terms of company registration and patents is The Patents and Companies Registration Agency (PACRA). It is a semi-autonomous executive agency of the Zambian Ministry of Commerce, Trade, and Industry, whose core mandate is business registrations and operating of a registry for business entities and intellectual property. It also serves as a depository of corporate and intellectual property information. (Strategic Plan 2021-2026: 1.)

The registration of the company is important for it gives the legal status for the company and exclusive rights to use the company name. The first step for registering the business or company is name clearance, which is the process of checking for the existence of a proposed company or business name. Name clearance is done to ensure that proposed name does not exist or is not confusingly similar with other business names that are existing already. This can be done in PACRA's office or online. It is advisable to list three names in case if first of the names are not accepted. Once the name clearance fee is paid and the name is accepted, it will automatically be reserved for a period of 30 days. (Knowledge Base Pamphlet 2019:1-2.)

The difference between a business and a company is that an individual trading under a business name is doing business while a company is an association with two or more persons who have come together for a common business goal. A company is a separate legal entity meaning that it is treated as an entity separate from its shareholders. A company must be incorporated for a lawful purpose, and it continues to exist even after

the demise or changes of its members. There need to be two or more persons to form a company, who are 18 or above years old, of sound mind, and not having been declared bankrupt in Zambia or any other country. The company exists when it is registered under the Companies Act No. 10 of 2017. (Knowledge Base Pamphlet 2019:3-4.)

There are two types of companies which are either Private Limited Companies or Public Limited Companies (PLC). Private Limited companies are formed and owned by individuals and their minimum number of directors and shareholders are two. The private company's name will always end with the word "limited", and they do not invite the public to buy their shares or debentures. A private limited company can be incorporated in form of a Company limited by Shares, an Unlimited Company, or a Company limited by Guarantee. The Minimum requested nominal capital amount is 15, 000 Zambian kwacha to start the company. (Knowledge Base Pamphlet 2019:4-5.)

A private company limited by shares offers limited liability to its shareholders but places certain restrictions on its ownership. This type of company is prohibited from dealing with its shares or debentures to the public and in case the company is abolished, and its assets are insufficient to cover liabilities, the liability of the shareholder is only limited to the amount left unpaid on its share. An Unlimited Private Company has a share capital, but its members have an unlimited personal liability of the debts and liabilities of the company. In case the company abolishes, and assets are insufficient all the members are equally responsible for the debts. (Knowledge Base Pamphlet 2019:4-5.)

The Company limited by Guarantee does not have a share capital or permission to carry on business for purpose of making a profit to any of its members. This kind of company is generally formed for the purpose of helping communities to benefit from a certain project and they do not receive their initial capital from their members and sources of initial capital is usually from grants, subscriptions, endowments etc. At the time of creating the company, each member must agree on the amount and sign a guarantee of paying it in case the company is abolished. Thus, the liability of the member extends only to the agreed amount if the company's assets are insufficient to cover the costs after abolishment. (Knowledge Base Pamphlet 2019:7.)

6.2 Zambia Revenue Authority (ZRA)

The Zambia Revenue Authority (ZRA) is the responsible authority for collecting revenue on behalf of the Government of the Republic of Zambia under the policies of the Minister of Finance (About Us 2022). All the newly registered businesses in Zambia

need to register with ZRA to obtain a tax identification number. A Taxpayer Identification Number (TPIN) is a unique number for a taxpayer under a limited company, partnership, or sole trader or proprietor. It can be applied with form through internet service or in the service centre. Limited companies are required to provide documents of certificates of incorporation and certificate of share capital as well as articles of association with the application form. (FAQ 2022.)

Any person having a business with an annual turnover of 800,000 Zambian kwacha or less is obliged to pay a turnover tax of 4% on total turnover or gross sale. New taxpayers are required to register with ZRA within 30 days of the commencement of their business so they can be given a TPIN number, Individual or Company Income Tax account number, and a Pay As You Earn (PAYE) number if applicable. Turnover Tax Remittance Cards for taxation is to be submitted of the month following the month in which the sales are made by the 14th of the month to ZRA. Taxpayers are required to keep all business records of turnover up to 6 years and notify ZRA if changes affecting taxation occur. (Tax Information 2022.)

6.3 Health Professions Council of Zambia (HPCZ)

The government through the Ministry of Health of Zambia (MoH) leads the provision of health services. The Health Professions Council of Zambia (HPCZ) is a statutory regulatory body to regulate and license all health facilities. It is established under the Health Professions Act No. 24 of 2009 of the Laws of Zambia. HPCZ regulates of registration of health practitioners, excluding nurses and midwives, and their professional conduct. It is responsible for the accreditation of healthcare services provided by health facilities, and it recognizes and approves of training programs for health practitioners. (About Health Professions Council of Zambia 2022.)

According to Health Professions Act No. 24 of 2009 of the Laws of Zambia, all the public and private health facilities are required to be licenced with Health Professions Council to operate. A health facility is not allowed to operate or provide health care services without a license or obtaining accreditation from the Council. HPCZ will conduct regularly various inspections of health facility to ensure they are meeting and maintaining the health care standards. Licenses and accreditation certificates are required to be renewed annually. The Council also promotes and enforces internationally comparable health practice standards in Zambia. (Licensing and Accreditation 2022.)

HPCZ monitors and controls the quality of health services by inspecting the health facilities on both the private and public sides. They can do initial, compliance, or reactive inspections depending on the purpose of the inspection. Initial inspections are done when the health facility applies the license or accreditation for the first time, or they are adding their additional health services. The compliance inspections are done to ensure the facilities adhere to the set National Health Care Standards (NHCS). The reactive inspection is the Council's response to complaints by the public of any alleged violations of the health facility or if the Council notices some fault while undertaking compliance inspection. (Licensing and Accreditation 2022.)

After inspection, the Council can issuance or refuse the license depending on whether a facility meets the requirements of the Act and of the class applied for, or they can suspense or cancel the valid license. Suspension and or cancellation can result in either immediate closure of the facility or issuance of notice of intention to close. This can result when the license holders contravene the provision of the Act or any terms and conditions of the license. (Licensing and Accreditation 2022.)

6.4 General Nursing Council of Zambia (GNC)

The General Nursing Council of Zambia (GNCZ) is a Statutory Body, established to act under the Nurses and Midwives Act No. 31 of 1997. It is a regulatory body of the education, training and practice of nurses and midwives. GNCZ is responsible of nurses and midwives registrations and practising licensing. The Council also accredits education providers and programs of study for the nursing and midwifery professions and monitors nurses and midwives compliance and professionalism. (Welcome to GNCZ 2022.)

Each nurse and midwife including foreign applicants who wants to practise their profession in Zambia are required to be registered with the General Nursing Council for getting their license. For the license, GNC ensures that all nurses and midwives within its jurisdiction are meeting an acceptable level of knowledge and competence before they begin to practise their profession. The competence is measured by Council's national licensing examination and upon passing the examination successfully the candidate can apply registration for license. (Welcome to GNCZ 2022.)

7 Profitability of the business idea

Third objective of this project was to evaluate the profitability of the business idea. This section evaluates the business plan calculations in relation to principals of profitability in the business. The existence of the company is based on the profitability of the business, meaning the business needs to generate more profit than loss. The level of productivity and profitability of a company depends on the quality of operations. (Mäenpää 2015: 67.) The actual calculations and numbers have been kept separate from this report, so this section focuses to analyse and describe the findings.

Also, to mention, this study focused to explain the process of establishing business in Zambia and analyse the opportunities and profitability of business in Zambia. In this report, possible company loans and money related matters are discussed with the assumption that they would be applied for within Zambia. Also, the assumptions and findings relate to profitability of the business was done compared to local income level. All the prices and calculation in the business plan has been done in local currency that is Zambian kwacha. The business plan was done for entrepreneur herself with no intention to use it for seeking funding. If not so, the business plan would require more detailed calculations.

Financially sound company follows the strategy of how the company is going to create a competitive advantage and thus added value for the customer. A strategically operating company reduces expenses where it is strategically possible and reasonable and directs them to the processes enabling the achievement of the vision. (Hesso 2013: 154.) A successful business not only has a bigger income than running expenses, but it achieves a financial gain for owners and stakeholders. Achieved profits are also needed for investments and operational development of the company. (Mäenpää 2015: 67.)

The planning of the company's operations is based on the company's business idea, vision, and mission, considering the factors affecting finance. Budgeting is the planning of the company's finances as part of the business plan. The task of budgeting is therefore to concretize other action plans related to business activities into money. Practically, budgeting is done in advance by estimating the company's costs and revenues. Information from previous fiscal years can be used as an aid, but when the planning stage of business operations, budgeting must be done based on estimates because there is no data available yet. By following the budget, the company is easier to control whether the plans and set goals are meeting the strategy. (Kotro 2007: 9, 12-13.)

The business plan is based on an idea to provide holistic women-centred education, support, and coaching services in Lusaka Zambia. These services would empower women to make better and more informed choices throughout the entire pregnancy, childbirth, and postpartum period. The services would include online-based courses, as well as face-to-face education, consultation, and coaching related to pregnancy, delivery, and postpartum time and care of the new-born. Practically the company would sell high-class supplementary services for pregnancy and time beyond it without medical responsibilities. The proposed niche market is in middle to high-class families and private health care service providers in Lusaka Zambia.

The strategy is to offer face-to-face services where the entrepreneur would be present and create automated online-based services on the web to boost the company's sales. The idea of online services is to create a passive income channel for the company that would work alongside the other services. The online courses would be created and automated in a way that selling and using them online does not require the continuing presence of the entrepreneur itself. Also, web-based services do not have to be limited to Zambia but can offer an expanded market area and options for marketing.

The budgeting of the business plan includes the estimations of short-term start-up costs, ongoing monthly costs, and an inventory list of priced services to be offered. Using these figures, the company can estimate the need for starting capital, and the amount of cash a company consumes and generates from carrying out its operating activities. The figures offer a view for the company to calculate the prices of the services and set daily sales targets that would generate enough profit.

The budgeting part of the business plan was started by estimating the short-term start-up costs by relying upon the data from the internet and current prices in Zambia. The start-up phase expenses in short term included the estimations of incorporation fees and licenses, admin expenses, contingency fund, office, supplies and equipment, website, advertising, and promotional expenses, and working capital. The figures for start-up costs made it possible to estimate company running expenses on monthly bases and guided the pricing of the services. On-going expenses included office rent, licenses, water, electricity, internet, website maintenance, salaries, and turnover tax which would be 4% of monthly sales. The figures for total start-up expenses offered the estimation of the required capital to establish the business.

Zambia is a lower-middle-income country with a high unemployment rate and extreme poverty (The world factbook 2022). The inflation rate has been relatively high in general

and past few years with the Covid-19 pandemic, it even raised up to 22%. Even though it has ticked down back to a level of 9% it has affected the broad rise in the prices of goods and services impairing the purchasing power of households. (Trading Economics 2022.) These are the factors that cannot be forgotten because they may affect directly or indirectly to business actions and profitability of the business.

Setting up a business in Zambia sounds a good opportunity to employ herself and others and generate income. Also, small, and medium enterprises (SMEs) in Africa are seen as good drivers for the economic development of a country because they strengthen job creation, employment, tax provision, and contribution to Gross Domestic Product. Despite these positive effects, SMEs are also facing numerous challenges such as power shortages, lack of capital, poor management skills, and competencies, inadequate information, and corruption. (Muriithi 2017:36.) Also, the research of Urban Informality and Small-Scale Enterprise (SME) Development in Zambia (Mubita & Mulonda & Libati & Nawa & Kanyamuna 2017: 28.) has found out that SMEs are facing challenges including lack of access to credit, information, market, trading places among others. Other hand there has been government's efforts to help but due to poor funding, poor implementation of programmes and corruption these at-tempts have failed.

The process of preparing the business plan had shown that lack of capital, inadequate information, and corruption seem to be existing challenges also in Zambia while establishing a business. For a company to become profitable it must generate more profit than a loss. Looking at the current business idea, there is a high risk that the company would not become profitable. First, the business plan requires more precise market research locally in Zambia to find out the real size of the market and possible customers in numbers. The current assumption is that the market niche is quite small and limited which makes the author hesitate about the profitability of the business idea. When the potential customer group is small also the volume of sales is expected to be small forcing the company to compensate by raising prices, which may lead to expensive prices that no one would like to afford. In the end, the company would have more expenses than income, and operating the company would not be profitable.

Second, the estimated start-up costs of the current business plan sound way too high compared to the country's income level and the risk that an entrepreneur must take to establish this business in Zambia. As comparison, the start-up expenses amount is more than four times the annual salary of a midwife in Zambia and monthly on-going cost of the company is half of a yearly salary. The daily sales target might be difficult to reach to cover running costs of the company if the sales volume may remain too low for

making profit. Also, rising money for the business locally in Zambia sound challenging, and having a company or personal loan may be complicated and the interest rates are high.

Third, the registration of healthcare business is costly and not that simple procedure because the idea of the business is falling between the categories of register. Also, company registration in the name of a foreigner is more expensive than for locals. It seems that for being able to run this kind of business concept in Zambia the one must open a health facility or co-operate under the clinic or hospital that is already existing because consultative midwife services are considered as an out-patient services. These kinds of regulations take away the basis of the business idea because measures are quite heavy and require much more capital, than without registration regulations company would need. Ideally the business concept could run without office space or facility that would save money, but regulations does not allow to do that.

Silungwe & Silungwe (2019: 677) has concluded that in Zambia a sustainable living is difficult to achieve with female entrepreneurship due to lack of own physical capital. The challenges that women entrepreneurs are facing are lacking start-up capital or business training or skills and experience, bureaucratic business registration systems, negative attitudes by society towards women in business, inhibiting costs of inputs, gender issues in the entrepreneurial sector that has been considered a preserve for men, and inadequate financial support from financial and government institutions. These findings suggest that the policies that support women to engage in entrepreneurship in Zambia should be formulated. The technical skills and knowledge in management of enterprise and entrepreneurship as well as appropriate financial support to help women make their business ventures profitable should be offered.

Making this business plan profitable would require better market research and a partnership and co-operations with local Zambian professionals and or organizations. Same time it would mean the change of the initial business concept and idea to meet regulations and standards of the country. So, it seems that consultative midwife and coaching service business would need heavy and expensive organization to operate which is contrary to the entrepreneurs' professional skills and wishes. Personally, the risks and the amount of local capital this kind of business would require is too much.

8 The business opportunities of the private midwife business to be established in Zambia

Fourth objective of this project was to analyse the business opportunities of the private midwife business to be established in Zambia. This section aims to analyse the business opportunities of midwifery business in relation to principals of a business opportunity.

A business opportunity is an opportunity to take advantage of an event in the market to obtain a business profit. It makes some businesses succeed while others fail. Without opportunities, businesses cannot begin, succeed, or expand their operations. Business opportunities are different types and by capitalizing on them one can create business ideas that are base of a successful business. Opportunities allow businesses to create and implement new or improve their old performance. (Pahwa 2022.)

There are different types of business opportunities such as new market opportunity, un-tapped resource opportunity, repressed demand opportunity, technology opportunity, competitive opportunity, or strategic partnership opportunity which each serves as the basis for important decision making. A new market opportunity means a chance in an un-tapped market without much competition. (Pahwa 2022.)

Untapped resource opportunity relates to underutilized or unexploited resources to use to create added value in the market. Repressed demand opportunity is the opportunity to take advantage of existing requirements that are not met by the current offering. A technology opportunity relates to a situation where businesses are allowed to put into service new technologies that can be utilized in already existing markets. (Pahwa 2022.)

A competitive opportunity is a situation in the market that allows a business to display a new product or service which gives more value than competing products provide and solves the target market problem better than competitors. A strategic partnership opportunity relates to a situation where a business has an opportunity to collaborate with complementary industry businesses. This gives access to new resources, strengthens product offerings, and increases the competitive advantage. (Pahwa 2011.)

The business idea of holistic supplementary midwifery and coaching services is one of a kind and a new market opportunity in Lusaka Zambia. The idea does not have much

competition in Zambia and there is only one private business that also offers non-medical services for pregnant women. They offer birth preparedness and breastfeeding courses although mainly the business focuses more on other education and kids' free time activities. This business idea could also capitalize on other business opportunities in the Zambian business market such as a competitive opportunity, technology opportunity, or strategic partnership opportunity.

In the first place, the author's own experience in Zambia and research supports the idea of capitalizing on a competitive opportunity by creating better and more patient-sensitive and holistic services for pregnant women in Zambia. The target market was selected for educated upper-middle class families because a good income level makes it possible for them to buy a service and they are most likely to appreciate and understand the importance of holistic patient-centred services. Chama-Chiliba and Koch (2013: 86.) also support this perspective that the employment status of the women, quality of received antenatal care, and the husband's educational level is positively associated with adequate usage of antenatal services in Zambia.

Research on the perception of care in Zambian women attending community antenatal clinics by Menon, Musonda, and Glazebrook (2010: 361.) shows that even though the women of Zambia are positive about the benefits of attending antenatal care they feel intimidated by the process. The communication process between health practitioners and patients is affected by inequality in the power relationship and patients' fear may impair communication and threaten the quality of care.

Kearns and Kwaleyala (2009: 62, 65.) has demonstrated that mothers who have had good experiences in maternity services in Zambia have had trusting relationship with their caregiver. The balance of academic abilities, clinical competence, and personal qualities are important for personnel taking care of maternity clients because the personal quality of midwife affects clients' perceptions of her proficiency. Therefore, the only focus is not on safe delivery but also on building a trust and good relationship with the mother.

While I was working in the Zambian healthcare sector, I did similar observations that the above research support. The power relationship between the mother and the midwife is distorted and in healthcare, the power is used wrongly. That makes midwives less sensitive to the patients and patients are more hesitant to approach the healthcare. There is a real need for more patient-sensitive and holistic services for pregnant women in Zambia. This business idea has arisen from the pure desire to help

and challenge this power relationship between healthcare and client by offering a better, more equal, and more patient-centred service to pregnant women. The business could capitalize on a competitive opportunity because the business idea solves these above-mentioned problems better than other similar businesses in the market adding more value compared to other companies.

Second, there is a chance to utilize the technology opportunity by bringing to the existing market a new type of online midwives and coaching services. Zambia is a developing country and has not been up to date with modern technologies which has, for example, contributed to the fact that company information and services have not been available on the internet. During the Covid-19 pandemic, the Zambian government and many private sector operators and businesses were forced to offer and improve their services on the internet. So, all the time online-based services are a growing trend, and people are using and requesting them more and more. Therefore, the utilization of technology and internet-based services is a good opportunity in midwifery services.

The business could also utilize a strategic partnership opportunity because the essential part of the business plan is that the company's services can be offered both to private individuals and to hospitals and clinics that are offering maternity services. The services can be used face-to-face or online, in real-time, or in the form of courses in your own time. The partnership with a local hospital would open access to new resources, strengthen the company's product offering, and image plus increase its competitive advantage.

In Zambia, opportunities for private consultative midwife-coaching services are several. The business idea is new, and competition is little in the market. Also, research supports the view, that holistic women-centred education, support, and coaching services are required in Zambia. The opportunity to utilize technology and strategic partnership opportunities are good. During past few years with Covid-pandemic, mobile and online based health services demand has boomed all around in the world and needs more attention in Zambia. A strong local partnership and knowledge how to operate in Zambia would help to succeed with the business idea.

9 Discussion of the result of the project

The aim of this project was to describe the process of establishing a private midwifery business in Zambia. An important aspect was to develop a business plan for this midwife consultant company and to assess the healthcare business environment of Zambia, and the profitability of the business idea. As well as to analyse the business opportunities of this private midwife business in Zambia. This case study project provided an opportunity to gain a deep holistic view and understanding of the process of establishing a healthcare business in Zambia.

Regarding the objectives of the study, the prepared business plan, and the previous research of the subject, the findings imply that a private midwifery business would have a demand and opportunities to succeed in the Zambian business environment, even though it would be challenging, and the profitability of the business idea is uncertain. Also, registration of the midwifery and coaching service business with the local Health Professions Council seems complicated because their registration categories do not recognize the planned operating model of the business.

Zambia as a business environment seems promising considering the pre-existing challenges. Zambian women entrepreneurs have less experience and skills in business, and they struggle with a lack of access to start-up capital, bureaucratic business registration systems, and negative attitudes by society toward women in business. (Silungwe & Silungwe 2019: 677.) Paperwork and legalization of the business seem to be slow and complicated and would require strong local partnerships. Also, some cultural collisions and corruption are expected, so the right entrepreneur attitude, patience, and mindset are needed.

The original idea was a trade name business in which the entrepreneur could have run herself independently. However, in Zambia, a sole trader is not that common way of doing business, especially in healthcare business. So, the only reasonable way of operating this business idea would it be to register a company with The Patents and Companies Registration Agency of Zambia as a Private Limited Company. This means that there must be two persons to incorporate the company, and other one should be Zambian national to make things easier and cheaper for the company.

My own experience has only been positive, and in general, the attitude toward white female midwives is good in Zambia, but as a midwife entrepreneur I do not expect things to be that simple and certainly, some challenges and cultural differences will come on

the way. Initially, the idea was to build this business with my spouse, who is a Zambian national and an expert in IT. He would have been another co-founder and worked in the background of the company, being in charge of the online services. But I have come to notice that networking and local partnership would possibly make things easier for the company and makes the company more approachable in eyes of locals. As Nokelainen and Salminen (2018: 11.) have noted the most important is to find a trustful local partner for the business in Africa. Even though I wanted to create independent entrepreneurship, I must admit that my plans are not possible to implement alone or with my spouse, but we would need a group of other professionals from Zambia. So, I would build connections through people I already know from Zambia, and these connections would be found mostly in private healthcare among the healthcare workers and obstetricians, who I have worked with.

Regarding the profitability of the business idea. When I got the idea for the business plan, I had thought of the business concept a bit differently, that it would base on remote services and home visits besides the training. Strategically, the business could have started with less capital, by offering the services to clients' own homes and, the actual reception could have been connected, for example, to the entrepreneur's own home to cut rent costs. However, in Zambia, the idea was not working out because of concerns related to security. There is a belief that white people are rich, so this strategy could have been too risky for a white female entrepreneur.

Therefore, the strategy was changed to renting a space for a reception but renting in Lusaka in areas that are options for the company is expensive. Renting expenses raised the start-up costs and monthly expenses of the company significantly affecting the pricing of the services. The current prices with reaching the monthly sales target would cover the monthly expenses, but it seems the prices are too expensive compared to the local income level, so there is major risk that company would not reach monthly target sales. In addition, the licensing fees with Health Professions Council of Zambia are expensive and company would need to modify its initial business concept to be able to operate. After all, the current business plan would need some modifications to make business profitable.

I believe that my previous working experience in healthcare of Zambia has given insights that has helped me create more realistic expectations of midwife entrepreneurship in Zambia and to set things in right perspective. The previous working experience is also advantage because it required of the practising license from General Nursing Council of Zambia that author already have back in Zambia. It took almost one year to

get it from the council and will make the next step easier with the business when there is one licence less to be applied. But also, the process of getting it has showed how time consuming and bureaucratic official procedures can be.

This master's thesis project has not only been a research project but my own growth journey personally and professionally. The topic of this research was born out of my dream to become an entrepreneur in Zambia. The qualitative case study method was a good choice for the framework because it allowed using multiple sources of information to gain a deep understanding of the topic but doing this as desk research was not the best approach. The information would have been more detailed if gathered locally in Zambia or through some interviews. At times working on the project was difficult because the topic of the work was personally meaningful, and being objective was challenging due to the strong emotions that the process rose. For example, the findings which did not support my ideas of the business, or its profitability rose so strong feelings that instead of noting the findings I felt paralyzed and like giving up. These moments prolonged the whole process.

There are some female entrepreneurs I know back in Zambia who are doing successful and profitable business. They keep inspiring me and they are a living prove that nothing is impossible. Doing this thesis project, I have been able to create more truthfully picture of the opportunities and the process that is expected when establishing a healthcare business in Zambia. My business idea would require some compromises and modifications of the plan to become more realistic to implement in Zambia, but good and close initial work was already provided within this project. After all, I would say that, after this research I would not be ready yet to jump on entrepreneurship in Zambia, but neither ready give up of my African dream.

9.1 Trustworthiness

The reliability of a qualitative research depends on the evidence and the judgment of the researcher. Reliability and validity measure the trustworthiness and quality of scientific research. Reliability reflects the permanence of the results, i.e., if the research is repeated, the same research results will be obtained, and validity means that the right things are being studied. (Kananen 2017: 174-176.)

This case study project has been done in accordance with the rules and good practices of science. The reliability and validity of the research has been taken account already in a research plan phase. The research problem was defined carefully and correctly,

and the research method was chosen according to the research problem. Also, the decisions made at different stages of the research have been justified and the research process is described and documented.

The research that has been used in this case study was not older than 10 years by time this project was started in 2019 and has been used to support and justify the researcher's own view on the topic. The reliability of other sources of information, such as books, the internet, and from mouth-to-mouth information has been assessed by the author on a case-by-case basis judged to be in accordance with the quality of the research.

The original plan was to partially carry out the research on site in Zambia. However, the Covid-19 pandemic changed the travelling plans, and the study was done entirely as desk research. Therefore, this study had to rely on internet sources which has only been internet pages that wrote evidence-based information, or official homepages of institutions or authorities to ensure the reliability of the information. In Zambia, Covid-pandemic forced many institutions to improve their online services and due to maintenance work on webpages accessibility of the information was compromised at times. Some information on the webpages were old, some incomplete and some changed frequently which also has also affected to evaluation the reliability of the information.

9.2 Ethical considerations

A good scientific practice assures that research is ethically acceptable and reliable, and its results are credible. Therefore, this Master's Thesis project has been conducted in accordance with the Responsible Conduct of Research (RCR) guideline by the Finnish Advisory Board on Research Integrity (TENK), and the Rectors Conference of Finnish Universities of Applied Sciences (Arene). (Finish Advisory Board on Research Integrity 2012: 6,7.)

The individuals who I have talked with during the process of this project were clearly informed about the background and the purposes of this research and that all their information would be used anonymously unless agreed not so. Information and experience sharing was completely voluntary based. (Finish Advisory Board on Research Integrity 2012: 6-7).

Other principles of good research integrity, such as reliability, honesty, respect, and accountability, were taken into consideration conducting this research. This research has

been guided by The European code of conduct for research integrity of good research practices. (European Code of Conduct for Research Integrity 2017: 4-5).

10 Conclusion

Entrepreneurship is innovation and innovation in healthcare creates more value for the patients and the whole healthcare system. Therefore, entrepreneurship in the healthcare business is never solely business but an opportunity to give something better, especially in Africa. In Zambia, Midwifery and Coaching Service company would create an opportunity for pregnant women to receive more holistic and gentle care but also create jobs and improve the conditions of the locals.

Despite the bureaucratic and challenging operating environment of business in Zambia, the country offers endless opportunities for innovation, like for the midwifery business. The current business plan would require some adjustments to meet the needs of the operating environment, but this case study provided good initial work in establishing a midwifery business in Zambia.

I suggest that more detailed and locally implemented market research is needed to support the business plan. The business strategy would require more precise information about the size of the target market and the profile of the target customer and the ability to pay than internet sources can offer. With the information from the market research, the company could create and maintain its competitive edge, prioritize some customer segments, and re-evaluate the profitability of the ideas. In the case of establishing this business, service design would offer many great tools for designing the services to be more customer oriented. Also, online-based services would require more attention, and that could offer the whole topic of the next research.

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PESTEL Analysis

External factors which may affect the business operations of Midwifery & Coaching Services company in Zambia. (P) Political, (E) Economical, (S) Social, (T) Technology, (E) Environmental, (L) Legal.

Political

- Sustainable Development Goals
- Labour Regulations
- Corruption & Cronyism
- Economic development
- Poverty
- High unemployment rate

Economical

- High inflation
- Growing government dept
- Zambian Kwacha ZMW weak compared to USD/EUR
- Poor credit accessibility
- ZMW depreciation
- Interest rates are high
- Poverty

Social

- High inflation
- Growing government dept
- Zambian Kwacha ZMW weak compared to USD/EUR
- Poor credit accessibility
- ZMW depreciation
- Interest rates are high
- Poverty

Technical

- Covid 19 – Adoption of new digital technologies and online services
- Digital innovations
- Governments efforts to increase internet access cross the country
- Lack of infrastructure
- Digital innovation hubs: Start-up ecosystems

Environmental

- Sustainability: Corporate social responsibility

Legal

- Patents and Companies Registration Agency (PACRA)
- Zambia Revenue Authority (ZRA)
- Health Professions Council of Zambia (HPCZ)
- General Nursing Council of Zambia (GNC)
- Competitive regulations

SWOT Analysis

Strengths (S), weaknesses (W), opportunities (O), and threats of Midwifery & Coaching Services company.

Strengths

- Service provider with working history as a midwife in western and developing countries.
- Service provider's experience with the Finnish and Zambian health care systems.
- Holistic and customer-centred quality services.
- Service provider has already existing practicing license of the General Nursing Council of Zambia.
- Business can be established easier and with a smaller amount of capital when having a Zambian national as a business partner.
- Zambians' attitudes mostly positive and curious towards the foreign businesses.

Weaknesses

- Relatively unfamiliar business environment for service provider.
- The foreign service provider is unequal position with local business.
- It might require time and extra assets to take through legal and practical matters as a foreigner entrepreneur.
- Finding a suitable external workforce.
- The cost of the start-up the business maybe too high.

Opportunities

- There is no similar midwifery & coaching service provider currently in the industry in Lusaka.
- Possible customers within foreigners residing in Zambia that appreciate quality services.
- Co-operations with other healthcare providers.
- Philanthropic and serving the community creates new opportunities and local networks.
- Fast adaption for digital services and technologies in Zambia during the Covid-19 pandemic.

- Governments effort to increase internet access and infrastructure cross the country.
- Increasing funding opportunities for start-ups in Zambia.

Threats

- Corruption in Zambia.
- Unstable economy and high inflation rate.
- Licensing procedures might be lengthy and complicated.
- Profitable service pricing in a low-income country.
- Usage of external human resource.
- Reliability of the co-operators.
- Local beliefs, values, and traditions can affect a company's or services credibility.