

Investigating Challenges Affecting the Viability of Women and Youths' Entrepreneurship in Rural Constituencies in Zambia: A Case Study of Chibombo District in Central Province of Zambia

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Abstract:- Entrepreneurship is universally recognized as a crucial catalyst for economic growth and development, yet women and youth in Zambia, particularly in rural areas, face significant barriers that hinder their entrepreneurial potential. This study focused on Chibombo District's Katuba and Keembe constituencies, exploring the socio-economic factors affecting women's and youth entrepreneurship's viability. Utilizing a mixed-methods approach, the research collected data from 169 entrepreneurs aged 18-45, as well as 6-12 key informants, through structured questionnaires, semi-structured interviews, and four focus group discussions. Quantitative data were analyzed using descriptive statistics, while qualitative data underwent thematic analysis. The study revealed that unemployment is the strongest motivator for entrepreneurship, with high mean scores in Katuba (3.98) and Keembe (3.89). Personal development and wealth accumulation also emerged as key drivers, particularly in Katuba, where personal wealth (mean = 3.61) and supportive government legislation (mean = 3.84) were emphasized. In contrast, social recognition ranked lowest in importance, with scores of 2.34 in Katuba and 2.48 in Keembe. Key obstacles included capital constraints, lack of knowledge and skills, and competition with larger enterprises, with mean scores in Katuba for these factors being 3.64 (SD = 1.248), 3.55 (SD = 1.396), and 3.44 (SD = 1.436) respectively. In Keembe, technology adoption (mean = 3.82, SD = 1.258) and business costs (mean = 3.51, SD = 1.250) were additional critical barriers. Support systems and policy measures varied across constituencies, including micro-loans, government grants, vocational training, and market access initiatives. However, socio-cultural factors like traditional gender roles and community biases were identified as significant barriers, limiting women's business opportunities, and discouraging youth from entrepreneurship. Recommendations to address these challenges include targeted financial support, skills development, and socio-cultural interventions to enhance inclusivity and stimulate rural economic growth.

Keywords:- Women, Entrepreneurship, Youth, Entrepreneurship, Rural Development, Zambia, and Chibombo District.

I. INTRODUCTION

Despite being acknowledged as the backbone of economics in both developed and developing countries, the entrepreneurship sector continues to grapple with gender inequality. Women and youths form the largest percentage of the Zambians yet a significant proportion of women and youths is still marginalized. Under more supportive conditions, women can successfully operate businesses, provide for their families and communities as well drive economic growth. The low number of involvement of women and youths in entrepreneurship is a misplacement to the nation and society (World Bank, 2012). This chapter provides the background to the study, the problem statement and the study's rationale on factors affecting the viability of women and youth entrepreneurship in rural constituencies in Zambia. It also justifies why this study should be undertaken and the two theories underpinning it. This ends with the demonstration of the study variables applied after defining the key terms used in this study.

II. LITERATURE REVIEW

A. Global Perspective of Rural Women and Youth Entrepreneurship

Entrepreneurship serves as a crucial catalyst for economic development, particularly in rural areas where traditional industries may be declining, and employment opportunities are limited. However, women and youth entrepreneurs in these regions face unique challenges that hinder their success and sustainability. This literature review aimed to provide insights into the specific challenges affecting the viability of women's and youth's entrepreneurship in rural areas from a global perspective, while also highlighting opportunities and best practices for fostering their entrepreneurial endeavors.

The concepts of rurality and what is rural present more than a spatial dimension and thus can be socially constructed (Gittins, 2022), as they incorporate social and cultural features (McElwee and Smith, 2014; Gaddefors and Anderson, 2019). For example, the rural idyll cannot be measured objectively, because it is a social construction and should therefore also be explored interpretatively to the context (Gittins, 2022). When rural business owners become embedded in a community, they adapt their entrepreneurial

behavior as well as influence the context (Steiner and Atterton, 2015; Korsgaard et al., 2022; Wigren-Kristoferson et al., 2022). As such, rural entrepreneurship is considered a contextualized spatial, social, cultural, and institutional phenomenon, in which case 'these boundaries influence this conceptualization of rural enterprise' (Gaddefors and Anderson, 2019, p. 60). A study covering Asian developing countries (Bangladesh, Brunei Darussalam, Cambodia, Malaysia, China, Hong Kong, India, Indonesia, Nepal, Pakistan, Philippines, Singapore, South Korea, Thailand, and Viet Nam) reported that pull factors such as the freedom of being self-employed and owning a business are certainly present (Tambunan, 2009). But push factors such as joblessness, poverty, and the unexpected loss of a job or a partner are more likely to influence women to get into entrepreneurship. Women who are well-educated, well-positioned, and well-paid tend to be less interested in entrepreneurship (Tambunan, 2009:31).

A study conducted in China reported that the main reason for business proprietorship among women is to improve revenue. Competence in running a business, being a self-employer, previous experience and education are key factors motivating Chinese women toward entrepreneurship. Both extrinsic and intrinsic factors inspire Chinese women to engage in entrepreneurial activities (Zhu and Chu, 2010:166).

In India, women are viewed as assistants to men, executing orders given to them by men. They cannot make decisions for themselves, most of the labour they perform is physical, and they are forced to commence working at an early age. Unsurprisingly, these circumstances affect their aptitude and ability to open and run a business (Siddiqui, 2012:2, 6).

Welter (2011) considers the spatial and temporal dimensions to be vital to understanding context in entrepreneurship. The spatial, or 'where,' dimension, includes 1) the business context, which is largely used in entrepreneurship research; 2) the social context, which encompasses families and networks as well as customers, suppliers, and, indeed, society at large; 3) the spatial context, such as urban/rural places or rural communities; and 4) the institutional context, including both formal and informal aspects.

Welter (2011, 2020) adds the temporal and historical, or 'when,' dimension to further deepen the understanding of context. Steyaert and Katz (2004) extend the consideration of spatial contexts to analyze how these factors influence various types of entrepreneurs, highlighting a range of locations that are commonly affected, be overlooked, such as rural, peripheral, and urban places (Baker and Welter, 2020). Although recent research has better nuanced institutional contexts, it still follows the principle that 'contexts are out there and impact on entrepreneurship' (Welter and Baker, 2020, p. 16). Contemporary research promotes considering the historical and temporal (when) dimensions of context when exploring how the history of business has influenced the development of entrepreneurial family firms (Baker and Welter, 2020). Women and youth face challenges within their spatial contexts, as well as opportunities, and the

policymakers try to provide incentives to enhance the belief that rural entrepreneurship is a way to sustainability of rural life, that is apart from other cultural phenomena.

Ghouse, S.M, Durrah, O, & Mc Elwee, G. (2021) a study on rural women entrepreneurship in Oman, the study was based on women living in rural and highland areas who aim to move beyond their traditional roles in the family seeking avenues for growth and development. Several problems are encountered by rural women entrepreneurs and their impact on their future business opportunities. Challenges were identified and mostly, linked to personality, family, educational, socio-cultural, legal, financial, and economic, organizational, and geographical, out of which household, organizational, and geographical linked problems were most significant.

Mozumda, L., Materia, V., and Omta, S. W. F. (2022) conducted a study in Bangladesh examining the contextual factors influencing entrepreneurial and business performance through the lens of entrepreneurial orientation theory. The findings revealed that women exhibiting traits of innovation and proactiveness (viewed as a single construct) tended to achieve higher performance levels. Similarly, women who displayed risk-taking behaviors also reported better outcomes. However, the study noted that barriers rooted in the social environment, such as sociocultural norms and traditions, had a detrimental effect on performance.

While Stones' (2005) Strong Structuration Theory (SST) contextualizes rural entrepreneurship. A study by Elkafrawi, N, Ross, A. & Refai, D (2022) on rural women from, Sweden. The article adds to the body of literature on contextualizing entrepreneurship by utilizing a structuration perspective, emphasizing gendered-local agency as a reflection of the unique interaction between external environmental contexts and internally constructed contexts by entrepreneurs. This framework introduces the concept of everyday entrepreneurship as a practical expression of agency, offering a basis for examining entrepreneurship through the dynamic interplay between agents and structures within rural and other specific contexts. This article frames entrepreneurship as a contextualized phenomenon and contributes to ongoing discussions on contextualization by highlighting the complex and multi-dimensional nature of entrepreneurship in rural settings. The study illustrates this duality through the rural context's enabling and restrictive structures and the experiences of women entrepreneurs navigating them. Our perspective on context-filtered agency suggests that agency is not an inherent trait of individuals but is shaped by their interaction with their specific contexts.

Alibaygi and Poya (2014) conducted a study on rural males aged 15-28 in western Iran to assess their entrepreneurial intentions. Using a stratified random sample of 351 rural youth, they discovered that one-third exhibited high or very high entrepreneurial intentions, while the majority showed a moderate tendency toward pursuing entrepreneurship in the future. The study identified six key factors influencing entrepreneurial intent: relationships with parents, attitudes toward agriculture, work experience,

migration aspirations, parental income levels, and parents' educational background (Alibaygi and Poya, 2014).

Another study in India in the Kashmir region. Gulzar, F and Fayaz, A. (2021) study attempts to provide an integrated model using analyzing the impact of internal (personal) and external (environmental) factors in developing entrepreneurial intentions, from various universities and colleges in the Kashmir region in India, a sample of 358 respondents belonging to the age group of 21–25 years participated in the research, and the finding was that three important antecedents of entrepreneurship intentions, namely, personal, competencies, contextual factors were noticed,. However, this did not look at the locality if the youths were rural idyll or urban, but those three factors were identified to play a role in rural youths entrepreneurship intentions.

Kania, Anagadwita, and Alamanda (2021) explored a novel strategy for promoting rural entrepreneurship in Indonesia by leveraging village-owned enterprises. What is noted is that Globally, each country came up with an approach either enhancing or intervening in the youth's entrepreneurship, the study on rural owned enterprise called Badan Usaha Milik Desa (BUMDes), an economic empowerment program for rural communities initiated by the Indonesian Government to promote the growth of rural entrepreneurship by leveraging the potential of locally available resources .The study focused on examining the role of BUMDes in fostering rural entrepreneurship and enhancing rural economic development. It also delved into the challenges faced in the implementation of the BUMDes program.

However, the findings of this study reveal that BUMDes effectively promote rural entrepreneurship through dimensions such as exploration and empowerment, capacity building, and the active support and participation of all stakeholders. BUMDes are established under government policies shaped by village deliberations, reflecting the cultural practices of the Indonesian people, and involving village governments, local associations, and community members. However, challenges in implementing BUMDes include inconsistencies in regulations, a shortage of skilled human resources, and a lack of coordination between village governments and BUMDes. For application in other countries, these findings could be adapted to align with the specific conditions and potential of each region.

The Malaysian government recently focused on women and youth in entrepreneurship through several initiatives aimed at developing skills and entrepreneurial thinking (Nor, 2015). Through tactics such as micro-credit, agricultural entrepreneurship training, and business incubators, the government hoped to develop Malaysia into an entrepreneurial nation by fostering 1,000 new entrepreneurs by 2020, indicating a specific and measurable objective demonstrating the government's commitment to supporting entrepreneurial development. Despite the initiatives to promote entrepreneurship among women and youths several challenges they faced, including traditional gender roles and societal expectations, especially in regions where gender

norms are deeply entrenched and skills development, despite training programs to develop entrepreneurship skills, gaps in the availability or effectiveness of the programs leading to disparities in preparedness among aspiring entrepreneurs, as well sustainability and scalability on new business to ensure over time is crucial for long term success and economic impact (Kumar, S, P, & Mishra, G, P, 2020) promoting sustainable entrepreneurship among women in the rural context.

Rural Youth Europe (RYEurope) is an organization representing 21 member groups from 18 European countries, with approximately 500,000 participants each year. Members gather annually at seminars and rallies to discuss and advocate for rural development, agricultural, and environmental policies. Originally founded in Germany in 1957 and now based in Finland, RYEurope key activities include the Autumn and Spring Seminars, as well as the European Rally. The organization focuses on fostering youth networking, promoting intercultural dialogue, influencing rural youth policies, and creating projects that engage young people in rural communities.

Globally, the household has emerged as a significant and expanding sector of the global economy, allowing individuals to conduct business and work from home or their place of residence. The growth of home-based entrepreneurship can be attributed to its ability to quickly adapt to technological advancements and shifting work-life balance trends, with rural areas also being part of this transformation (Alisherovich, 2023).Entrepreneurship development policy in rural households. This study analyzed the role of state policy in the development of rural home businesses in Uzbekistan. It explores the different policies and initiatives introduced by the government to support and encourage the growth of home businesses in the country. The results offer valuable insights for policymakers, entrepreneurs, and researchers seeking to understand how state policy contributes to the expansion of home businesses in rural regions.

It is important to note that supportive public policy is critical in promoting growth and sustainability to rural entrepreneurs and especially toward women and the youth, a clear and streamlined legal and regulatory frameworks most counties globally have put in place in support of the household home-based business, including incentives such as tax breaks, grants, loans specifically designed for the rural-based business.

From the global perspective of women and youth entrepreneurship, scholars have highlighted the significance of these demographics in driving economic growth, fostering innovation, and addressing social challenges despite the increasing recognition of their importance both women and youth continue to face various barriers and constraints that hinder their full participation in entrepreneurial activities. Scholars have identified several factors that contribute to the entrepreneurial aspirations and activities of women and youth including education, family background, support systems, and policy environment. Additionally, studies emphasize the

importance of context-specific approaches that consider the unique socio-economic and cultural landscape of different regions.

B. Regional Perspective of Rural Women and Youth Entrepreneurship

Rural entrepreneurship plays a vital role in fostering economic development, job creation, and community resilience in rural areas, worldwide, however, understanding the regional dynamics of rural entrepreneurship requires a nuanced exploration of socioeconomic, cultural, and institutional factors shaping entrepreneurial activities and their viability in different regions.

Kiyai et al. (2019) explored the factors impeding the growth of Kenyan women's microenterprises, highlighting that despite their high access to microcredit, many of these businesses struggle to grow or generate significant profits. The researchers emphasized the need for further studies to identify the specific challenges and barriers to growth faced by African women-owned microenterprises (Atiase et al., 2019; Kiyai et al., 2019; Njagi and Onyango, 2019). Their analysis was anchored in a theoretical framework that examined firm growth through the lens of cultural and national contexts (Hitt et al., 2011).

Cultural norms, values, and traditions impact rural entrepreneurship. Studies suggest that cultural attitudes toward risk-taking, innovation, and business ownership vary across regions influencing entrepreneurial behavior (Welter et al., 2017). In some rural communities cultural heritage and local identities contribute to the emergence of niche markets and artisanal enterprises whereas in others, traditional gender roles may constrain women's entrepreneurship (Morrison et al., 2017).

Elkafrawi and Refai (2022) explored the challenges, aspirations, and opportunities of rural women entrepreneurs in Egypt, identifying four key interconnected challenges and two primary opportunities that these entrepreneurs face. This study is among the few addressing the need for more research on rural women entrepreneurs, especially in developing countries, while highlighting how context influences their entrepreneurial choices. It provides valuable insights into rural women's entrepreneurship, contributing to a deeper understanding of the field and laying the groundwork for further studies on rural women's empowerment, rural development, and the contextualization of entrepreneurship. Additionally, it emphasizes the importance of cultural and local identity in shaping rural entrepreneurship (Van Burg et al., 2017).

In certain traditional or rural societies, cultural norms often view female entrepreneurship as uncommon or even taboo. Kumalasari, R.D., Lukiyanto, K., and Purnomo, A. (2020) examined this phenomenon in a study conducted within the Pagentan Village community in Singosari District, Malang Regency, Indonesia. Despite these cultural assumptions, numerous women in rural areas have achieved significant entrepreneurial success and serve as vital providers for their families.

This study aimed to explore the external factors that contribute to the success of women in rural areas in growing their businesses, as well as the ongoing challenges they face. The findings highlight that key external factors driving the success of rural women entrepreneurs include support from their families, the community, and supervisory institutions, institutional environment, including regulatory framework, government policies, and support programs, significantly shapes the landscape of rural entrepreneurship, (Korsgaard et al., 2016), Scholars also highlight the challenges of navigating bureaucratic hurdles and uneven distribution of resources particularly in regions with weak institutional capacity (van Burg et al., 2018).

Women entrepreneurs in Cameroon are known for their honesty, energy, and dedication to managing their businesses. The majority operate within the informal sector, with only 15.7% participating in the formal sector. Their enterprises are generally smaller compared to those run by men. They encounter several obstacles, including difficulties in securing tenders from both public and private entities, limited business knowledge, experience, and skills, and intense competition from established male-owned businesses. Access to finance for business growth is a significant challenge, partly due to cultural and traditional practices that restrict women's property ownership, which is often required as collateral for loans. Poor infrastructure, such as inadequate roads and unreliable electricity, further hinders their progress. Additionally, balancing household responsibilities with business demands poses a significant challenge. Women entrepreneurs in Cameroon also express the need for a dedicated institution to promote and support women's entrepreneurship (Stevenson and St-Onge, 2011:44).

Cameroonian women entrepreneurs face numerous challenges despite their efforts to grow their businesses. Cultural norms often discourage women from engaging in entrepreneurial activities. Additionally, they lack adequate experience, knowledge, and skills to run their enterprises with confidence, and the majority operate within the informal sector. Limited technological proficiency further hampers their ability to utilize modern tools such as the internet for accessing vital information. Financial barriers, including insufficient access to capital, high-interest rates, and heavy taxation, create significant hurdles. Other challenges include restricted mobility, costly transportation, and experiences of sexual harassment (Mendoza, 2005: 55).

Cameroon has implemented several initiatives to support the establishment of new businesses and the expansion of existing ones. One-stop shops simplify the process of business registration for entrepreneurs. Enterprise Cameroon focuses on empowering women by enhancing their skills, promoting gender equality, revising laws that restrict women's ability to conduct business, and establishing a fund to support women entrepreneurs who lack the collateral required for bank and microfinance loans. The introduction of cooperatives encourages women to collaborate, share experiences, access resources, and reach broader markets. Additionally, NGOs play a key role by providing capacity-building programs and micro-credit

opportunities for women entrepreneurs in both rural and urban areas (Stevenson and St-Onge, 2011:54).

The Kenyan government, in collaboration with the USA, recently established the Women's Entrepreneurial Centre of Resources, Education, Access, and Training for Economic Empowerment (WECREATE) to support women in achieving their entrepreneurial aspirations, reduce the gender gap in entrepreneurship, and combat gender-based discrimination in the business sector. The initiative aids women in launching businesses and supports those in the informal sector to transition into the formal sector by helping them grow their microenterprises into small businesses. The Centre offers services such as capacity building, financial assistance, coaching, and follow-up support (Kavilu, 2016). However, despite these efforts, the initiative currently benefits only a limited number of women entrepreneurs and has yet to significantly improve their overall conditions (Evans-Klock et al., 2008:38; Bula, 2012:91).

In Egypt, Youssef, F. D. (2023) explored how entrepreneurship within non-governmental organizations (NGOs) can be leveraged to improve the quality of life for rural women. The study focused on examining the practical application of entrepreneurship in NGOs and its impact on enhancing the well-being of rural women. Data were collected from six NGOs and 97 participants. The findings revealed that while many NGOs possess ideas and initiatives aimed at fostering women's entrepreneurship, they face challenges such as limited resources and inadequate training.

Key insights highlighted the role of entrepreneurship in boosting rural women's income, improving family living standards, developing skills, expanding social networks, and reducing psychological stress. However, barriers such as negative societal attitudes towards women's roles, poor marketing capabilities, and insufficient external expertise hinder its success.

The study underscores the importance of tailored training and collaborative efforts among NGOs, government agencies, and local communities to promote entrepreneurship among rural women. It recommends intensifying media campaigns to promote entrepreneurship initiatives, appointing entrepreneurship specialists within NGOs, fostering entrepreneurial skills and culture in rural communities, enhancing government and organizational support, and encouraging NGOs to implement targeted programs for the economic and social empowerment of rural women.

Founded in 2011, the Global Youth Innovation Network (GYIN) serves as a platform for networking, mentorship, knowledge exchange, and collaboration among both urban and rural youth entrepreneurs. It focuses on four key initiatives: the Creating Opportunity for Rural Youth (CORY) program, the Global Youth Business Incubator (GYBI), the I am a GYINer Campaign, and the Youth Agribusiness, Leadership, and Entrepreneurship Summit on Innovation (YALESI). GYIN aims to enhance the capacity of rural youth to generate future job opportunities through

agribusiness, entrepreneurship, and leadership programs and policies designed to address the root causes of youth unemployment.

Global Youth Innovation Network is a vital contributor to rural entrepreneurship, bringing innovation, economic vitality, social inclusion, and environmental sustainability to rural communities worldwide. Encouraging and supporting youth engagement in rural entrepreneurship is essential for unlocking the full potential of rural economies and promoting inclusive and sustainable development, as evidence from Levänen, J., & Kautonen, T. (2020). "Youth Entrepreneurship Policy in Rural Areas: Evidence from Finland." *Entrepreneurship & Regional Development*, engaging youth in rural entrepreneurship facilitates knowledge transfer between generations and fosters intergenerational learning. Youth often bring new skills, training, and educational backgrounds, while older generations provide valuable experience and local knowledge, creating opportunities for mutual learning and capacity building.

Kusumawati, A., & Pradita, R. (2020). "The Role of Youth Entrepreneurship in Rural Economic Development: A Case Study in Indonesia." Youth entrepreneurship promotes inclusive development by empowering marginalized groups, including young women and minorities, in rural communities. It fosters social inclusion, gender equality, and youth participation in decision-making processes, leading to more resilient and cohesive societies, and involvement in rural entrepreneurship contributes to the preservation of rural communities and cultures. By creating economic opportunities locally, youth-led enterprises help prevent depopulation, revitalize rural areas, and sustain traditional ways of life.

Rural entrepreneurship is characterized by regional disparities, with some areas experiencing vibrant entrepreneurial ecosystems, while others struggle with economic decline and outmigration. Factors such as historical legacies, globalization, and spatial proximity to urban contribute to these disparities (Bosman and Sternberg, 2014). Peripheral regions, remote rurality, and those facing structural challenges may require targeted interventions to stimulate entrepreneurship and mitigate inequalities. The other factor is collaborative networks and social capital play a crucial role in rural entrepreneurship, research has highlighted the significance of local partnerships, community networks, co-operatives, and knowledge-sharing, to enhance the visibility of entrepreneurial ventures (Isaksen & Trippel, 2017). Women and youth networks facilitate resource mobilization, knowledge exchange, and collective action that contribute to the resilience and sustainability of the rural economy. The regional perspective of rural entrepreneurship of women and youths underscores the multifaceted nature of entrepreneurial activities in rural localities. However, in a regional perspective like the sub-Sahara, rural entrepreneurship intersects with sustainable development goals (SDGs), particularly poverty reduction, food security, and gender equality. Research suggests that empowering rural entrepreneurs, especially women and youth, can

contribute to achieving multiple SDGs by creating employment, and opportunities, increasing agricultural productivity, and promoting inclusive growth (ILO, 2019).

While rural entrepreneurs face numerous challenges, they also possess resilience, creativity, and the potential to drive sustainable approaches that integrate policy support, institutional capacity building, and stakeholder engagement. Countries can unlock rural areas' untapped potential by investing in rural entrepreneurship.

C. Women and Youth Entrepreneurship in Rural Zambia

Prior research on contextualizing rural entrepreneurship (McElwee and Atherton, 2021; Müller and Korsgaard, 2018) calls for more interdisciplinary studies. Scholars have emphasized a need to further examine the interaction between the rural and gender dimensions of the entrepreneurship field (Ghouse, Durrah, and McElwee, 2021). Several scholars have emphasized the lack of entrepreneurship studies in rural contexts (Gaddefors and Anderson, 2019; Roos, 2021; Korsgaard et al., 2022) and the implications of such contexts for gender and age. Women and youth continue to play a crucial role in economic development, poverty alleviation, and social empowerment. However, they face various challenges, including limited access to finance, education, and markets. This literature review synthesizes existing research to provide insights into the dynamics of women and youth entrepreneurship in rural Zambia.

A study by Lubinda, Musawa, and Mataka (2018) examined the challenges encountered by women entrepreneurs in Kabwe. The research involved a comprehensive literature review on the obstacles faced by women entrepreneurs and the factors motivating them to start businesses. The survey findings revealed that women entrepreneurs experience significant challenges that impact the success and profitability of their ventures. The primary issues identified include limited access to capital, difficulty engaging with policymakers, lack of access to education and training, and discrimination in obtaining resources. The socio-economic context of rural Zambia profoundly influences women and youth entrepreneurship. High levels of poverty, limited infrastructure, and low levels of formal employment drive many individuals, particularly women and youth, to engage in entrepreneurial activities (Chabala et al., 2018). Agriculture dominates the rural economy, with small-scale farming and informal businesses forming the backbone of rural livelihoods.

A project by the World Bank (2021) under Girls Education and Women Empowerment and Livelihood (GEWEL) was to empower rural women in Zambia to move out of poverty, because of early marriages of a girl child due to poverty levels. The project was to empower and bring young girls back to school or empower them with training and finances to engage in entrepreneurship activities, while women and youth entrepreneurs in rural Zambia still face numerous challenges, inadequate education and training opportunities limited skills development (Mutale, 2019) hinders the visibility of rural entrepreneurship, however,

despite these challenges, rural Zambia still offers opportunities for entrepreneurship, particularly in agriculture, agribusiness, and rural tourism sectors (Kafunda & Mhlanga, 2016).

In their 2021 study, Hapompwe, O., Siwale, J., and Muleya, C.M. assessed the impact of agricultural financing on rural women's empowerment in Mumbwa District, Zambia. The research found that most women in the district were unaware of agricultural financing programs and lacked information about agro-related financing opportunities, with only about 37% of women benefiting from these programs. The study also revealed that both the Central Government and the private sector had made limited efforts to address the challenges of agricultural financing in promoting rural women's empowerment in the area. Additionally, the research highlighted the insufficient promotion of diverse extension services from the Ministry of Agriculture for all women, underscoring the need for effective policy and institutional support to foster women and youth entrepreneurship in rural Zambia. The Zambian government has implemented various initiatives to support entrepreneurship, including youth empowerment programs, women's cooperatives, and agricultural extension services (Government of Zambia, 2018). However, there is a need for greater coordination, resource allocation, and monitoring to ensure the effectiveness of these interventions in rural areas.

A study by Mundia, M., Nkonde, C., Simui, F., & Imasiku, J. (2022) explored the performance of agricultural cooperatives in the Kabwe District of Zambia, with two specific objectives: (i) to evaluate the performance of cooperative enterprises in Kabwe District, and (ii) to investigate the challenges faced by agricultural cooperatives in the district. The study found that cooperative enterprise performance in Kabwe District is generally poor, with many cooperatives being inactive. Key factors contributing to this poor performance include a lack of training for cooperatives, absence of regular inspections, inadequate staffing, insufficient logistical support for the department, and limited resource assistance provided to the agricultural cooperatives. This means that despite the government said efforts to support rural entrepreneurship, they still challenge local rural areas in terms of implementation hence the challenges of visibility of women and youth entrepreneurs. Similarly, in a study by Mashoko, F. (2022) on the drivers of sustainable rural development and poverty reduction in Zambia, the findings highlighted that merely accepting entrepreneurship as a central force for development will not automatically result in rural development or the growth of rural enterprises. There is an immediate need to foster environmental entrepreneurship in rural areas, as noted by Gómez-Araujo, E. J. (2012). The success of such an environment relies on policies that support rural entrepreneurship. The effectiveness of these policies, in turn, depends on an intangible entrepreneurial structure, which includes understanding what entrepreneurship is and its origins. A part of those challenges is gender dynamics, significantly shaping women's entrepreneurship in rural Zambia. Cultural norms, traditional gender roles, and patriarchal systems often restrict women's access to resources, decision-making power, and

entrepreneurial opportunities (Kwimbere & Sitali, 2017). Research emphasizes the importance of addressing gender disparities through targeted interventions that promote women's economic empowerment, access to land, and participation in value chains.

Youths' entrepreneurship in rural Zambia is also influenced by socio-economic and cultural factors. Limited job opportunities, inadequate education, and social exclusion drive many young people to explore entrepreneurship as a means of livelihood (Kakoma & Kangwa, 2018). However, youth entrepreneurs face challenges such as a lack of start-up capital, business skills, and supportive networks. Efforts to promote youth entrepreneurship in rural Zambia should focus on providing access to finance, mentorship, and entrepreneurial education (Chansa & Chabala, 2019).

The USAID-funded Youth Lead Activity ran from 2018 to 2021 in Zambia, with the goal of empowering youth leaders and expanding the impact of their efforts while promoting civic engagement. The program contributed to youth development by offering internships and mentorship across various sectors, providing leadership and civic engagement training, and encouraging youth to identify and tackle issues they care about. It also aimed to strengthen local institutions by enhancing the capacity and collaboration of government agencies, businesses, and civil society organizations involved in youth internships, and supported the National Youth Development Council (NYDC) in fostering youth involvement in policymaking and other government initiatives.

In assessing Zambia's initiatives to create youth employment opportunities within agrifood systems, the Constituency Development Fund (CDF) plays a key role. Introduced in 1995, the CDF provides Members of Parliament with the financial resources to design and execute local development projects tailored to the specific needs and preferences of their communities (Chibomba, 2013). The CDF has become a vital tool for financing grassroots development initiatives (Decentralization Secretariat, 2023). Its budget allocation per constituency has significantly risen from about ZMW 1.6 million in 2021 to ZMW 30.8 million in the 2024 budget. This reflects a growing trend of devolving development efforts to local levels, enabling communities to take part in decisions about how development funds are allocated.

Kakoma, H., & Kangwa, J. (2018). In his study of the "Challenges facing youth entrepreneurship in rural Zambia: A case of Choma district." Highlighted the limitation to access finances, rural youth entrepreneurs in Zambia often face challenges in accessing affordable credit and financial services to start or expand their businesses. Financial institutions may have a limited presence in rural areas, and stringent lending requirements may exclude youth entrepreneurs. While, Chansa, F., & Chabala, P. (2019). His study, "Youth Entrepreneurship and Economic Development: Evidence from Rural Zambia brought out the issue of many rural youth entrepreneurs in Zambia lack the necessary business management skills and entrepreneurial training to

effectively run their enterprises. This limits their ability to identify opportunities, manage resources, and navigate the complexities of the business environment. Kafunda, J., & Mhlanga, O. (2016). on "The role of agribusiness entrepreneurship in rural development: A case of Zambia highlighted how rural youth entrepreneurs often struggle to access market information, identify viable business opportunities, and connect with potential customers or buyers. This lack of market intelligence hinders their ability to develop competitive products or services and expand their market reach.

Chabala, P., et al. (2018). In his review of "The Role of Rural Entrepreneurship in Fostering Economic Development: A Case of Zambia, noted that the effects of Rural areas in Zambia face inadequate infrastructure, including poor road networks, unreliable electricity supply, and limited access to communication and transportation facilities. These infrastructural challenges hinder the growth and sustainability of rural youth enterprises by increasing production costs, limiting market access, and disrupting supply chains. Rural youth entrepreneurs often lack access to business development services, technical assistance, and mentorship opportunities that could help them overcome business challenges and enhance their entrepreneurial capabilities. Strengthening support networks and service provision in rural areas is crucial for nurturing the growth of youth-led enterprises. (Government of Zambia, 2018).

Women and youth entrepreneurship in rural Zambia are integral to sustainable development and poverty reduction. Addressing the challenges faced by women and youth entrepreneurs requires holistic approaches that integrate policy support, institutional capacity building, and community participation. By investing in women and youth entrepreneurship, rural Zambia can unlock its economic potential, create employment opportunities, and improve livelihoods for marginalized populations.

D. Theoretical Framework

➤ *Proximity Theory*

The concept of proximity originates from studies in regional industrial dynamics that examine the traits and conditions of industrial districts (Shaw and Gilly, 2000) and is widely applied within economic geography. It generally refers to "closeness to something based on a specific dimension" and is often utilized to evaluate whether enterprises should be located near or far from other businesses (Knoben and Oerlemans, 2006, p. 72). Two key aspects of proximity theory include geographical proximity and organized proximity (Torre and Rallet, 2005; Torre, 2014). Geographical proximity specifically pertains to the physical distance relative to available transportation options.

This distance, expressed in kilometers, is adjusted based on the time involved and/or the significance of geographical proximity in determining transportation costs (Torre and Rallet, 2005; Torre, 2014). Remote rural areas are bound by their geographic distance from urban areas, which they need to access services (Siemens, 2015). As such, remote areas are

comparatively more expensive business locations than rural areas, which at least have access to basic services (Young, 2006). Accordingly, geographical proximity is an important consideration in the remoteness and accessibility dimensions of rurality when it comes to the location of businesses (Sofer and Saada, 2016).

Businesses located in rural areas encounter a variety of obstacles, including difficulty accessing transportation and services, which isolates them from potential customers, suppliers, and markets in ways that can influence their development (Sofer and Saada, 2016). However, proximity is not simply a coordination of distance shown only as objective data; it is an outcome of a judgment made by the individuals on the nature of the geographical distance that separates them (Torre and Rallet, 2005). The judgment consists of processing the objective parameters (that is distance, time, price) and subjective data, such as individuals' perception of the distance, to convert them into a statement according to which one is deemed close to or far from a given location (Torre and Rallet, 2005; Torre, 2014).

Such perceptions vary according to age, gender, or profession. Thus, geographical proximity can be considered as a spatial context representing a constraint imposed on certain actors that hinders them from developing their actions at a particular time (Torre and Rallet, 2005; Torre, 2014). As this spatial context constrains (Trettin and Welter, 2011) entrepreneurial activities in rural areas (Gaddefors and Anderson, 2019), rural entrepreneurs need to engage all market actors (Foss and Klein, 2012; McElwee and Smith, 2014) in recombining resources to create value (Korsgaard et al., 2015; Müller, 2016) that is bound to the rural setting.

Rural entrepreneurs primarily rely on their families and community, with whom they share bonds belonging to the same rural setting (Meccheri and Pelloni, 2007; Ring et al., 2010; McElwee et al., 2018). People tend to feel close to members of their community, as every member belongs to the same structures and social relations – a sense of closeness referred to as belongingness logic (Korsgaard et al., 2015; Steiner and Atterton, 2015; Anderson and Gaddefors, 2016; McElwee et al., 2018).

Entrepreneurs balance between belonging and occasional detachment, thus seeking to be simultaneously inside and outside the community, working with the community but also reconstructing it, while also changing themselves (McElwee et al., 2018). Accordingly, scholars argue that organized proximity enables individuals to differentiate themselves from others by preserving their culture and the traditions belonging to certain structures (Torre, 2014; Langley et al., 2019), such as family businesses in rural communities. Therefore, organized proximity (Torre and Rallet, 2005) can enable women entrepreneurs' return to rural family businesses to take place in a belonging context that helps them engage with community activities that may 'give rise to entrepreneurship which produces tangible benefits' (McElwee et al., 2018, p. 176). The sense of belonging to a rural family business prompts women as

change agents to choose to leave urban areas and return to their or their spouses' family businesses.

➤ *Women's and Men's Agency*

In terms of agency, entrepreneurship literature has traditionally focused on individual entrepreneurs (Drakopoulou Dodd and Andersson, 2007; McElwee, 2008). Consequently, in most theories, the entrepreneur has been the agent, and agency refers to the capacity to act (Schlosser, 2015; Astner, 2022). According to Harrison et al. (2020), the agency can have both the capacity to act and the capacity to influence entrepreneurial processes through actor-specific practices. In the entrepreneurial process, the agency is distributed among several actors (family members, customers, suppliers, advisors). Thus, 'the agency of the actor is an effect of the network in which she or he is embedded' (Korsgaard, 2011, p. 669).

In entrepreneurship research, the agency of men has been taken for granted (Ahl, 2006), imprinted as it is into the dominant stereotype of the 'heroic' entrepreneur (Ogbor, 2000), with women's or youths 'being treated as gendered proxies in need of fixing' (Hytti et al., 2023). This has led to more studies on women's entrepreneurship as a means of conveying women's voices in a world where those of men have predominated in entrepreneurship research (Hytti et al., 2023).

Women or youth agencies can help scholars theorize the age and gender dynamic of rural areas (Little, 2002; Annibal et al., 2014; McElwee et al., 2018) and thereby counter the demographic trend of rural flight (Gashi Nulleshi and Kalonaityte, 2023). In other words, to theorize about the place and conditions required for women to make the active choice to stay in the rural space, scholars need to examine the gendered depopulation of rural areas (Bock, 2006; Kvist, 2020; Gashi Nulleshi and Kalonaityte, 2023). Not least in rural settings, becoming and being an entrepreneur may 'imply breaking out of the norms of age and gender' (Berg, 1997, p. 265).

Entrepreneurship is commonly understood as part of the public sphere of production, distinct from the private sphere (Berg, 1997). The dichotomies between public and private, as well as production and reproduction, are often aligned with gender distinctions, where the less valued attributes in each pair are typically labeled as feminine, deemed 'natural,' and consequently omitted from theoretical discourse (McDowell, 1992, p. 409). Gender is perceived as a framework of cultural and symbolic power relations, with femininity and masculinity historically constructed as binary categories of unequal worth, where masculinity is typically regarded as the default standard (Weedon, 1999). Power relations in women or youth's entrepreneurship often implicitly prompt women or youths to deploy a variety of strategies (Wang et al., 2019) for navigating family and business relations as well as relations with their rural community (Akinbami et al., 2016; Gashi Nulleshi, 2022).

In Zambia, the site of this study, gender equality is supported by legislation, policy, and a prevalent understanding of gender relations as observed by the declarations of the Amended CDF Act of 2022 which has allocated 20% of the total fund to women and youth cooperatives or entrepreneurship. However, patterns of gender inequality occur in the economic and corporate domains, including earnings disparities and a disproportionately high number of men in senior managerial positions (Kalev and Deutsch, 2018; Dashper, 2019).

Despite women being more educated and outnumbering men in higher education and entry-level management roles, culturally ingrained perceptions of entrepreneurship and business creation still favor men and masculinity (Ahl and Marlow, 2012; Marlow and McAdam, 2013). Additionally, studies indicate that even though women are professionally engaged, they still shoulder most unpaid care responsibilities and domestic work (Andersson et al., 2018). Researchers propose conceptualizing gendering as an evolving process that recognizes women's efforts to achieve autonomy, make choices, and attain greater equality (Calás and Smircich, 1996; Ahl, 2004). By focusing on women's agency, one can theorize gender heterogeneity regarding values, choices, considerations, and the obstacles women experience within entrepreneurial family firms (Ahl, 2006; Henry et al., 2016; Hytti et al., 2017), regarding both decision-making and emancipation.

E. Conceptual Framework

The conceptual framework shows the drivers of entrepreneurship (independent variables) leading to challenges affecting the viability of women and youth entrepreneurs. This led to less performance or success of business among rural women and youth entrepreneurs which affected their business growth.

➤ *Social Cultural*

Assess the influence or impact of social norms, cultural practices, and gender roles on the entrepreneurial activities of women and youth in rural areas. (Mwamba et al., 2018) "Exploring Socio-Cultural Barriers to Women's Entrepreneurship in Rural Zambia", also analyzes the specific challenges faced by women and youth in rural areas regarding access to resources, education, and cultural

barriers. (Chabala et al., 2018) "Gender Dynamics in Rural Zambia: Implications for Development Policies"

➤ *Socioeconomic Factors*

Describe the socioeconomic landscape of rural Zambia, including poverty levels, access to education, healthcare, and infrastructure. (Kanyenze et al., 2011) "Zambia's Rural Development Challenges: Issues and Prospects" Evaluate the existing entrepreneurial ecosystem in rural constituencies, including support services, access to finance, and market opportunities.

(Mudenda & Simumba, 2017) "Supporting Entrepreneurship Development in Zambia: A Review of the Policy Framework"

➤ *Policy and Institutional Factor*

Examine the policies and regulations impacting entrepreneurship, particularly those related to land rights, business registration, and taxation. (Republic of Zambia, 2019) "National Policy on Micro, Small and Medium Enterprises" also investigates the policies and regulatory framework availability and accessibility of financial services for women and youth entrepreneurs, including microfinance, savings, and credit facilities. (Ngoma & Himonga, 2016) "Access to Finance for Small and Medium Enterprises in Zambia: Evidence from a National Survey" Explore opportunities for integrating women and youth entrepreneurs into value chains and enhancing their access to local and international markets. (Chifunda et al., 2019) "Unlocking Zambia's Export Potential: A Focus on Value Chain Development"

➤ *Educational And Skills Development*

Identify the skills and training gaps among women and youth entrepreneurs, focusing on technical, managerial, and entrepreneurial competencies. (Kapambwe et al., 2020) "Skills Development and Youth Empowerment in Zambia: Challenges and Opportunities" Examine the role of technology and innovation in overcoming barriers to entrepreneurship and fostering economic growth in rural constituencies. (Sichilima & Mulenga, 2020) "Technology and Innovation Adoption in Zambia: Opportunities and Challenges for Rural Development"

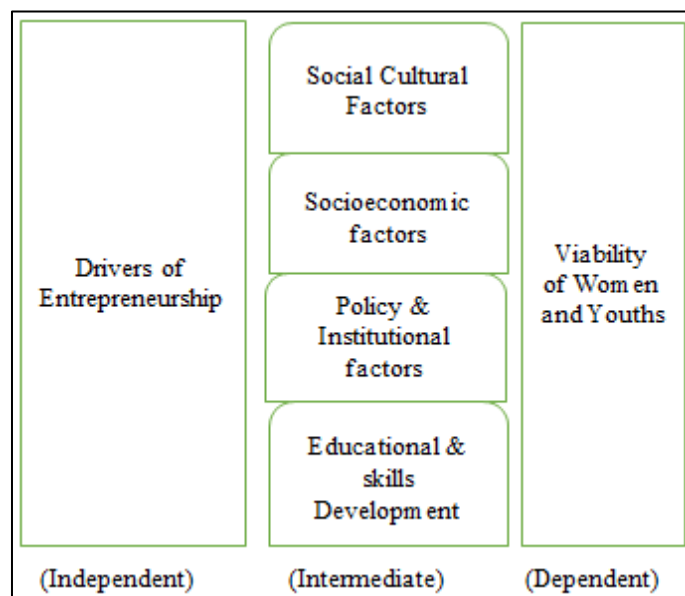


Fig 1: Conceptual Framework

III. RESEARCH METHODOLOGY

This study employed descriptive research and used the survey method of descriptive to have a mixed-methods approach to combine the strengths of both qualitative and quantitative research. Chibombo District in Central Province, Zambia, was chosen due to its significant rural population and the presence of active women and youth entrepreneurs. This district provided a representative sample for understanding the broader challenges in rural Zambia. The approach allowed for a comprehensive analysis of the driver of entrepreneurship as well as the challenges affecting women and youth entrepreneurship in Chibombo District, providing both breadth and depth to the investigation. The target population was women and youth entrepreneurs aged 18-45 in Chibombo District. And key stakeholders such as community leaders, local government officials, representatives from entrepreneurial support organizations, and local entrepreneurs.

Quantitative Component, a sample of 169 women and youth entrepreneurs were selected and the strata were based on age groups (18-25, 26-35, 36-45) and sectors (agriculture, retail, services, etc.). While qualitative Component: 6-12 key informants were purposively selected for in-depth interviews. Additionally, four focus group discussions (FGDs) were conducted, each consisting of 10-15 participants or a cooperative, ensuring diversity in age and entrepreneurial sectors.

Structured questionnaires were used for the quantitative method of data collection, while interviews with selected entrepreneurs will be used for qualitative method data collection.

Descriptive statistics and thematic analysis were used and this enhanced the validity and reliability of the findings by comparing different types of data. This mixed approach complemented quantitative statistical analysis with

qualitative insights, allowing for richer interpretation and validation of results. This served as a framework that directed the methods and tools for data collection, as well as the processes for data preparation, analysis, and presentation, enabling the researcher to provide coherent answers to the predefined research questions (Cook and Cook, 2016, pp. 190–192).

Informed Consent: Participants were provided with details about the study's purpose, procedures, and their right to withdraw at any point. Written consent was secured from all participants, before participation in two languages English and local language (ChiLenji) and on confidentiality, participant anonymity was ensured by assigning codes to responses and securely storing all data, voluntary Participation, emphasis was placed on the voluntary nature of participation, ensuring that participants face no coercion or undue influence.

In terms of geographical limitations, the study was limited to Chibombo District, which may not be fully representative of all rural areas in Zambia. There may be a response bias, particularly in self-reported data from questionnaires and interviews.

F. Data Collection Instruments

➤ *Survey Questionnaire*

To collect quantitative and qualitative data on the personal experiences of women and youth entrepreneurs in Chibombo, key Components like demographic Section, included questions on age, gender, educational background, and type of business. Entrepreneurship Challenges, questions related to access to capital, training, market access, socio-cultural barriers, and government support, and Likert Scale Questions to gauge the degree of agreement or disagreement on specific challenges (e.g., "Strongly Agree" to "Strongly Disagree"). As well as open-ended questions, to allow

participants to provide detailed explanations of their challenges or solutions.

➤ *Interview Guide*

To conduct in-depth, semi-structured interviews with key stakeholders such as government officials, community leaders (councilors), and NGOs. This Section, started with broad questions to set the context, followed by more specific questions about entrepreneurial challenges and support. Probing Questions, to encourage more in-depth responses and uncover new insights.

➤ *Focus Group Discussion (FGD) Guide*

To facilitate discussions that provide collective insights into entrepreneurship challenges and opportunities in Chibombo, that is explaining the objectives and encourage open participation, dividing the discussion into specific themes such as financial access, market challenges, and social barriers than use follow-up questions and clarify ambiguous responses.

IV. DISCUSSION OF FINDINGS

In Chibombo District, the gender distribution among entrepreneurs reveals distinct patterns between Katuba and Keembe constituencies. In Katuba, the near balance of male (51.7%) and female (48.3%) youth participation indicates a relatively equitable entrepreneurial environment, though the slight male dominance suggests that women may face specific barriers that limit their full engagement in entrepreneurship. These barriers could include restricted access to financial resources, socio-cultural norms, or unequal support systems. Conversely, in Keembe, the higher proportion of female entrepreneurs (65.9%) compared to males implies a stronger female presence in business activities. This higher female participation could be attributed to factors such as necessity-driven entrepreneurship, cultural shifts, or more effective support mechanisms for women. The disparity between the constituencies underscores the need for gender-sensitive interventions. Addressing the specific challenges faced by women in Katuba, such as enhancing access to resources and support networks, and continuing to strengthen the supportive environment for women in Keembe could promote more balanced and inclusive entrepreneurial development across the district.

The age distribution of entrepreneurs in Chibombo District highlights notable differences between Katuba and Keembe constituencies. In Katuba, the engagement of 31% of entrepreneurs under 30 years old reflects a vibrant and dynamic youth involvement in entrepreneurship. This is complemented by a substantial proportion of middle-aged (31%) and older entrepreneurs (37.9%), indicating a diverse entrepreneurial landscape. The presence of a significant number of older entrepreneurs suggests that many are pursuing business ventures for continued economic activity beyond retirement, which may require tailored support to address their unique needs.

In Keembe, the age distribution reveals a more concentrated presence of middle-aged entrepreneurs (37.8%),

with a lower proportion of youth (18.3%) and older entrepreneurs (22%). The lower youth participation might reflect challenges such as limited access to start-up capital, training opportunities, or market knowledge. The higher representation of middle-aged entrepreneurs suggests a stable, experience-driven business environment, but also points to potential barriers for younger and older entrepreneurs. Tailored interventions that foster youth entrepreneurship, support for older entrepreneurs, and leverage the experience of middle-aged business owners could enhance the overall entrepreneurial ecosystem in both constituencies.

Marital status data provides insights into the personal circumstances influencing entrepreneurial participation in Chibombo District. In Keembe, the relatively high percentage of married entrepreneurs (48.8%) suggests that family responsibilities play a significant role in business activities. This indicates a need for support systems that accommodate the challenges faced by married entrepreneurs, such as balancing family and business responsibilities. The higher proportions of widowed (20.7%) and separated entrepreneurs (11.0%) also highlight the role of entrepreneurship as a critical source of financial stability for individuals facing personal hardships.

In Katuba, the lower proportion of married entrepreneurs (20.7%) compared to Keembe suggests that single individuals might have fewer family obligations, potentially allowing for greater entrepreneurial freedom. The higher percentage of single (32.2%) and widowed (26.4%) entrepreneurs indicates that entrepreneurship can be a vital means of economic support for individuals in various personal situations. The varying marital status profiles between the constituencies imply that tailored support mechanisms addressing the specific needs of married, single, and widowed entrepreneurs are crucial for fostering entrepreneurial success across different demographic groups.

Educational attainment significantly impacts entrepreneurial success in Chibombo District. In Keembe, the high percentage of entrepreneurs with only primary education (50%) reflects a lower level of advanced business skills and knowledge, which may constrain business growth and innovation. The relatively lower proportions of secondary (26.8%) and tertiary education (23%) suggest limited access to higher education and vocational training opportunities. In contrast, Katuba has a higher percentage of entrepreneurs with secondary education (36.8%), indicating a better educational foundation for business management compared to Keembe.

The educational disparities highlight the need for targeted educational interventions. In Keembe, improving access to secondary and tertiary education, along with vocational training, could enhance business skills and support entrepreneurial growth. In Katuba, while the educational foundation is stronger, there is still a need for continued support and advanced training to further enhance entrepreneurial capabilities. Bridging educational gaps through targeted training programs and improved access to

educational resources is essential for strengthening entrepreneurship in both constituencies.

Residency duration in Chibombo District affects entrepreneurial stability and adaptability. In Keembe, the substantial proportion of long-term residents (28% having lived for over 15 years) indicates strong community ties and potentially more stable businesses. This long-term presence can be advantageous for building networks and accessing local markets. However, it may also suggest a resistance to change or slower adaptation to new business opportunities. In Katuba, the varied residency profile, with 45.8% of respondents having lived in the area for 7-15 years, suggests a more dynamic entrepreneurial environment. The mix of long-term and recent residents indicates both stability and adaptability, with newer residents potentially facing challenges such as limited networks and market knowledge. Tailored support that integrates the strengths of long-term residents while addressing the needs of newer entrepreneurs is crucial for fostering a more inclusive and resilient entrepreneurial ecosystem in Chibombo District.

The types of enterprises in Katuba and Keembe reveal distinct entrepreneurial preferences. In Katuba, the significant presence of cooperatives and partnerships (20.7%) indicates a collaborative approach to business, which can be beneficial for resource pooling and risk management. The higher prevalence of partnerships compared to Keembe (7.3%) suggests a stronger inclination towards collaborative business models. Conversely, Keembe shows a higher proportion of sole proprietorships (34.1%), indicating a preference for individual business ventures. This could reflect challenges related to resource constraints or support systems for sole proprietors. The differences in enterprise types highlight the need for tailored support strategies. Katuba could benefit from enhancing partnership opportunities and collaborative business models, while Keembe might require targeted support for sole proprietors to overcome individual resource challenges. Strengthening the cooperative and partnership frameworks in Katuba and providing additional resources and support for sole proprietorships in Keembe could improve the overall entrepreneurial environment in both constituencies.

The business activities in Katuba and Keembe showcase distinct economic focuses. In Katuba, modern business activities such as mobile money services (23.0%) and grocery shops (17.2%) dominate, reflecting a shift towards digital and retail sectors. This diversification indicates a dynamic and evolving entrepreneurial landscape. In contrast, Keembe's economy is more traditionally rooted, with a primary focus on livestock rearing (20.73%) and small-scale grocery shops (13.41%). This suggests that Keembe's entrepreneurial activities are closely tied to agriculture and traditional practices. The varying business activities highlight the need for tailored interventions. In Katuba, support for technology-driven enterprises and further diversification could enhance entrepreneurial growth. In Keembe, promoting market access and diversification into sectors beyond agriculture, such as technology and value-added services, could foster broader economic development. Addressing sector-specific barriers

and opportunities is essential for strengthening entrepreneurship in both constituencies.

The reliance on informal networks for business information in Chibombo District underscores a significant gap in formal support systems. In both Katuba (49.4%) and Keembe (63.4%), entrepreneurs predominantly rely on friends and family for business knowledge. This reliance on informal sources, while providing practical advice, may result in incomplete or outdated business practices. The limited utilization of formal business education and workshops (5.7% in Katuba and 12.2% in Keembe) indicates a gap in structured training and support. To address this gap, policies aimed at improving access to formal business education, workshops, and training programs are crucial. Integrating formal educational resources with existing informal networks could provide entrepreneurs with comprehensive knowledge and skills. Strengthening formal business support systems and expanding training opportunities are essential for enhancing the viability and growth of entrepreneurship in Chibombo District.

The reliance on informal financial sources, such as "Help from Friends," highlights a significant challenge in accessing formal financial services in Chibombo District. Over 40% of entrepreneurs in both constituencies rely on informal support, indicating limited access to structured financial products and institutions. The low percentage of formal financial service utilization (around 17%) suggests barriers related to availability, qualification criteria, or high interest rates. The moderate use of community-based mechanisms, such as cooperatives, reflects some collective financial solutions, but gaps remain. Addressing these financial challenges requires improving access to formal financial services, enhancing financial literacy, and strengthening community-based financial systems. Expanding loan availability, fostering savings behavior, and supporting cooperative models could enhance the financial sustainability of entrepreneurship in both Katuba and Keembe.

The lack of formal training among entrepreneurs in Chibombo District presents a significant challenge. With 66.7% of entrepreneurs in Katuba and 59.8% in Keembe reporting no formal training, essential skills for business management, such as planning, financial management, and marketing, are often lacking. The higher proportion of untrained entrepreneurs in Katuba suggests an urgent need for targeted interventions in this constituency. Enhancing access to training programs and educational resources is crucial for improving entrepreneurial skills and business performance. Addressing the training gap through targeted programs and workshops can equip entrepreneurs with the tools needed for effective business management and growth.

The analysis of skills acquired from training programs reveals gaps in the practical application of business knowledge. Both Katuba and Keembe entrepreneurs emphasize basic business skills, but training in business risk management and capital investment decision-making is less prevalent. The limited correlation between training and

financial performance indicates a need for more results-oriented training programs. Improving the alignment between training content and real-world business challenges is essential. Developing training programs that focus on practical business management skills and their direct impact on financial performance could enhance the effectiveness of entrepreneurial support initiatives.

The duration of business operations provides insights into the stability and growth potential of enterprises in Chibombo District. In Katuba, the significant proportion of businesses established for 2-10 years suggests a mix of emerging and moderately established ventures. In Keembe, the polarized distribution, with both long-standing and new businesses, highlights a dynamic but varied entrepreneurial landscape. Supporting the growth and scaling of moderately established businesses in Katuba and bridging the gap between startups and long-term sustainability in Keembe is crucial. Tailored support strategies that address the unique needs of businesses at different stages of development can enhance the overall entrepreneurial environment.

The number of employees in businesses across Chibombo District reflects varying scales of operation. In Katuba, businesses with 6-10 employees represent a substantial proportion, indicating a mix of small and medium-sized enterprises. In Keembe, the prevalence of microenterprises suggests smaller scales of operation. Supporting the growth of small and medium-sized enterprises in Katuba and providing targeted interventions for microenterprises in Keembe can enhance the overall business landscape. Policies that promote job creation and support business expansion are crucial for fostering economic development.

Business performance metrics reveal differences in competitiveness and growth potential between the constituencies. In Katuba, businesses demonstrate strong growth potential and competitive market presence. In Keembe, businesses generally experience easier management and lower market competitiveness. Enhancing the competitiveness of businesses in Keembe through innovation and market access improvements, while supporting the growth and scaling of enterprises in Katuba, is essential. Addressing the specific challenges and opportunities in each constituency can foster a more balanced and dynamic entrepreneurial environment.

The average annual turnover data highlights financial disparities between Katuba and Keembe constituencies. In Katuba, businesses show moderate turnover with challenges in scaling. In Keembe, the higher proportion of businesses with larger turnovers reflects better financial performance. Improving financial outcomes in Katuba requires addressing barriers to growth and scaling. In Keembe, leveraging strong financial performance to further support and develop business strategies can enhance overall economic development. Tailored financial support and growth strategies are crucial for maximizing entrepreneurial success in both constituencies.

A. Factors Driving Entrepreneurship among Women and Youths in Chibombo

The analysis of the first objective, which aims to identify the specific factors driving entrepreneurship among women and youth in Chibombo District, reveals nuanced insights into the motivations within the two constituencies, Katuba and Keembe. These findings are instrumental in understanding the dynamic landscape of rural entrepreneurship and highlighting areas for targeted intervention.

Unemployment stands out as the most significant driver of entrepreneurship in both constituencies. This result underscores the critical role that job scarcity plays in shaping entrepreneurial ambitions. In Katuba, the mean score for unemployment as a driver is notably higher (3.98) compared to Keembe (3.89). This difference suggests that unemployment is perceived as a more pressing issue in Katuba, which may be attributed to varying regional economic conditions or differences in the local job market. The high standard deviations in both constituencies further indicate that while unemployment is a key motivator for many, its impact varies among individuals. For some, the lack of employment opportunities is a compelling force pushing them toward entrepreneurship, while for others, it may be a less dominant factor.

The pursuit of personal wealth is another prominent driver, with Katuba showing a mean score of 3.61, compared to Keembe's 3.17. This indicates that the desire for financial gain is a more pronounced motivation in Katuba. The higher mean score in Katuba reflects a stronger focus on financial independence and success, which could be linked to differences in local economic conditions or the prevalence of entrepreneurial opportunities. The relatively high standard deviation in Katuba suggests a wide range of views on the importance of wealth accumulation, reflecting diverse financial aspirations among respondents.

Personal development is a significant driver of entrepreneurship in both constituencies, with mean scores of 3.70 in Katuba and 3.51 in Keembe. This demonstrates a shared recognition of entrepreneurship as a means for self-improvement and skill enhancement. The relatively high standard deviation indicates that the perceived importance of personal growth through entrepreneurship varies widely among individuals. Some respondents may see entrepreneurship primarily as a path to personal and professional development, while others may place less emphasis on this aspect.

The role of government support and improved legislation on SMEs in driving entrepreneurship is also notable. In Katuba, government interventions and legislative improvements are viewed more positively, with mean scores of 3.80 and 3.84, respectively, compared to Keembe's 3.17 and 3.16. This suggests that respondents in Katuba perceive governmental and legislative support as more influential in fostering entrepreneurship. The slightly higher standard deviation for legislation in Katuba implies more varied opinions about the effectiveness of legislative support

compared to government interventions, where there is a stronger consensus. This discrepancy highlights the need for region-specific strategies that address the unique regulatory and policy needs of each constituency.

The desire to achieve personal dreams through entrepreneurship is a significant but secondary motivation, with mean scores of 3.37 in Katuba and 3.44 in Keembe. This suggests that while personal aspirations are important, they are not as central as economic drivers like unemployment or wealth. Similarly, the desire for independence is less influential, with mean scores of 3.15 in Katuba and 2.79 in Keembe. This indicates that while autonomy is valued by some, it is not a primary motivator for entrepreneurship in these constituencies.

The need for recognition by family and community scores the lowest in both constituencies, with mean scores of 2.34 in Katuba and 2.48 in Keembe. This result highlights that social validation is not a major factor in entrepreneurial decisions, with economic and personal motivations taking precedence over societal approval.

The findings reveal that economic factors, particularly unemployment and the desire for personal wealth, are the primary drivers of entrepreneurship among women and youth in Chibombo District. Personal development and government support also play significant roles, though to a lesser extent. Social factors, such as recognition and independence, are comparatively less influential.

The emphasis on government support and improved legislation in Katuba suggests that targeted policies are necessary to address the specific needs and motivations of entrepreneurs in each constituency. Strengthening support mechanisms and enhancing regulatory frameworks could foster a more conducive environment for entrepreneurship, particularly in regions like Katuba where economic pressures are more acute.

Addressing unemployment through targeted economic initiatives and providing financial assistance to aspiring entrepreneurs is crucial. Programs that offer financial resources, business training, and development support can alleviate economic pressures and encourage entrepreneurial activities. Given the importance of personal development, there is a need for programs that focus on skill-building and self-improvement. Providing access to training, mentorship, and educational resources can help entrepreneurs enhance their capabilities and increase their chances of success.

The differences in emphasis on financial motivations and government support between Katuba and Keembe indicate the necessity of tailored interventions. Policies and programs should be customized to address the specific context and needs of each constituency, ensuring that support is relevant and effective.

By focusing on the primary drivers of entrepreneurship and tailoring interventions to local needs, there is potential for substantial improvements in entrepreneurial viability and

overall socio-economic development in Chibombo District. Targeted strategies that address economic pressures and enhance personal development opportunities can significantly contribute to the success and sustainability of entrepreneurship in the region.

Lastly, the study's findings highlight the importance of addressing both economic and personal motivations in fostering entrepreneurship. Tailored support strategies that consider the unique drivers and challenges faced by women and youth in different constituencies can enhance entrepreneurial success and contribute to sustainable local development.

➤ *Comparison with the Literature Review*

Unemployment is a significant driver of entrepreneurship in both Katuba and Keembe constituencies, as indicated by the high mean scores in the study. This finding aligns with the global perspective discussed in the literature review, where push factors such as joblessness and poverty are identified as critical motivators for entrepreneurship, especially among women in developing regions (Tambunan, 2009). The literature highlights that push factors are often more influential than pull factors, such as the desire for self-employment, particularly in contexts where economic opportunities are scarce. The higher mean score for unemployment in Katuba compared to Keembe suggests a more pronounced economic pressure in Katuba, which is consistent with the global perspective that economic hardship drives entrepreneurial activity.

In comparison, the literature also underscores the importance of personal wealth as a motivation for entrepreneurship. The study's finding that personal wealth is a prominent driver in Katuba, with a mean score of 3.61, supports this view. However, it is noted that while personal wealth is a significant motivator, it does not overshadow the impact of unemployment. This aligns with Zhu and Chu's (2010) observation that revenue improvement is a primary reason for business proprietorship, though it is accompanied by other factors such as competence and experience.

Personal development is a notable driver in both constituencies, which is consistent with the global perspective of entrepreneurship being a means for self-improvement (Welter, 2011). This finding is reflected in studies that emphasize the role of personal growth and skill enhancement as motivations for engaging in entrepreneurial activities (Gaddefors and Anderson, 2019). The relatively high mean scores for personal development in both Katuba and Keembe suggest that individuals see entrepreneurship as an avenue for personal and professional growth, supporting the idea that entrepreneurship can be a tool for self-improvement.

Government support and legislative improvements are significant drivers in Katuba, with mean scores indicating that respondents view these factors as more influential compared to Keembe. This finding resonates with the regional perspective of rural entrepreneurship, where

government initiatives and supportive policies are crucial in facilitating business growth (Kiyai et al., 2019). The literature emphasizes the importance of government interventions in promoting entrepreneurship, especially in developing regions where formal support systems may be lacking (Stevenson and St-Onge, 2011). The higher mean scores for government support and legislation in Katuba suggest that targeted policy interventions could be more effective in addressing the specific needs of entrepreneurs in this constituency.

The study finds that personal dreams and desire for independence are less influential drivers of entrepreneurship compared to economic factors. This is consistent with the literature, which suggests that while personal aspirations play a role, they are often secondary to more pressing economic needs (Siddiqui, 2012). The literature also highlights those social factors, such as recognition by family and community, are less significant drivers of entrepreneurship (Alibaygi and Poya, 2014). The low mean scores for these factors in the study reflect the global perspective that while social validation is valued, it is not a primary motivator for entrepreneurial activities.

The findings from the study, particularly regarding the impact of economic factors and government support, align with the regional and local perspectives discussed in the literature review. The challenges faced by women entrepreneurs in rural Zambia, such as limited access to capital and training, are reflected in the study's emphasis on unemployment and economic drivers as major motivators (Lubinda, Musawa, and Mataka, 2018). The literature also discusses the role of local development projects and initiatives, such as the CDF in Zambia, in supporting entrepreneurship (Chibomba, 2013). The study's findings that government support is a significant driver of entrepreneurship in Katuba suggest that local initiatives and policies can play a crucial role in fostering entrepreneurial activity.

The comparison of the study's findings with the literature review reveals a strong alignment with global, regional, and local perspectives on entrepreneurship. Economic drivers, such as unemployment and personal wealth, are consistent with the global emphasis on push factors as primary motivators. The importance of personal development and government support also aligns with regional and local perspectives, highlighting the need for targeted interventions to address specific needs in rural Zambia. The study's findings contribute to a deeper understanding of the motivations behind entrepreneurship in Chibombo District and underscore the importance of contextual factors in shaping entrepreneurial behavior.

B. Barriers Affecting Entrepreneurship in Chibombo District among Women and Youth

The second objective of this study aimed to determine how barriers affect entrepreneurship specifically within the rural context of Chibombo District among women and youth. The findings reveal a complex landscape of challenges faced by entrepreneurs in the region, with notable differences between Katuba and Keembe constituencies.

In Katuba, the most pressing obstacle is capital constraints, with a mean score of 3.64. This high rating underscores the critical issue of financial limitations that impede entrepreneurs' ability to start, sustain, and expand their businesses. Entrepreneurs in Katuba struggle to access necessary funding, which restricts their capacity to invest in essential resources, technologies, and growth opportunities. This finding suggests an urgent need for enhanced financial support mechanisms, such as microfinance options, grants, or low-interest loans, specifically tailored for women and youth in the region.

The second significant challenge in Katuba is the lack of knowledge and skills, which received a mean score of 3.55. This indicates that many entrepreneurs lack critical business acumen, including financial management, marketing, and operational skills. The diverse responses, reflected in the high standard deviation, suggest that while some entrepreneurs might have developed certain skills, there remains a substantial portion that requires additional training and education. Capacity-building programs are crucial to address this gap, ensuring that entrepreneurs are equipped with the necessary tools to effectively manage and grow their businesses.

Competition with large enterprises and price stability are also notable concerns in Katuba, with mean scores of 3.44 and 3.43, respectively. The former points to the difficulties faced by small entrepreneurs when contending with well-established businesses that dominate the market. This competition limits market share and profitability for smaller players. Price stability, on the other hand, affects the ability to predict costs and revenues due to fluctuating raw material and product prices. To mitigate these challenges, targeted interventions such as market access programs and price stabilization mechanisms are essential.

In Keembe, the most significant obstacle is the lack of knowledge and skills, with a mean score of 3.74. This finding highlights a critical need for educational initiatives and training programs to address the substantial gaps in business knowledge and skills among entrepreneurs. The higher mean score compared to Katuba indicates that the demand for such programs is even more pressing in Keembe.

Technology adoption is another major challenge in Keembe, with a mean score of 3.82. This suggests that entrepreneurs in this constituency face significant difficulties in integrating and leveraging modern technologies. The lack of access to digital tools and platforms hampers their competitiveness and ability to scale their operations. Addressing this challenge requires increased efforts to

enhance digital literacy and provide affordable technology solutions.

The costs of doing business and capital constraints are also significant in Keembe, with mean scores of 3.51 and 3.45, respectively. These financial barriers limit entrepreneurs' ability to manage operational expenses and secure investment capital, impeding their growth and sustainability. Efforts to reduce business costs and improve access to financial resources are crucial for supporting entrepreneurship in this constituency.

The comparative analysis of obstacles in Katuba and Keembe reveals both common and unique challenges. While both constituencies face issues related to capital constraints and lack of knowledge and skills, the intensity and nature of these obstacles vary. Katuba's entrepreneurs are more affected by capital constraints and competition with large enterprises, while Keembe's entrepreneurs struggle more with technology adoption and higher business costs.

These findings have significant implications for policy and intervention strategies. In Katuba, addressing capital constraints and enhancing managerial capacity should be prioritized. Implementing financial support programs and providing targeted training for business management can help entrepreneurs overcome these barriers. Additionally, support mechanisms to help small businesses compete with larger enterprises and stabilize input prices can further enhance their viability.

In Keembe, the focus should be on improving technology adoption and reducing business costs. Developing programs that increase access to modern technologies and digital tools, along with initiatives to lower operational expenses, will be crucial. Furthermore, addressing the lack of knowledge and skills through comprehensive training programs will support entrepreneurs in better managing their businesses.

Lastly, addressing the barriers identified in both constituencies requires a multi-faceted approach. Tailoring interventions to the specific needs of each constituency, such as financial support in Katuba and technology access in Keembe, will foster entrepreneurship and contribute to sustainable economic development in Chibombo District.

➤ *Comparing with the Literature Review*

The findings of the study on entrepreneurship barriers in Chibombo District reveal several significant challenges faced by women and youth entrepreneurs in Katuba and Keembe constituencies. When compared to the literature reviewed, the findings reflect both congruencies and discrepancies, highlighting the contextual uniqueness of the Chibombo District while aligning with broader global and regional patterns.

In Katuba, capital constraints emerged as a primary barrier to entrepreneurship, with a mean score of 3.64. This finding resonates with global research indicating that access to capital is a critical challenge for entrepreneurs, particularly

in rural settings. For instance, the literature highlights that in Cameroon, women entrepreneurs face significant obstacles in accessing finance, which hampers their business growth (Stevenson and St-Onge, 2011). Similarly, the regional studies from Kenya emphasize that despite high access to microcredit, women's microenterprises often struggle with growth due to financial constraints (Kiyai et al., 2019). The Chibombo findings underscore the persistent issue of capital access, suggesting a need for targeted financial support mechanisms to address these constraints effectively.

The study found that lack of knowledge and skills is a major barrier in both Katuba and Keembe, with mean scores of 3.55 and 3.74, respectively. This aligns with the regional and local literature, which identifies a deficit in business knowledge and skills among entrepreneurs as a significant challenge. In Cameroon, for example, women entrepreneurs face challenges related to insufficient business knowledge and skills (Stevenson and St-Onge, 2011). The literature also notes that in rural areas, such as those studied in Malaysia and Kenya, there is a notable lack of educational and training resources (Nor, 2015; Kiyai et al., 2019). The Chibombo findings reinforce the need for comprehensive training programs to enhance entrepreneurial capabilities and address skill gaps effectively.

Technology adoption was identified as a significant challenge in Keembe, with a mean score of 3.82. This finding is particularly relevant in the context of global and regional literature, which underscores the importance of technology in entrepreneurship. The literature reveals that technology barriers are prevalent in many rural areas, limiting entrepreneurs' ability to leverage modern tools and platforms (Mendomo, 2005). In Malaysia, efforts to develop entrepreneurial skills include technology-related initiatives (Nor, 2015), highlighting the need for similar interventions in Chibombo to enhance technology access and usage among entrepreneurs.

The issue of competition with larger enterprises and price stability challenges observed in Katuba, with mean scores of 3.44 and 3.43, respectively, is consistent with the regional literature that highlights competition and market access as key barriers for small enterprises. The literature points out that rural entrepreneurs often face intense competition from established businesses and experience difficulties in maintaining stable pricing (Stevenson and St-Onge, 2011). The Chibombo findings reflect these broader trends and suggest that interventions aimed at improving market access and stabilizing prices could benefit entrepreneurs in the region.

The literature also discusses various regional and local initiatives aimed at addressing entrepreneurial challenges, such as the Youth Lead Activity in Zambia and the Global Youth Innovation Network (GYIN) (Lubinda et al., 2018; Alibaygi and Poya, 2014). These initiatives focus on providing support, training, and resources to enhance entrepreneurial activities. The findings from Chibombo suggest that while such initiatives are valuable, there is still a need for tailored interventions that address the specific

barriers identified in Katuba and Keembe. Programs that integrate financial support, training, technology access, and market support could be effective in overcoming the challenges faced by entrepreneurs in these constituencies.

Lastly, the findings of the study on entrepreneurship barriers in Chibombo District align with global and regional patterns, reflecting similar challenges related to capital constraints, knowledge and skills deficiency, technology adoption, and market competition. The literature highlights the need for targeted interventions and support programs to address these barriers, which is consistent with the recommendations arising from the Chibombo findings. Tailoring interventions to the specific needs of each constituency, while drawing on successful models from other regions, will be crucial for fostering entrepreneurship and supporting sustainable economic development in Chibombo District.

C. Effectiveness of Existing Government Policies and Programs

The findings from the investigation into the effectiveness of existing government policies and programs aimed at promoting rural women and youth entrepreneurship in Chibombo District reveal a complex and multifaceted support system.

Katuba Constituency demonstrates a robust array of initiatives that collectively address several critical barriers faced by rural entrepreneurs. The provision of micro-loans through local cooperative societies stands out as a pivotal measure, effectively targeting capital constraints that are often the primary hurdle for new businesses. These loans, which are generally more accessible than traditional bank loans, provide essential financial support that can make the difference between business success and failure. Additionally, government grants specifically for women and youth cooperatives offer non-repayable funding, thus alleviating the pressure of loan repayments and enabling entrepreneurs to focus on business development. These grants are crucial in bridging the financial gap faced by marginalized groups and fostering greater economic inclusivity.

Entrepreneurial training programs organized by the district council further enhance the support system in Katuba. These programs, which cover essential business management skills such as financial planning and marketing, equip entrepreneurs with the knowledge necessary to sustain and grow their businesses. The availability of business advisory services from the Ministry of Small and Medium Enterprises complements this training by providing expert guidance on navigating business challenges. Together, these educational initiatives build entrepreneurial capacity and foster a more knowledgeable and confident business community.

Mentorship programs also play a significant role, offering practical advice and support from experienced entrepreneurs. This hands-on guidance is particularly beneficial for women and youth, who may be new to entrepreneurship. By connecting them with successful role

models, mentorship programs not only help avoid common pitfalls but also inspire confidence and ambition. Furthermore, the establishment of local markets for women and youth entrepreneurs enhances their access to customers, thereby boosting their visibility and sales potential.

In the agricultural sector, the Farmer Input Support Program (FISP) provides subsidized farming inputs, which are crucial for reducing production costs and enhancing profitability. This program addresses a significant challenge for agribusinesses in Katuba, particularly in the face of fluctuating market prices. Community-based savings and credit groups also contribute to financial inclusion by facilitating savings and loans within local communities. These groups foster a culture of saving and investment, which is essential for long-term financial sustainability.

Keembe Constituency offers a diverse range of support measures with a slightly different emphasis. Like Katuba, Keembe provides micro-loans through local cooperatives, which are critical for financial inclusion. However, Keembe places a stronger emphasis on training programs focused on financial literacy and business management. These programs are essential for equipping entrepreneurs with the skills needed for sustainable business operations. The establishment of women and youth entrepreneurship centers serves as a dedicated resource hub, offering training, networking, and support services. These centers are instrumental in centralizing resources and fostering a supportive entrepreneurial environment.

Market access is another key area of focus in Keembe, with government-sponsored fairs and exhibitions providing opportunities for entrepreneurs to showcase their products and connect with customers. This initiative helps overcome market access barriers and opens new business opportunities. The introduction of community savings and loan groups and government subsidies for agricultural inputs further supports grassroots financial needs and reduces production costs.

In comparing the support systems of Katuba and Keembe, several similarities and differences emerge. Both constituencies offer micro-loans and emphasize financial support, but Katuba's approach is distinguished by its focus on grants and local market development. Conversely, Keembe highlights training and market access as central to its support system. Both areas benefit from community-based financial initiatives and agricultural subsidies, though their effectiveness is contingent on proper implementation and accessibility.

The investigation into the effectiveness of support systems and policy measures in Katuba and Keembe Constituencies indicates that while significant efforts have been made to support women and youth entrepreneurship, there are varying levels of success and areas for improvement. The measures in place address crucial challenges such as capital constraints, skill gaps, and market access. However, the effectiveness of these initiatives depends on their implementation, accessibility, and the active engagement of the target groups.

In both constituencies, micro-loans, grants, and training programs are critical components of the support system. The focus on entrepreneurial training, mentorship, and market access in Katuba complements the broader range of support measures in Keembe, including dedicated entrepreneurship centers and government-sponsored fairs. Continuous evaluation and adaptation of these programs are necessary to ensure that they meet the evolving needs of rural entrepreneurs and effectively address the challenges they face.

The findings underscore the importance of a comprehensive support system for fostering entrepreneurship in rural areas. Effective implementation of micro-loans, grants, and training programs can significantly enhance the viability of women and youth-led businesses. By addressing financial constraints, skill gaps, and market access issues, these measures contribute to a more inclusive and resilient entrepreneurial environment.

For policymakers, the findings suggest that ongoing evaluation and refinement of support measures are essential to address the dynamic needs of rural entrepreneurs. Ensuring that financial resources, training opportunities, and market access initiatives are accessible and effectively targeted can help maximize their impact. Additionally, fostering partnerships between government agencies, NGOs, and local communities can enhance the support system and promote sustainable local development.

Overall, the success of these initiatives depends on their ability to adapt to changing circumstances and continuously address the challenges faced by women and youth entrepreneurs. By fostering a supportive and inclusive entrepreneurial ecosystem, these measures can contribute to broader economic growth and development in rural areas.

➤ *Comparison of Findings with Literature Review*

The findings from the investigation into the effectiveness of government policies and programs for promoting rural women and youth entrepreneurship in Chibombo District provide a nuanced view of local support systems. These findings align with and extend the insights from the literature review on rural entrepreneurship, which highlights global, regional, and local perspectives.

The literature review emphasizes that rural entrepreneurship is deeply embedded in contextual social, cultural, and institutional frameworks (Gittins, 2022; McElwee and Smith, 2014; Gaddefors and Anderson, 2019). It notes that rural entrepreneurs adapt their behavior to fit their local contexts and that such contexts significantly influence entrepreneurial activities (Steiner and Atterton, 2015; Korsgaard et al., 2022). This global perspective is reflected in the findings for Katuba and Keembe Constituencies, where the effectiveness of support measures such as micro-loans, grants, and training programs are tailored to the local socio-economic environment.

In Katuba, the combination of micro-loans, grants, and entrepreneurial training aligns with the global view that rural entrepreneurship benefits from a contextualized approach. The emphasis on grants and local market development reflects an understanding of the specific needs of rural entrepreneurs, echoing the global sentiment that entrepreneurial support must be adapted to local conditions (Tambunan, 2009). Similarly, the focus on market access through local fairs and exhibitions in Keembe supports the literature's argument that rural entrepreneurship thrives when tailored to local contexts and needs.

The regional perspective in the literature review highlights various constraints faced by women entrepreneurs in African contexts, such as limited access to finance, inadequate infrastructure, and cultural barriers (Kiyai et al., 2019; Stevenson and St-Onge, 2011). The findings from Chibombo District reflect these regional challenges. For instance, the provision of micro-loans and grants in Katuba addresses financial barriers, while the establishment of community-based savings groups in both constituencies echoes regional efforts to enhance financial inclusion.

In Keembe, the focus on training programs and market access aligns with the regional findings that highlight the importance of education and market opportunities in overcoming barriers to entrepreneurial growth. The presence of government-sponsored fairs and exhibitions in Keembe addresses market access issues, complementing the regional literature's emphasis on improving market opportunities for rural entrepreneurs.

The local findings indicate that while both Katuba and Keembe have implemented various supportive measures, challenges remain in accessing resources and opportunities. For instance, in Katuba, the provision of grants and training programs aims to address specific local needs, such as capital constraints and skill gaps. This approach reflects the literature's emphasis on the importance of context-specific support mechanisms (Ghouse, Durrah, and McElwee, 2021).

In Keembe, the establishment of entrepreneurship centers and the focus on financial literacy and market access align with the literature's call for targeted interventions to support rural youth and women (Lubinda, Musawa, and Mataka, 2018). However, both constituencies face challenges related to the effective implementation of these measures, which is consistent with the literature's observations of regional and local barriers to entrepreneurial success.

The findings suggest that while significant efforts have been made to support rural entrepreneurship, the effectiveness of these initiatives varies. The literature review supports this observation, noting that despite various support mechanisms, challenges such as limited access to finance, inadequate infrastructure, and cultural barriers persist (Stevenson and St-Onge, 2011; Alibaygi and Poya, 2014). The findings from Chibombo District indicate that while programs like micro-loans and training are beneficial, their impact is contingent on proper implementation and accessibility.

Lastly, the local findings from Chibombo District align with the global and regional perspectives presented in the literature review. Both the literature and the findings emphasize the importance of context-specific support mechanisms and the need for continuous evaluation and adaptation of policies to address the evolving needs of rural entrepreneurs. The effectiveness of these initiatives depends on their ability to overcome local barriers and provide targeted support that aligns with the specific challenges faced by women and youth entrepreneurs in rural areas.

D. Socio-Cultural Factors Influencing the Viability of Women and Youth Entrepreneurship in Chibombo District.

In Katuba Traditional gender roles place a significant burden on women, limiting their ability to balance household duties with entrepreneurial activities. This constraint reduces their time and energy for effective business management. In Keembe, Women are similarly constrained by cultural norms that restrict their involvement in certain types of businesses and impose additional responsibilities. These norms significantly limit their entrepreneurial potential and hinder long-term success.

Resistance from the community and biases against women entrepreneurs are evident in both constituencies, albeit in different forms. In Katuba, women face notable resistance from their male counterparts and societal stigma, which affects their acceptance and support within the business community. This resistance not only impedes women's ability to access key business networks but also affects their confidence and opportunities for growth. Conversely, in Keembe, societal preference for male leadership and entrenched patriarchal structures further marginalize female entrepreneurs. Women in Keembe encounter challenges in accessing resources and decision-making roles, which restricts their ability to influence business outcomes and gain necessary support. For youth entrepreneurs, Katuba's cultural preference for formal employment over entrepreneurship creates a disincentive to pursue business ventures, while in Keembe, resistance from elders towards new ideas stifles innovation and entrepreneurial activities. Both forms of resistance prevent the full realization of entrepreneurial potential among women and youth, impacting their overall success.

Mobility restrictions also emerge as a significant factor affecting women's entrepreneurship in both constituencies. In Katuba, traditional gender roles limit women's mobility, confining them to specific locations and hindering their ability to access broader markets. This geographic limitation affects their business growth, as it restricts their market reach and expansion opportunities. Similarly, in Keembe, cultural norms that limit women's mobility further impact their business activities. Women in this constituency struggle with limited access to new markets, supply chains, and business opportunities, which impedes their ability to scale their enterprises effectively. Additionally, the lack of mentorship opportunities due to cultural divides in Keembe further exacerbates these challenges, as women and youth miss out on valuable guidance and support.

Cultural norms and stigma also present substantial barriers to women and youth entrepreneurship. In Katuba, women face the stigma associated with engaging in unconventional businesses and societal expectations to reinvest profits into family obligations. This stigma discourages women from pursuing certain entrepreneurial activities, limiting their business choices and growth potential. In Keembe, social stigma against women earning more than men and strong patriarchal structures further marginalize female entrepreneurs. This social pressure discourages ambitious business goals and reinforces traditional gender roles, creating additional obstacles for women striving to succeed in business. Addressing these cultural norms and stigma is crucial for creating a more inclusive entrepreneurial environment.

The findings underscore that socio-cultural factors play a critical role in shaping the viability of women and youth entrepreneurship in the Chibombo District. The traditional gender roles, cultural expectations, and community biases create substantial barriers that impede entrepreneurial success for these groups. These barriers limit access to resources, reduce market opportunities, and discourage innovation, ultimately affecting the overall growth and sustainability of their businesses.

To address these challenges, targeted policy interventions are necessary. Policymakers should develop programs specifically designed to support women and youth entrepreneurs by providing financial resources, mentorship opportunities, and tailored business support. Awareness campaigns aimed at challenging traditional gender roles and promoting the value of entrepreneurship can help shift societal attitudes and reduce stigma. Additionally, initiatives that promote gender equality within the business community are essential for improving acceptance and support for women entrepreneurs.

Engaging community leaders and stakeholders in efforts to change cultural norms and expectations is crucial for fostering a supportive environment for women and youth entrepreneurs. Promoting gender equality and inclusivity within the business sector can help address societal biases and resistance. Community-driven initiatives that challenge traditional norms and support entrepreneurial activities will be vital in creating a more inclusive entrepreneurial ecosystem.

Educational programs focused on entrepreneurial skills, leadership, and business management can equip women and youth with the necessary tools to overcome socio-cultural barriers. Supporting innovation and new business models among youth can encourage entrepreneurial activities and drive economic growth. Providing access to mentorship and training will help entrepreneurs navigate challenges and seize opportunities more effectively.

Improving access to financial resources, business networks, and market opportunities is essential for enhancing entrepreneurial success. Addressing mobility constraints and improving infrastructure will facilitate better market access and business expansion for women entrepreneurs. By creating a more supportive and inclusive environment, policymakers and stakeholders can foster the growth and sustainability of women and youth entrepreneurship in rural constituencies like Katuba and Keembe.

Lastly, addressing the sociocultural barriers faced by women and youth entrepreneurs in Chibombo District requires a comprehensive approach involving policy reforms, community engagement, educational programs, and economic support. By tackling these challenges, it is possible to create a more inclusive and supportive entrepreneurial environment that enhances the viability and success of women and youth-led businesses in rural areas.

➤ *Comparison of Findings with Literature Review*

The literature review underscores similar themes regarding cultural expectations and domestic responsibilities, albeit in different contexts. Gittins (2022) and McElwee and Smith (2014) discuss how rural entrepreneurship is influenced by social and cultural contexts, noting that rural business owners adapt their behavior to community norms. This aligns with the study's findings that cultural expectations in Katuba and Keembe significantly impact women's entrepreneurial activities.

The resistance and bias faced by women and youth entrepreneurs in the study resonate with findings from Kiyai et al. (2019) and Stevenson and St-Onge (2011). Kiyai et al. identify barriers such as competition with established male enterprises and inadequate access to resources, which are comparable to the resistance encountered by women in Katuba and Keembe. Stevenson and St-Onge (2011) highlight cultural impediments, such as the lack of support for women running businesses, which mirrors the stigma and bias found in the study.

The study's findings on mobility constraints align with regional perspectives in the literature. For instance, Mendo (2005) discusses mobility issues in Cameroon, where women face expensive transport and geographic limitations that hinder their business activities. The study's observations about restricted mobility in Katuba and Keembe are consistent with these findings, emphasizing the need for improved infrastructure and market access.

The cultural norms and stigma reported in the study are echoed in the literature. Alibaygi and Poya (2014) identify cultural factors as significant determinants of entrepreneurial intent, which reflects the stigma and societal pressure faced by women in Katuba and Keembe. Similarly, the research by Siddiqui (2012) on gender roles in India highlights how traditional norms affect women's entrepreneurial capabilities, aligning with the study's findings on cultural stigma.

The comparison reveals that the challenges women and youth entrepreneurs face in Katuba and Keembe are consistent with global and regional findings. This underscores the importance of addressing socio-cultural barriers and providing targeted support to enhance entrepreneurial viability. Policies and interventions should focus on overcoming resistance, improving market access, and challenging cultural norms to foster a more inclusive entrepreneurial environment.

Lastly, the study's findings align well with the literature, indicating that socio-cultural factors significantly impact the entrepreneurial landscape for women and youth. Addressing these factors through comprehensive policy measures and community engagement is crucial for supporting and enhancing entrepreneurship in rural areas.

E. Interviews and Focus Groups

The investigation into the challenges affecting women and youth entrepreneurship in Chibombo District provides a comprehensive view of the entrepreneurial landscape in this rural area. The findings from interviews and focus groups reveal shared and unique challenges across Katuba and Keembe constituencies, offering valuable insights into the specific barriers and drivers that influence the viability of these enterprises.

In both Katuba and Keembe constituencies, women and youth are actively engaged in small-scale entrepreneurship, primarily in agriculture, crafts, and local market trading. The entrepreneurial activities are driven by a combination of economic necessity and personal aspirations. In Katuba, the desire for financial independence, community development, and poverty alleviation emerged as strong motivators. This trend aligns with the findings in Keembe, where financial independence, improving family income, and utilizing local resources are key drivers. The consistency of these drivers underscores the role of entrepreneurship as a critical strategy for economic survival and community improvement in rural settings.

A prominent challenge across both constituencies is the difficulty in obtaining start-up capital. Entrepreneurs in Katuba and Keembe alike struggle with a lack of collateral, high interest rates, and complex loan application processes. The interviews highlight that traditional banks are often reluctant to lend to small-scale entrepreneurs, exacerbating the issue of limited access to formal financial resources. Entrepreneurs frequently rely on personal savings, family contributions, and informal lending circles, which are often insufficient to support business growth. This reliance on informal funding mechanisms points to systemic barriers within the financial sector that hinder the development of more substantial and formal financial solutions.

The obstacles to entrepreneurship identified in both constituencies include limited access to capital, inadequate business skills, poor infrastructure, and socio-cultural barriers. In Katuba, issues such as insufficient training, lack of market access, and socio-cultural norms that restrict women's participation in certain economic activities are significant impediments. Similarly, in Keembe, obstacles include poor infrastructure, lack of business training, and socio-cultural norms, particularly traditional gender roles, which limit women's ability to engage fully in entrepreneurial activities. These barriers not only hinder the establishment of businesses but also impede their growth and sustainability.

Support systems such as the Constituency Development Fund (CDF) and government initiatives are present but face significant challenges in both constituencies. The CDF, while somewhat responsive, suffers from bureaucratic delays, inefficiency in fund distribution, and limited reach. This mixed responsiveness highlights the need for reforms to improve transparency, streamline processes, and enhance accessibility. NGO programs and village banking initiatives also provide support but often lack sufficient resources and effective implementation. The findings suggest a need for more targeted and effective policy measures to better support women and youth entrepreneurs.

Socio-cultural factors play a crucial role in shaping the entrepreneurial environment. Traditional gender roles and cultural biases significantly impact the participation and viability of women and youth entrepreneurs. In Katuba, conventional gender roles restrict women's leadership and decision-making capabilities, while youths face skepticism and cultural pressures. In Keembe, similar socio-cultural barriers limit women's business opportunities and affect youth entrepreneurship. Addressing these cultural constraints requires not only economic support but also cultural and societal changes to foster a more inclusive entrepreneurial environment.

The findings from the Chibombo District reveal a complex interplay of challenges and opportunities for women and youth entrepreneurs. While there is significant entrepreneurial activity in both Katuba and Keembe, the potential for growth and sustainability is undermined by systemic barriers such as limited access to capital, inadequate business support, and socio-cultural constraints. The existing support systems, including the CDF and NGO programs, are insufficiently effective due to implementation issues and lack of reach.

Lastly, the study highlights the need for a multifaceted approach that combines economic support with cultural and policy reforms to create a more conducive environment for entrepreneurship in rural Zambia.

This chapter presents the conclusions drawn from the study on entrepreneurship in the Chibombo District, with a focus on the Katuba and Keembe constituencies. It also provides recommendations to address the identified issues

and proposes directions for future research. The chapter concludes by outlining the study's limitations.

V. SUMMARY OF FINDINGS

The findings for the first objective reveal key factors driving entrepreneurship among women and youth in Chibombo District. Economic drivers, particularly unemployment, play a significant role, with a higher impact in Katuba (mean score 3.98) than in Keembe (3.89), reflecting how job scarcity spurs entrepreneurial ambitions. Personal wealth is a stronger motivator in Katuba (3.61) compared to Keembe (3.17), suggesting economic conditions shape motivations. Personal development is recognized as a motivator in both constituencies (Katuba 3.70, Keembe 3.51), though individual perspectives vary. Government support and legislation are perceived as more influential in Katuba, with higher mean scores (3.80 and 3.84) than in Keembe (3.17 and 3.16). Personal aspirations and social recognition, however, are less significant motivators, with lower mean scores across both areas.

The findings for the second objective highlight barriers to entrepreneurship among women and youth in Chibombo District. In Katuba, capital constraints (mean score of 3.64) are the most significant challenge, indicating difficulties in accessing funding for business operations and growth. Lack of knowledge and skills (3.55) also poses a major issue, suggesting a need for targeted training programs. Additional barriers include competition with large enterprises (3.44) and price stability (3.43), affecting market share and cost predictability. In Keembe, the most pressing issue is the lack of knowledge and skills (3.74), emphasizing the importance of comprehensive educational programs. Technology adoption (3.82) is another major barrier, underscoring the need for better access to modern technology. Costs of doing business (3.51) and capital constraints (3.45) further limit entrepreneurial potential, impacting financial capabilities. Comparative analysis indicates that Katuba requires support to address capital constraints and competition, while Keembe would benefit from initiatives to enhance digital literacy and reduce business costs.

The findings for the third objective assess the effectiveness of government policies and programs aimed at promoting rural women and youth entrepreneurship in the Chibombo District. In the Katuba Constituency, micro-loans and government grants through local cooperatives alleviate capital constraints, while entrepreneurial training programs offered by the district council enhance skills in financial planning and marketing. Mentorship programs provide valuable guidance, and the establishment of local markets boosts sales opportunities. The Farmer Input Support Program (FISP) helps reduce production costs, while community-based savings and credit groups promote financial inclusion. In the Keembe Constituency, micro-loans similarly support financial access, complemented by training programs focusing on financial literacy and business management. Entrepreneurship centers serve as hubs for training and networking, while market access initiatives, such as government-sponsored fairs, increase visibility.

Community savings groups and government subsidies support local production. A comparative analysis shows both constituencies emphasize micro-loans and community financial initiatives. However, Katuba places greater focus on grants and local markets, while Keembe highlights training, market access, and centralized entrepreneurship support through dedicated centers.

The findings for the fourth objective explore the socio-cultural factors influencing the viability of women and youth entrepreneurship in the Katuba and Keembe constituencies of Chibombo District. Cultural expectations and domestic responsibilities significantly impact women in both areas, with traditional gender roles placing heavy domestic burdens that limit their time and energy for business activities. In Katuba, this constraint hampers women's ability to manage their businesses effectively, while in Keembe, cultural norms restrict their participation in certain business sectors, further hindering their entrepreneurial potential. Resistance and bias are also prevalent; in Katuba, women encounter societal stigma and resistance from their male counterparts, limiting their access to business networks and opportunities for growth. In Keembe, patriarchal structures and preferences for male leadership marginalize female entrepreneurs and limit their access to resources and decision-making. Youth in Keembe face resistance from elders, who favor formal employment over entrepreneurial pursuits. Mobility constraints further restrict market access, with cultural norms confining women to specific locations in both constituencies. This limits their ability to reach broader markets, affecting business growth. Lastly, cultural norms and stigma create additional challenges, with women in Katuba discouraged from pursuing unconventional businesses due to societal expectations. In Keembe, the stigma against women out-earning men reinforces traditional roles, making it more difficult for female entrepreneurs to thrive.

The findings from interviews and focus group discussions highlight key aspects of the entrepreneurial landscape in Katuba and Keembe. Both constituencies are active in small-scale entrepreneurship, particularly in agriculture, crafts, and local market trading. In *Katuba*, entrepreneurship is driven by financial independence, community development, and poverty alleviation, while *Keembe* emphasizes financial independence, improving family income, and using local resources. These shared motivations underline the importance of economic survival and community betterment in rural areas. However, access to *start-up capital* remains a critical challenge in both constituencies. Entrepreneurs struggle with a *lack of collateral*, *high interest rates*, and *complex loan processes* from traditional banks, often relying instead on personal savings, family support, and informal lending circles, which are typically inadequate for substantial growth. Barriers to growth include *limited training*, *market access*, and restrictive *socio-cultural norms*, particularly affecting women's participation. *Support systems* like the Constituency Development Fund (CDF) and NGO initiatives exist but suffer from *bureaucratic delays* and *limited reach*. Additionally, *socio-cultural influences* such as traditional gender roles and cultural skepticism towards youth

entrepreneurship significantly shape the business environment.

VI. IMPLICATIONS OF FINDINGS

The findings from the study on women and youth entrepreneurship in the Katuba and Keembe constituencies of the Chibombo District have several important implications:

A. Economic Drivers and Entrepreneurial Motivations

The findings underscore the significant role of economic factors such as unemployment and job scarcity in driving entrepreneurship in both constituencies. The higher impact of these factors in Katuba suggests that targeted economic support could further stimulate entrepreneurship. The greater emphasis on personal wealth as a motivator in Katuba points to different economic conditions and needs between the two areas. Recognizing these variances can help tailor support programs to better match the local context, ensuring that interventions address the specific drivers of entrepreneurial activities in each constituency.

B. Addressing Barriers to Entrepreneurship

The barriers to entrepreneurship highlighted in the findings such as capital constraints, lack of knowledge and skills, competition, and technology adoption point to the need for a multi-faceted approach to support women and youth entrepreneurs. In Katuba, strategies to enhance access to start-up capital and to provide more competitive business environments could be prioritized, while in Keembe, improving access to technology and offering extensive business training is crucial. Both constituencies would benefit from improved access to formal financial services and educational programs, addressing systemic barriers to entry and helping entrepreneurs scale their businesses.

C. Improving Government Policies and Support Programs

The findings suggest that while existing government policies, like micro-loans, training programs, and savings initiatives, provide critical support, there is room for improvement. Bureaucratic delays and the limited reach of programs like the Constituency Development Fund (CDF) limit their effectiveness. Streamlining these processes and expanding the scope of such programs could enhance their impact, making it easier for entrepreneurs to access the support they need. Additionally, focusing on mentorship and market access, especially in areas where local market development is weaker (e.g., Katuba), could strengthen the entrepreneurial ecosystem.

D. Tackling Socio-Cultural Barriers

The significant influence of socio-cultural factors on the viability of entrepreneurship among women and youth in both constituencies highlights the need for cultural sensitivity in designing support interventions. Addressing cultural expectations, such as traditional gender roles and biases against women and youth entrepreneurs, requires community engagement and awareness programs that challenge these norms. In Katuba, efforts to build acceptance of women's leadership and unconventional businesses could promote greater inclusivity, while in Keembe, challenging patriarchal

structures and encouraging youth entrepreneurship could diversify economic participation.

E. Enhancing Access to Capital and Market Opportunities

The heavy reliance on informal lending and personal savings for start-up capital indicates a gap in access to formal financial services. To address this, improving entrepreneurs' access to affordable credit through micro-finance institutions or simplifying loan processes could reduce financial barriers. Additionally, expanding market access through initiatives like government-sponsored fairs or creating new marketplaces, particularly in Keembe, could help entrepreneurs reach broader audiences and drive growth.

F. Holistic Support Strategies for Sustainable Growth

The findings suggest that a more comprehensive and integrated approach is needed to support sustainable entrepreneurial growth in Katuba and Keembe. Combining financial support with skill-building and mentorship, while also addressing the socio-cultural barriers that constrain women and youth, can foster a more supportive environment. This approach should include both short-term measures, such as improving access to credit, and long-term strategies, like enhancing training programs and challenging cultural norms that restrict entrepreneurship.

G. Policy Recommendations for Effective Intervention

The differences in government support effectiveness between Katuba and Keembe indicate that targeted policies tailored to local needs could improve outcomes. For instance, enhancing local market infrastructure in Katuba and expanding entrepreneurship centers in Keembe could address the distinct challenges each area faces. Such tailored interventions, based on the specific drivers and barriers identified, could create a more equitable environment for women and youth entrepreneurs in Chibombo District.

VII. RECOMMENDATIONS

A. Targeted Financial Support:

Implement targeted financial support programs to address capital constraints in both constituencies. This includes improving access to micro-loans and grants, simplifying loan processes, and reducing interest rates.

B. Capacity Building:

Enhance training and mentorship programs to build entrepreneurial skills, focusing on financial management, technology adoption, and business planning. Tailored training should address the specific needs of different age groups and genders.

C. Infrastructure Development:

Improve infrastructure to facilitate market access and business expansion. This includes developing local markets, enhancing transportation networks, and providing technology resources.

D. Government and Policy Support:

Strengthen government support and legislative frameworks to foster entrepreneurship. This includes refining policies to better address the unique needs of each constituency and ensuring effective implementation.

E. Community-Based Initiatives:

Support community-based savings and credit groups to improve financial inclusion and foster a culture of investment. Strengthen partnerships with NGOs and local communities to enhance support systems.

VIII. LIMITATIONS OF THE STUDY

The study is constrained by several limitations that impact its findings. Firstly, data collection constraints pose a significant challenge, as limited access to comprehensive information from all entrepreneurs may affect the accuracy of the results. Additionally, some respondents may have provided biased or incomplete information, further impacting the reliability of the data. Secondly, the geographical scope of the study, which is limited to the Chibombo District, restricts the applicability of the findings to other regions with different economic and cultural contexts. This narrow focus may limit the generalizability of the conclusions to broader settings.

Moreover, temporal factors are a concern, as economic conditions and socio-cultural dynamics are subject to change over time, potentially affecting the relevance of the study's findings in the future. Finally, resource constraints, including time, funding, and manpower, may have limited the depth of analysis and the extent of data collection, thereby impacting the comprehensiveness of the study. These limitations highlight the need for further research to address these gaps and provide a more nuanced understanding of the factors influencing entrepreneurship in different contexts.

IX. CONCLUSION

In Katuba, the entrepreneurial environment is characterized by a relatively balanced gender distribution and substantial youth involvement. This suggests a more inclusive approach to entrepreneurship, with opportunities available to both men and women, as well as younger individuals. However, despite this apparent balance, entrepreneurs in Katuba grapple with significant challenges, primarily related to capital constraints and competition with larger enterprises. The scarcity of accessible funding impedes business expansion and innovation, while competition from established businesses restricts market share and profitability for smaller enterprises.

Conversely, Keembe shows a demographic profile with a higher proportion of female entrepreneurs and a dominant middle-aged population. This demographic trend suggests that entrepreneurship in Keembe might be driven by necessity, with individuals turning to entrepreneurial activities as a means of securing financial stability later in life. Keembe faces distinct barriers, notably in technology adoption and high business costs. The challenge of

integrating modern technology affects efficiency and competitiveness, while high operational costs limit profitability and growth potential.

The study identifies economic drivers as a primary motivator for entrepreneurship in both constituencies. In Katuba, unemployment is a significant force pushing individuals toward entrepreneurial ventures, as reflected in the high mean score for this driver. This indicates that a lack of formal employment opportunities propels people to seek self-employment as an alternative source of income. Personal wealth is another crucial motivator, with individuals in Katuba more likely to pursue entrepreneurship for financial gain compared to their counterparts in Keembe. This suggests that economic conditions and financial aspirations are key factors influencing entrepreneurial activity.

In Keembe, while unemployment remains a significant driver, there is also a notable emphasis on personal development. Both constituencies recognize the role of personal growth in entrepreneurship, but the impact varies. Government support and legislative improvements are more influential in Katuba, where mean scores for these factors are higher, reflecting a stronger belief in the role of government in fostering entrepreneurship. In contrast, Keembe's lower scores for government support suggest a less favorable view of the impact of policy measures on entrepreneurial success.

Socio-cultural factors play a pivotal role in shaping the entrepreneurial environment. Traditional gender roles and cultural expectations are significant constraints for women and youth in both constituencies. In Katuba, women face restrictions due to traditional expectations, which limit their ability to balance business and domestic responsibilities. These traditional roles reduce their capacity for effective business management and growth. Similarly, in Keembe, entrenched cultural norms and patriarchal structures marginalize women and youth, limiting their access to resources, business networks, and decision-making roles.

The study also highlights the impact of societal biases, with resistance to female and youth entrepreneurs affecting their ability to establish and expand their businesses. Such biases impede entrepreneurial activities by restricting access to necessary resources and opportunities for growth.

The effectiveness of government policies and support mechanisms varies between the constituencies. In Katuba, the provision of micro-loans, grants, and entrepreneurial training programs has been beneficial, helping to address capital constraints and enhance business skills. Initiatives such as local market development and community-based savings groups have also supported entrepreneurial activities. However, despite these efforts, challenges remain in accessing sufficient funding and overcoming competition with larger enterprises.

In Keembe, the focus on training programs and entrepreneurship centers has been crucial in addressing knowledge and skill gaps. These centers serve as hubs for training and networking, centralizing resources for

entrepreneurs. Government-sponsored fairs and exhibitions provide additional market access opportunities, although technology adoption and high business costs continue to be significant barriers.

Therefore, while both constituencies benefit from various support mechanisms, their effectiveness is contingent upon proper implementation and accessibility. Both Katuba and Keembe face obstacles in accessing capital, acquiring business skills, and overcoming socio-cultural biases, necessitating continued refinement and targeted interventions to address these challenges.

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