

Journal of Entrepreneurship & Project Management

ISSN Online: 2616-8464



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Peer Reviewed Journals & books

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ISSN: 2616-8464

Interacting Barriers to Youth Enterprise Growth in Eastern Zambia: A Context-Weighted Constraint Reinforcement Framework

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How to cite this article: Phiri, B., Meda, C. E., & Mubanga, M. (2026). Interacting barriers to youth enterprise growth in Eastern Zambia: A context-weighted constraint reinforcement framework. *Journal of Entrepreneurship and Project Management*, 10(4), 1–25.
<https://doi.org/10.53819/81018102t70104>

Abstract

Youth entrepreneurship is widely promoted as a response to unemployment in Zambia, yet many youth-owned enterprises remain active without moving beyond survival. This study examined how barriers combine, vary by place and restrict the conversion of entrepreneurial effort and resources into growth. An interpretive comparative qualitative design was used in Chipata, Petauke and Lundazi. Data came from 50 in-depth interviews with youth entrepreneurs, 10 key informant interviews and three focus group discussions involving 24 participants. Reflexive thematic analysis, supported by NVivo, was strengthened through source triangulation, an audit trail, reflexive memoing, negative-case review, peer debriefing and cross-case matrices. Seven constraints were identified: limited finance, weak business management capability, restricted markets, inadequate infrastructure, difficult institutional processes, climate-related risk and saturation in low-entry sectors. The analysis shows that these barriers are not additive. They reinforce one another through recurring mechanisms: weak records restrict finance; low capital limits stock and market reach; infrastructure raises costs and reduces bargaining power; institutional opacity discourages formalization; and climate shocks deplete the small buffers needed to restart. Place changes the weight of these mechanisms. The article introduces the Context-Weighted Constraint Reinforcement Framework (CWCRF), an extension of entrepreneurial ecosystem and institutional perspectives. It explains how constraints reinforce one another, differ across contexts, hinder the conversion of resources into enterprise growth, and generate feedback that sustains a survival trap. The findings support coordinated, context-specific interventions combining affordable finance, practical mentoring, buyer linkages, infrastructure, simplified procedures, and climate-resilient enterprise support.

Keywords: *youth entrepreneurship; enterprise growth; interacting barriers; entrepreneurial ecosystem; institutional constraints; rural enterprise; Zambia*

<https://doi.org/10.53819/81018102t70104>

1. Introduction

Youth entrepreneurship has become a visible response to unemployment and limited formal job creation across sub-Saharan Africa. For many young people, business entry is not a carefully sequenced career decision but a practical way to earn an income, support a household and remain economically active. These ventures circulate money locally and sometimes create work for relatives or neighbours. However, the developmental promise of entrepreneurship depends not only on the number of startups but on whether firms can become more productive, resilient and capable of reinvestment, formalisation and employment creation (Chigunta, 2002; International Labour Organization [ILO], 2024; Ofosu-Appiah et al., 2025).

The persistent problem is therefore a conversion problem: effort, motivation and small amounts of capital do not automatically become enterprise growth. A trader may work long hours but remain unable to increase stock. A farmer may find a buyer but sell at a poor price because storage and transport are unavailable. A service provider may complete training yet lack the equipment or reliable electricity required to apply it. In these situations, the business is active, but the conditions that would allow activity to accumulate into growth are missing.

Existing entrepreneurial ecosystem research usefully identifies finance, human capital, markets, networks, infrastructure, culture and institutions as conditions that shape entrepreneurship (Stam & van de Ven, 2021; van der Westhuizen, 2023). Institutional theory similarly explains how formal rules, informal norms and organisational arrangements enable or constrain economic action (North, 1990; Scott, 2014). Nevertheless, three gaps remain. First, much empirical work treats ecosystem elements as separate predictors or as a checklist of deficits, giving limited attention to the mechanisms through which one constraint intensifies another. Second, the presence of an institution or programme is often treated as equivalent to practical accessibility, although local distance, information gaps, documentation requirements and administrative uncertainty can make formally available support unusable. Third, national or urban studies can conceal how the same named barrier changes in severity and consequence across commercial, semi-rural and rural settings.

The empirical gap is particularly important in Zambia. National evidence shows that limited market access, finance, management capability and regulatory costs remain intertwined problems for micro, small and medium enterprises (Competition and Consumer Protection Commission [CCPC], 2022; World Bank, 2021). Yet there is limited qualitative explanation of how these constraints combine in the daily decisions of youth entrepreneurs outside Lusaka and the Copperbelt. Eastern Province offers a useful comparative setting because Chipata, Petauke and Lundazi share a provincial policy environment while differing in commercial connectivity, agricultural dependence, infrastructure and institutional reach.

This study asks: What barriers constrain the growth of youth-owned enterprises in Chipata, Petauke and Lundazi, how do the barriers reinforce one another, and how does local context shape their consequences for survival, reinvestment, formalisation and expansion? It also examines whether patterns differ by enterprise type, gender and business maturity, while avoiding claims where the qualitative evidence is not sufficiently consistent.

<https://doi.org/10.53819/81018102t70104>

The article contributes by developing the Context-Weighted Constraint Reinforcement Framework (CWCRCF). The framework does not replace entrepreneurial ecosystem or institutional theory. It extends them with a process explanation built around four mechanisms: constraint reinforcement, context weighting, resource to growth conversion blockage and feedback from prolonged survival trading. The contribution is deliberately focused and context bounded. It explains how familiar barriers become a reinforcing system in resource constrained youth enterprises and identifies propositions that can be tested in other settings.

2. Literature Review

2.1 From business entry to enterprise growth

Entrepreneurship research increasingly distinguishes between entering business and building an enterprise that becomes more productive, profitable and resilient. A young person may generate a daily income without reaching the point where the business can reinvest, employ others, formalise or move into higher value activities. This distinction matters in contexts where self-employment is promoted as a response to unemployment but many ventures remain necessity-driven and household oriented (Schoof, 20 06; Welter, 2011; van der Westhuizen, 2023).

Growth is multidimensional. It may be reflected in rising sales, more stable profits, asset accumulation, additional employees, access to wider markets, product upgrading, formalisation or the ability to recover after shocks. No single indicator captures all of these changes. The literature also warns that high rates of entrepreneurial activity can coexist with low productivity when firms cluster in low-entry, low margin activities (Bruton et al., 2008; Ofosu-Appiah et al., 2025). The critical issue is therefore not simply participation but whether entrepreneurs can convert available resources into cumulative capability and market position.

2.2 Finance and business capability: complements rather than substitutes

Finance is consistently identified as a barrier to youth enterprise growth. Young entrepreneurs often lack collateral, credit histories, formal accounts, guarantors and information about suitable financial products. These problems limit stock, equipment, inputs, liquidity and the ability to respond to demand (Ahmed & Ahmed, 2021; Msimango-Galawe & Majaja, 2022). Zambian evidence similarly links documentation, collateral, transaction costs and financial literacy to unmet demand for enterprise finance, especially among women led firms (World Bank, 2021).

However, the literature does not support a simple claim that credit alone causes growth. Business plan competitions and enterprise interventions show that finance can produce stronger outcomes when recipients are able to plan, keep records, identify markets and organise resources (McKenzie, 2017; McKenzie & Woodruff, 2014). Conversely, training effects are uneven when participants cannot apply new knowledge because they lack working capital, equipment or customers (Nabi et al., 2017; Premand et al., 2016). Finance and capability are therefore complementary. Weak capability can reduce loan readiness and the productive use of capital, while lack of capital can prevent entrepreneurs from practising and benefiting from acquired skills.

This complementarity suggests a reinforcing relationship rather than two independent barriers. Poor records make formal finance less accessible; continued reliance on very small capital keeps

<https://doi.org/10.53819/81018102t70104>

transactions informal; informality then produces fewer records and weaker evidence of business performance. The result can be a self-reproducing loop that is not adequately represented by models that estimate only the separate effects of finance and training.

2.3 Markets, infrastructure and institutional accessibility

Enterprise growth depends on customers who are willing and able to buy, and on channels through which firms can reach them. Market constraints include low purchasing power, limited buyer information, weak value chain links, intense local competition and limited access to procurement opportunities. The CCPC (2022) found that Zambian MSMEs often struggle to enter and sustain markets because firm capability, industry conduct and regulatory conditions interact. This supports a move away from viewing market access as only a demand problem.

Infrastructure determines whether market opportunities can be used. Poor feeder roads raise transport costs and reduce the geographic radius of trade. Unreliable electricity interrupts refrigeration, milling, welding, printing and digital services. Weak internet coverage and high technology costs restrict digital marketing and transactions, even though ICT adoption can improve efficiency and customer reach (Mwila & Ngoyi, 2019; Zhang et al., 2023). Storage and irrigation are especially important in agricultural settings because they influence timing, quality, bargaining power and exposure to climate risk.

Institutions can reduce these frictions or add another layer of difficulty. Registration, licensing, taxation, empowerment funds, cooperatives and public procurement may create opportunities, but their value depends on clarity, proximity, predictability and the entrepreneur's capacity to comply. Institutional theory explains why rules and norms shape action, while recent African evidence shows that institutional quality conditions the relationship between innovation and entrepreneurship (Abdulai et al., 2026). A programme that exists nationally but is poorly communicated or administratively difficult at district level is an institutional resource in form but not necessarily in use.

2.4 Climate risk, competition and heterogeneity

In Eastern Province, agriculture is both an opportunity and a source of vulnerability. Irregular rainfall, drought, pests, crop failure and rising input costs destabilise cash flow and can consume the savings used to start or restart a business. Research in Zambia and comparable settings shows that youth engagement in agribusiness depends on access to land, productive assets, technology, finance, information and markets rather than on motivation alone (Mulema et al., 2021; Giwu et al., 2025). Climate risk therefore interacts with the same resource and market constraints that affect non-agricultural enterprises.

Market saturation creates a different but related dynamic. Young people often enter visible activities with low-entry requirements, such as vending, small retail, salons, tailoring and mobile-money services. Entry is rational when capital and information are limited, but imitation can divide a small customer base across many similar firms and reduce margins. The result is a paradox: entrepreneurial entry increases while the probability of individual firm growth declines.

The literature also indicates that constraints are not experienced uniformly. Gender, sector, location and business age may shape access to assets, networks and formal institutions. For example, the World Bank (2021) reports that women led Zambian SMEs face combined challenges involving collateral, documentation, market competition and regulatory requirements. Yet categorical explanations can also overstate difference. A qualitative study must therefore examine variation without assuming that all women, rural entrepreneurs or young firms experience the same pattern.

2.5 What existing theories explain and what remains unresolved

Entrepreneurial ecosystem theory explains that productive entrepreneurship depends on interdependent conditions rather than the entrepreneur alone. Institutional theory explains how formal and informal rules shape access, legitimacy and behaviour. The Resource Based View adds that resources contribute to performance when firms can organise and deploy them effectively (Barney, 1991). Together, these perspectives provide a strong foundation, but they leave four questions only partly resolved in the context of small youth enterprises:

- How does one barrier increase the practical damage caused by another?
- Why does the same barrier carry different consequences in commercial, semi-rural and rural places?
- What blocks the conversion of motivation, labour, knowledge and small amounts of capital into reinvestment and expansion?
- How can prolonged survival trading feed back into the enterprise and make future growth more difficult?

The Context-Weighted Constraint Reinforcement Framework (CWCRF) addresses these questions by shifting the unit of explanation from isolated barriers to reinforcing configurations. It treats local context as an active moderator, not background description, and introduces conversion capacity as the mechanism connecting entrepreneurial inputs to growth outcomes.

2.6 Context-Weighted Constraint Reinforcement Framework

The Context-Weighted Constraint Reinforcement Framework (CWCRF) contains four connected mechanisms. First, constraint reinforcement occurs when one barrier narrows the entrepreneur's options for responding to another. Limited finance is more damaging when records are weak, markets are narrow and transport costs are high. Second, context weighting means that locality changes the intensity, accessibility and consequences of each constraint. A market problem in a commercially connected district is not equivalent to the same problem in a remote rural setting. Third, resource to growth conversion capacity refers to the entrepreneur's ability to turn effort, knowledge, labour, networks and capital into stock, equipment, formalisation, innovation, market relationships and resilience. Fourth, feedback occurs when survival outcomes weaken the resources needed for future growth, including records, capital buffers, bargaining power and risk tolerance.

The framework is neither a universal causal model nor a relabelling of ecosystem domains. Its distinct claim is processual: constraints matter because of how they combine, where they are experienced and whether they permit or block conversion. The framework therefore generates three core propositions and one feedback proposition. The relationships among local context, interacting constraints, resource-to-growth conversion capacity and enterprise outcomes are illustrated in Figure 1.

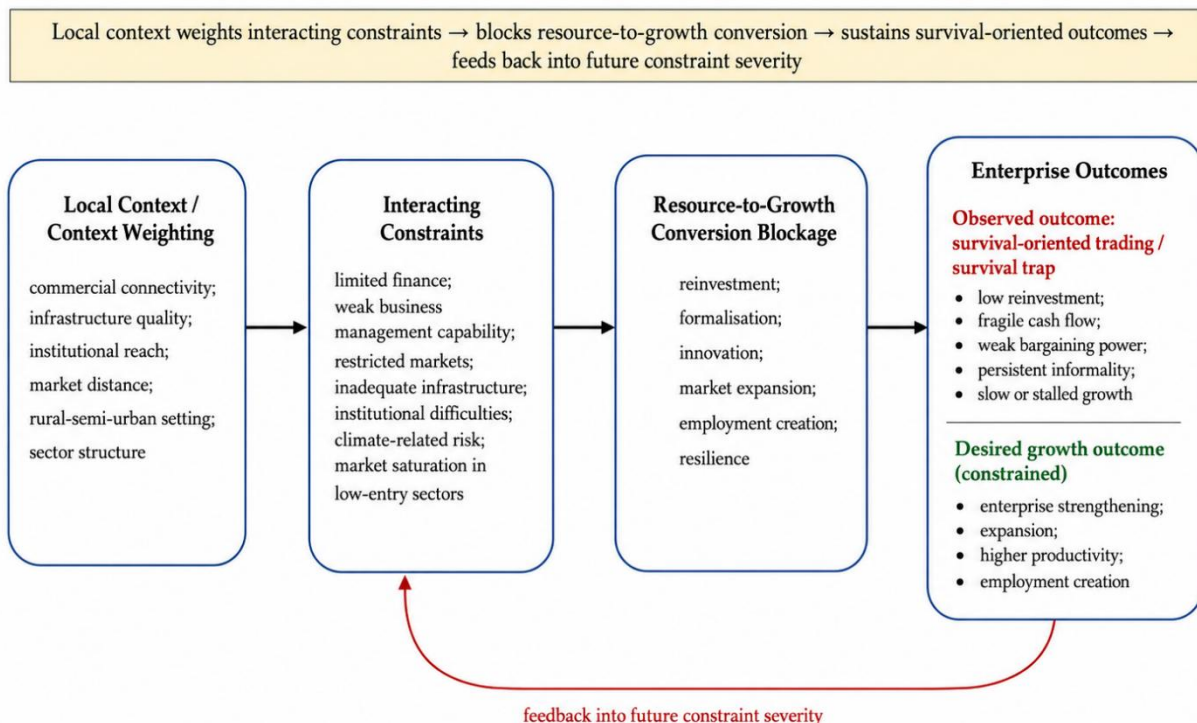
Proposition 1 - Constraint reinforcement: The negative effect of one barrier increases when it co-occurs with barriers that reduce the entrepreneur's response options.

Proposition 2 - Context weighting: The severity and practical consequences of a barrier vary according to the commercial, infrastructural and institutional conditions of the locality.

Proposition 3 - Conversion blockage: Youth enterprises remain in survival mode when interacting constraints prevent motivation and available resources from being converted into reinvestment, formalisation, innovation and expansion.

Proposition 4 - Survival feedback: Prolonged survival trading can weaken future capital, records, bargaining power and resilience, thereby reproducing the constraint system.

Figure 1: Context-Weighted Constraint Reinforcement Framework (CWCRF)



Source: Authors' construction based on the study findings and entrepreneurial ecosystem, institutional and resource-based perspectives.

<https://doi.org/10.53819/81018102t70104>

3. Research Methods and Design

3.1 Research approach and design

This article reports the qualitative component of a broader doctoral study on youth entrepreneurship in Eastern Province, Zambia. The study used an interpretive, comparative and cross-sectional design. The interpretive orientation was appropriate because the research sought to understand how entrepreneurs made sense of barriers and how those barriers shaped practical decisions. The comparative element allowed the study to examine whether similar barriers operated differently across three local enterprise environments. The analysis was informed by entrepreneurial ecosystem and institutional perspectives, but it remained open to patterns that were not anticipated by those theories.

3.2 Study setting

The study was conducted in Chipata, Petauke and Lundazi. The districts were purposively selected to provide meaningful variation within one province. Chipata has a stronger commercial base, cross-border links and a denser concentration of financial and government institutions. Petauke combines agricultural production with a growing trading economy. Lundazi is more rural, with longer distances to markets and fewer business support services. This design made it possible to separate barriers that were widely shared from those intensified by place.

3.3 Participants, eligibility and sampling

Youth entrepreneur participants were aged 18-35, owned or managed a micro or small enterprise, had operated for at least one year and lived in one of the three districts. Formal and informal businesses were included because informality is a central feature of the local enterprise environment. Key informants were selected from government departments, financial institutions, non-governmental organisations, business development organisations and community structures that work with young entrepreneurs. Purposive maximum variation sampling sought diversity in district, gender, sector and business experience. These characteristics were used for comparison during analysis rather than as quotas for statistical inference.

3.4 Sample, data collection and saturation

The study included 50 in-depth interviews with youth entrepreneurs, 10 key informant interviews and three focus group discussions involving 24 participants. Individual interviews captured personal experiences and decision processes; focus groups revealed shared, contested and community-level interpretations; and key informants explained policy, finance, registration, taxation and support systems. Table 1 summarises the contribution of each source.

Table 1: Qualitative data sources and analytical contribution

Data source	Participants	Analytical contribution
In-depth interviews	50 youth entrepreneurs	Personal accounts of constraints, coping responses,

<https://doi.org/10.53819/81018102t70104>

		enterprise decisions and growth consequences.
Key informant interviews	10 institutional stakeholders	Institutional explanations of finance, registration, taxation, market support and programme delivery.
Focus group discussions	3 groups; 24 participants	Shared and contested views, local norms and comparison of common experiences.
Total	84 participations across three methods	Triangulated evidence across entrepreneurs, institutions and group discussions.

Source: Authors' research design and fieldwork records (2025).

Data were collected between 11 February and 30 March 2025 through semi-structured guides. Participants discussed finance, business skills, markets, infrastructure, institutional support, registration, taxation, climate risk, competition and the consequences of these issues for survival and growth. Open questions allowed participants to describe events in their own words, while follow up probes asked what happened next, what alternatives were available and why particular decisions were made. Interviews and discussions were conducted in a language comfortable for participants, recorded with permission and supported by field notes. Recordings were transcribed, checked against the audio and translated into English where necessary.

Data collection and preliminary analysis proceeded iteratively. Recruitment ended when the central patterns were repeated across methods and districts and additional interviews no longer added substantially different meanings or mechanisms. This decision reflected both code saturation and meaning saturation rather than a predetermined numerical threshold (Hennink et al., 2017; Hennink & Kaiser, 2022).

3.5 Reflexive thematic analysis

The analysis followed reflexive thematic analysis, supported by NVivo (Braun & Clarke, 2021, 2022; Byrne, 2022). The process was recursive rather than strictly linear and involved seven documented stages. Table 2 summarises the coding and theme-development process.

Table 2: Transparent coding and theme-development process

Stage	Analytical action	Output
1. Familiarisation	The lead researcher read and re-read transcripts and field notes, noting recurrent events,	Familiarisation notes and preliminary questions

<https://doi.org/10.53819/81018102t70104>

	tensions, causal language and differences across locations.	
2. Initial coding	Segments were coded for explicit content and underlying meaning. Early codes included collateral demands, household-business money overlap, distress selling, unclear fund procedures, transport penalties, power interruptions, climate losses and imitation in low-entry sectors.	Initial NVivo code set
3. Code development	Related codes were compared and grouped into provisional categories. Codes were revised when they were too broad, duplicated another code or failed to capture the consequence described by participants.	Refined code definitions and analytic memos
4. Candidate themes	Categories were organised around patterned meanings rather than interview topics. For example, finance and record-keeping were interpreted as a reinforcing loop rather than two parallel summaries.	Candidate patterned-meaning themes
5. Cross-case comparison	Matrices compared the presence, intensity and consequences of candidate themes across district, enterprise type, gender and business maturity. Contradictory and weakly supported patterns were retained as analytical notes rather than forced into themes.	Cross-case and negative-case matrices

<https://doi.org/10.53819/81018102t70104>

6. Theme review and refinement	Candidate themes were checked against coded extracts and the full dataset. The authors considered whether each theme had a clear organising concept, was distinct from other themes and remained credible in light of negative cases.	Final theme structure and boundaries
7. Framework development	Final themes were mapped to sequences linking constraints, response options, conversion processes and outcomes. CWCRF propositions were developed only after these sequences were repeatedly visible across sources and cases.	Mechanism matrix and CWCRF propositions

Source: Authors' analytic audit trail (2025).

3.6 Cross-case comparison and inductive grounding of the framework

The cross-case analysis was designed to test, rather than assume, the proposed mechanisms. For each case, the researchers recorded the barrier described, the immediate response available to the entrepreneur, the next consequence and the eventual growth outcome. These chains were then compared across interviews, focus groups and key informants. A mechanism was retained in the framework only when it appeared in more than one data source and could be traced through participant accounts rather than inferred from theory alone. The matrices also identified non findings. District and enterprise-sector variation was clearer than gender and business maturity variation; the latter were therefore reported cautiously and were not treated as separate causal mechanisms.

3.7 Researcher reflexivity and collaborative interpretation

The researchers brought experience in business education, entrepreneurship, economics and management. This background helped them recognise the practical significance of records, pricing, markets and institutional procedures, but it also created a risk of interpreting participants through professional assumptions. The lead researcher kept field and analytic memos that recorded expectations, emotional reactions, emerging interpretations and alternative explanations. Co-authors reviewed candidate themes, challenged overly simple explanations and asked for evidence from contrasting cases. These discussions were used for reflexive interrogation, not to manufacture consensus.

<https://doi.org/10.53819/81018102t70104>

Because the study used reflexive thematic analysis, a statistical intercoder agreement coefficient was not calculated. In this approach, coding is understood as an interpretive act rather than a discovery task with one objectively correct code. Quality was pursued through transparent documentation, theoretical coherence, collaborative challenge and close engagement with the dataset, consistent with current guidance on reflexive thematic analysis (Braun & Clarke, 2021, 2024).

3.8 Trustworthiness

Credibility was strengthened through triangulation across interviews, focus groups and key informants; in-interview clarification and summary checks; repeated comparison of interpretations with transcripts; peer debriefing among the authors; and attention to negative cases. Formal post-study transcript member checking was not undertaken. This is reported transparently because participant validation is not a universal requirement and may not fit an interpretive analysis that moves beyond factual summary. Dependability was supported by an audit trail containing interview records, coding decisions, theme revisions, matrices and reflexive memos. Confirmability was strengthened by retaining quotations and documenting how interpretations were challenged. Thick description of the setting, participants and mechanisms supports readers in judging transferability.

3.9 Ethical considerations

Ethical approval was obtained from the University of Zambia Biomedical Research Ethics Committee before fieldwork began. All participants were aged 18 years or older and received information about the purpose of the study, voluntary participation, confidentiality and the right to withdraw. Written or recorded informed consent was obtained before interviews and focus groups. Pseudonyms and non-identifying labels were used in transcripts and reporting, and research materials were stored securely with access limited to the research team.

4. Results

4.1 Analytical overview: barriers as linked processes

The analysis identified seven recurring constraints: limited finance, weak business management capability, restricted markets, inadequate infrastructure, institutional difficulties, climate-related risk and saturation in low-entry sectors. The more important finding was not simply that these barriers existed, since this is already well documented, but how they unfolded in sequence and progressively narrowed entrepreneurs' response options. Participants repeatedly described a problem, the coping action it forced, and the way that action made the next problem harder to address. Table 3 summarises the constraints and their immediate growth consequences.

Table 3: Interacting barriers and consequences for enterprise growth

Barrier	How it was experienced	Growth consequence
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Limited finance	Lack of collateral, guarantors, credit history, formal records and clear information about funds.	Restricted stock, equipment, inputs and liquidity; inability to respond to demand.
Weak management capability	Difficulty with records, pricing, budgeting, stock control, marketing and separating household from business money.	Weak understanding of profit and cash flow; reduced loan readiness and planning capacity.
Restricted markets	Small customer bases, low purchasing power, long distances, weak buyer links and limited storage.	Low turnover, distress selling, weak bargaining power and limited market expansion.
Inadequate infrastructure	Poor feeder roads, unreliable electricity, weak internet, limited storage and high operating costs.	Disrupted production, product loss, higher costs and reduced digital or geographic reach.
Institutional difficulties	Unclear registration, licensing, taxation and support-fund procedures.	Delayed formalisation, missed programmes and mistrust of public support.
Climate-related risk	Irregular rainfall, drought, pests, crop failure and rising agricultural input costs.	Income instability, loss of savings and difficulty restarting after a poor season.
Market saturation	Concentration in mobile money, food vending, small retail, salons and tailoring.	Falling margins, divided customer bases and continued survival-oriented trading.

Source: Field data (2025).

4.2 The finance-capability loop

Limited finance was the most visible constraint, but participants rarely described it as a stand-alone shortage. Applications were weakened by missing records, unclear cash flow and lack of collateral. Continued operation with very small capital then made formal record-keeping less likely because money moved quickly between stock, transport and household needs. This produced a loop: weak records restricted finance, and restricted finance kept the business at a scale where records remained incomplete.

<https://doi.org/10.53819/81018102t70104>

“The problem is not that we do not want to grow. We want to grow, but when you go for a loan, they ask for things we do not have. You return to the shop and continue with the same small capital.” (Youth entrepreneur, interview)

“I can sell, but I did not know how to check whether the business is really making profit. Sometimes the money goes back into food at home, and the business remains the same.” (Youth entrepreneur, interview)

These accounts also reveal a tension between enterprise and household survival. Using business income for food was not simply poor discipline; it was often the only available response to immediate household needs. Yet the response reduced reinvestment and made the enterprise appear less stable to formal lenders. The constraint system therefore operated across the boundary between household and firm.

Training was valued when it was specific to the participant’s own records and prices. General workshops increased awareness but did not always alter practice because the entrepreneur still lacked follow-up support or the capital required to apply what had been taught.

“Training helps when someone shows you using your own business. A general talk is good, but after the meeting you still need someone to guide you on the records and prices.” (Youth entrepreneur, interview)

4.3 The market-infrastructure loop

Market access was constrained by low purchasing power, small customer bases, long distances and weak buyer relationships. Infrastructure converted these market limitations into higher costs and lower bargaining power. Rural entrepreneurs could identify larger markets but faced transport costs that consumed the expected margin. Agricultural entrepreneurs without storage had to sell quickly, allowing buyers to set the price. Electricity and internet interruptions also reduced the reliability of services and digital transactions.

“Customers are there, but they are few and they do not always have money. If you want to sell in a bigger market, transport becomes another cost.” (Youth entrepreneur, interview)

“For farming, when you have no storage you sell quickly. The buyer knows you are desperate, so the price becomes low.” (Youth entrepreneur, interview)

The mechanism was cumulative. Low capital limited the quantity that could be transported; small quantities increased per-unit transport costs; high costs narrowed the market radius; and the narrow market kept turnover low. In agriculture, lack of storage shortened the time available to negotiate, which transferred bargaining power from the producer to the buyer. Market access was therefore not simply a matter of finding customers. It depended on the infrastructure and working capital needed to reach them on acceptable terms.

4.4 The institution-formality loop

Registration, licensing, taxation and public support were described as potentially useful but difficult to navigate. Unclear requirements and fear of costs encouraged some entrepreneurs to

<https://doi.org/10.53819/81018102t70104>

delay formalisation. Remaining informal then reduced access to contracts, finance and programmes that required documentation. This was not a simple rejection of formal institutions. Participants were uncertain about the timing and consequences of entry into them.

“We hear that registering a business is important, but many youths fear the costs and the procedures. They think once you register, people will come for tax before the business is even stable.” (Youth entrepreneur, interview)

“Sometimes the fund is announced, but the process is not clear. By the time you understand what is needed, the opportunity has already passed.” (Youth entrepreneur, interview)

Key informant accounts reinforced the distinction between programme existence and programme usability. Information could reach entrepreneurs late, documentation requirements were not always explained in practical terms, and support was uneven outside more connected centres. Institutional accessibility therefore depended on communication, administrative clarity and local follow-up, not only on policy design.

4.5 Climate shocks and capital depletion

Agricultural enterprises faced a distinctive conversion problem. Inputs were purchased before the outcome of the season was known, and a poor season could remove both operating income and the capital needed to restart. Climate risk therefore magnified financial exclusion. Entrepreneurs without savings, insurance, irrigation or diversified income had few ways to absorb a shock.

“Farming can help youths, but the rains have changed. You can invest everything and then the crop fails. After that, starting again becomes hard.” (Youth entrepreneur, interview)

The important sequence was investment, shock, depletion and reduced restart capacity. A climate event did not end with one failed harvest; it weakened future access to inputs, records, repayment capacity and confidence. This pattern supports the feedback component of the Context-Weighted Constraint Reinforcement Framework (CWCRF).

4.6 Market saturation and survival-oriented imitation

Participants described concentration in mobile-money services, food vending, small retail, salons and tailoring. These activities were attractive because entry requirements were visible and relatively low. However, as more entrepreneurs entered the same market, customers were divided and price competition increased. Limited capital then discouraged differentiation because new products, branding, equipment and wider marketing required investment. Entrepreneurs copied familiar models precisely because the resources needed to escape imitation were scarce.

This finding complicates the assumption that more start-ups necessarily indicate a stronger ecosystem. In the study districts, entry could increase while margins and conversion capacity declined. The issue was not a lack of entrepreneurial effort but a narrowing of feasible business options.

4.7 Context weighting across-districts and enterprise types

The same seven barriers appeared across all three districts, but their weight and interaction differed. Chipata offered wider markets, cross-border connections and more institutions, yet it also exposed entrepreneurs to stronger competition, higher operating costs and pressure to differentiate. Petauke's agricultural trading economy created opportunities that depended heavily on storage, transport, seasonal finance and buyer relationships. In Lundazi, distance and fewer support services intensified the market and institutional consequences of low capital. Table 4 synthesises these cross-district and cross-sector patterns.

Table 4: Cross-case thematic matrix

Comparison dimension	Stronger pattern	Counter-pattern or variation	Interpretive implication
Chipata	Wider customer and institutional base; stronger competition and higher costs.	Commercial links enabled some entrepreneurs to reach larger buyers or use digital channels.	Connectivity creates opportunity and competitive pressure at the same time.
Petauke	Finance, storage, transport and buyer relations shaped agricultural-trading opportunities.	Enterprises with more reliable buyers or diversified activities were less exposed to distress selling.	Sector structure determines which constraints become pivotal.
Lundazi	Distance, infrastructure gaps and fewer support services intensified market and institutional barriers.	Local networks sometimes substituted for formal support but could not fully overcome physical distance.	The same barrier carries greater cost where alternatives are fewer.
Agriculture and agro-trade	Climate, storage, seasonal liquidity and buyer power were closely linked.	Value addition and diversified income reduced, but did not remove, exposure.	Climate risk operates through finance and market mechanisms.
Retail and services	Saturation, rent, electricity, customer purchasing power and differentiation were prominent.	Some firms used location, quality and digital promotion to escape direct price competition.	Low-entry sectors can reproduce survival-oriented imitation.

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Gender	Core constraints were shared across women and men; no stable gender-specific theme was supported across the dataset.	Some accounts linked household demands and documentation to finance, but the pattern was not uniform.	Gender remains important for future targeted analysis, but should not be overstated from these qualitative data.
Business maturity	The dataset did not support a consistent maturity mechanism independent of sector and place.	Younger firms discussed entry and working capital; established microfirms also faced expansion and equipment constraints.	Firm age alone did not explain stagnation; constraint configurations were more informative.

Source: Cross-case analysis of field data (2025).

4.8 Empirical grounding of the CWCRF mechanisms

Table 5 links the empirical sequences to the four mechanisms in the CWCRF. The table makes explicit how the framework was derived from cross-case patterns rather than added after the analysis.

Table 5: Empirical mechanism matrix for the CWCRF

Observed sequence	Reinforcing relationship	Conversion blocked	CWCRF mechanism
Weak records → loan exclusion → continued low capital	Capability and finance reinforce one another.	Stock, equipment, formal borrowing and planned reinvestment.	Constraint reinforcement; conversion blockage
No storage + costly transport → urgent sale → low price	Infrastructure and markets reduce bargaining power.	Value retention, market choice and capital accumulation.	Constraint reinforcement; context weighting
Unclear procedures → delayed formalisation → exclusion from formal opportunities	Institutional opacity and informality reproduce one another.	Procurement, support programmes and formal finance.	Constraint reinforcement; conversion blockage

<https://doi.org/10.53819/81018102t70104>

Climate shock → loss of inputs and savings → weak restart capacity	Climate risk magnifies financial vulnerability.	Resilience, reinvestment and continuity across seasons.	Survival feedback
Low capital → entry into familiar sectors → saturation → lower margins	Finance and competition narrow strategic choice.	Differentiation, innovation and movement into higher-value activities.	Constraint reinforcement; conversion blockage
Rural distance → higher service and market costs → fewer response options	Local context increases the cost of otherwise common constraints.	Access to institutions, buyers and support.	Context weighting

Source: Authors' cross-case mechanism analysis of field data (2025).

4.9 Contradictions, variation and negative cases

The constraint system did not produce identical outcomes for every entrepreneur. Some Chipata participants used cross-border connections, digital promotion or stronger customer relationships to widen markets despite limited capital. Some agricultural entrepreneurs reduced exposure through diversification, value addition or non-farm income. Formalisation was viewed negatively by some participants but positively by others who associated it with legitimacy and access to larger buyers. These cases do not invalidate the framework; they clarify that constraints shape probabilities and response options rather than mechanically determining failure.

The analysis also considered alternative explanations for stagnation. Household withdrawals, risk preferences, product quality, strategic choices, macroeconomic conditions and temporary demand shocks could contribute to weak growth. However, participant accounts showed that these explanations were often embedded in the same constraint system. For example, household withdrawals reflected limited alternative income, while weak differentiation was linked to capital and market information. The Context-Weighted Constraint Reinforcement Framework (CWCRF), therefore complements rather than excludes entrepreneur-level and macroeconomic explanations.

5. Discussion

5.1 From additive barrier lists to reinforcing configurations

The central contribution of this study is to move beyond a descriptive list of barriers. Finance, capability, markets, infrastructure and institutions mattered because they formed configurations that narrowed response options. This supports ecosystem research that views entrepreneurial conditions as interdependent (Stam & van de Ven, 2021), but it adds a micro-level process explanation. Participants did not experience the entrepreneurial ecosystem as a set of separate domains. The ecosystem was experienced through linked decisions: whether to sell now or wait,

<https://doi.org/10.53819/81018102t70104>

use income at home or reinvest, register or remain informal, travel to a larger market or accept a local price. The linked constraints and their enterprise-growth consequences are summarised in Table 3.

The findings are consistent with studies reporting that finance and business support work better together (McKenzie, 2017; Ogujiuba et al., 2023). They also explain why the relationship is complementary. Records affect finance eligibility; finance affects the ability to apply training; market reliability affects repayment capacity; and infrastructure affects the return on both capital and skill. This differs from interventions that assume the dominant constraint can be removed in isolation.

At the same time, the study qualifies finance-centred explanations. Participants frequently named finance first, but the mechanism analysis showed that money alone would not remove weak markets, storage constraints, unreliable electricity or unclear procedures. The relevant policy question is therefore not only how much finance is supplied, but whether the surrounding conditions allow that finance to be converted into growth.

5.2 Context weighting and spatially uneven ecosystems

The district comparison demonstrates that context is not descriptive background. It assigns different weights to the same barrier. Chipata's connectivity widened market possibilities while intensifying competition and operating costs. Petauke's agricultural trading structure made storage, seasonal finance and buyer relationships especially consequential. Lundazi's distance and thinner service environment increased the cost of market and institutional access. The spatial differences are presented comparatively in Table 4. This extends contextual entrepreneurship research by showing the specific mechanism through which place changes enterprise outcomes (Welter, 2011).

The result also aligns with Zambian evidence that market access depends on firm capability, industry conditions and regulation (CCPC, 2022), and with research showing that digital tools can improve SME productivity while infrastructure and cost limit adoption (Mwila & Ngoyi, 2019). A national programme may therefore have different effective value across districts. Equal programme rules do not necessarily produce equal access when travel, information and documentation costs are spatially uneven.

5.3 Resource to growth conversion blockage

The concept of resource-to-growth conversion capacity provides the link between ecosystem conditions and enterprise outcomes. Entrepreneurs may possess motivation, sector knowledge, labour and small amounts of capital, but growth requires these inputs to be converted into assets, reliable records, better markets, formal opportunities, innovation and resilience. The Resource-Based View explains that resources create advantage when they can be organised and deployed (Barney, 1991). The Context-Weighted Constraint Reinforcement Framework (CWCRF) extends this insight to micro and informal enterprises by showing how external constraints can block the organising and deployment process before a resource becomes productive. As illustrated in Figure 1 and empirically traced in Table 5, conversion blockage arises when the constraint system prevents entrepreneurial inputs from becoming growth assets and outcomes.

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This helps explain the survival trap. Daily trading can keep the enterprise alive while consuming the resources required for future growth. A poor season or urgent household need reduces working capital; lower capital reduces stock and bargaining power; low turnover weakens records and savings; and the next shock becomes harder to absorb. Survival is therefore an achievement, but prolonged survival without accumulation can also reproduce vulnerability.

5.4 Sector, gender, maturity and alternative explanations

Sector differences were clearer than gender or firm age differences. Agricultural and agro-trading enterprises were more exposed to climate, storage, seasonal finance and buyer power, while retail and service enterprises were more exposed to saturation, rent, electricity and weak local demand. This supports research from Zambia and South Africa showing that youth engagement in agriculture depends on linked access to productive assets, markets, technology and support rather than aspiration alone (Mulema et al., 2021; Giwu et al., 2025).

The absence of a strong gender-specific theme should not be interpreted as evidence that gender is irrelevant. National Zambian evidence shows that women-led SMEs face distinctive combinations of collateral, documentation, market and regulatory constraints (World Bank, 2021). In the present qualitative dataset, however, these differences were not sufficiently consistent across districts and sectors to justify a separate mechanism. This analytical restraint improves credibility by distinguishing a theoretically plausible difference from a strongly supported finding.

Business maturity also did not independently explain stagnation. Both newer and established microenterprises faced constraint combinations, although the immediate purpose of finance could differ from entry capital to equipment and expansion. Future research should measure these differences systematically rather than infer them from a qualitative sample designed primarily for contextual depth.

Alternative explanations remain important. Some enterprises may stagnate because of weak product quality, poor strategic choices, risk aversion, household demands or macroeconomic shocks. The findings do not deny these possibilities. Instead, they show that entrepreneur level choices are often made within constrained sets of feasible options. The framework should therefore be used alongside, not instead of, explanations focused on agency, strategy and macroeconomic conditions.

5.5 Theoretical contribution and boundary conditions

The Context-Weighted Constraint Reinforcement Framework (CWCRF) improves entrepreneurial ecosystem and institutional explanations in four ways. First, it is relational: the explanatory unit is the configuration of barriers rather than the isolated barrier. Second, it is spatial: local context changes the cost and consequence of constraints. Third, it is processual: conversion capacity connects resources and effort to growth outcomes. Fourth, it is recursive: survival outcomes can feed back into future constraint severity. These four theoretical contributions are integrated in Figure 1 and grounded empirically through the mechanism matrix in Table 5.

The framework is best understood as an empirically grounded mid-range theory for resource-constrained youth enterprises in settings where informality, thin markets and uneven institutional

reach are prominent. It does not claim that the seven constraints are exhaustive or that all pathways operate in every case. Its propositions can be tested through interaction terms, qualitative comparative analysis, configurational methods, structural models or longitudinal case studies. Evidence that individual barriers fully explain growth, that context does not moderate them, or that survival outcomes do not weaken future capacity would challenge the framework.

6. Recommendations

Youth-enterprise policy should move from isolated inputs to coordinated conversion packages. Finance should be linked to practical support in record-keeping, pricing, cash flow planning, stock control and repayment management. Mentoring should continue after funds are disbursed because difficulties often become visible only when the entrepreneur begins using capital in a changing market.

Market support should connect entrepreneurs to buyers rather than only train them to search for customers. District trade fairs, buyer-seller platforms, cooperative marketing, supplier-development programmes, public procurement pathways and reliable market information can reduce the distance between production and demand. Storage, feeder roads, electricity, irrigation, internet connectivity and affordable trading spaces should be treated as enterprise policy because they determine whether market opportunities can be used.

Institutional support should simplify and localise registration, licensing, taxation guidance and access to empowerment programmes. Clear checklists, district help desks, transparent application calendars and feedback on unsuccessful applications would reduce uncertainty. Formalisation should be sequenced with realistic benefits so that young firms do not experience it only as an immediate cost.

Agricultural support should combine climate-smart production, irrigation, crop diversification, storage, value addition, weather information and risk management options. In saturated low-entry sectors, programmes should help entrepreneurs assess demand, improve quality, differentiate products, build brands and use digital channels. The district comparison also implies differentiated delivery: mobile or decentralised services are more important where distance and institutional thinness are greatest.

7. Limitations and Future Research

The study is limited to three districts in Eastern Province and does not claim statistical representation of all youth entrepreneurs in Zambia. The cross-sectional design captures interpreted processes at one period and cannot establish temporal causality. Participant accounts may also be influenced by recall and by the understandable tendency to emphasise external constraints. The research addressed this through multiple sources, probing, negative-case review and consideration of alternative explanations, but these limitations remain.

The sample was designed for maximum variation rather than balanced subgroup comparison. Consequently, gender and business-maturity patterns could not be tested with the same confidence as district and sector patterns. Formal post-study member checking was not conducted. The

Context-Weighted Constraint Reinforcement Framework (CWCRF) is therefore an analytically grounded framework requiring further validation, not a final causal model.

Future studies should operationalise finance, capability, market reach, infrastructure reliability and institutional accessibility and test their interaction effects. Configurational approaches could identify different combinations that lead to growth or survival. Longitudinal research could examine whether survival trading progressively weakens capital, records, bargaining power and resilience. Comparative work across provinces and Southern African countries could assess the framework's transferability and identify contexts in which the mechanisms operate differently.

8. Conclusion

Youth entrepreneurs in Chipata, Petauke and Lundazi were persistent and willing to work, but growth was restricted by a system of interacting constraints. Limited finance, weak management capability, narrow markets, inadequate infrastructure, difficult institutional processes, climate risk and saturation did not operate independently. One problem often reduced the entrepreneur's capacity to respond to the next.

The Context-Weighted Constraint Reinforcement Framework (CWCRF) explains this pattern through constraint reinforcement, context weighting, conversion blockage and survival feedback. The framework clarifies why a business can remain open without becoming stronger and why a programme can exist without becoming practically accessible. It also explains why uniform interventions have uneven results across-districts.

The practical implication is that youth enterprise support should be designed around the growth conversion process. Affordable finance, practical mentoring, buyer relationships, infrastructure, clear institutions and climate resilience must be connected and adapted to place. Addressing one barrier may provide temporary relief; addressing the reinforcing system offers a more credible route from survival to sustainable enterprise growth.

9. Declarations

9.1 Acknowledgements

The authors thank the youth entrepreneurs, key informants and focus group participants who shared their experiences. The authors also acknowledge the institutional support that enabled the doctoral research from which this article was developed.

9.2 Author Contributions

Bridget Phiri conceptualised the study, collected and analysed the data, developed the first manuscript draft and led the revisions. Chipeta Eleanor Meda contributed to conceptual refinement, literature integration, interpretation and critical revision. Mpundu Mubanga supervised the research, contributed to the theoretical framing and critically reviewed the manuscript. All authors approved the final version for submission.

9.3 Funding

The authors received no specific grant from any public, commercial or not-for-profit funding agency for the preparation of this article.

9.4 Conflict of Interest

The authors declare no conflict of interest.

9.5 Data Availability

The qualitative data contain potentially identifying information and are not publicly available. De-identified extracts may be considered for legitimate academic purposes, subject to ethical approval and a reasonable request to the corresponding author.

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