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Bridget Phiri & Mpundu Mubanga

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Enterprise Readiness as an African Business Capability: Entrepreneurship Education, Financial Literacy and Business Studies in Zambia's Curriculum Reform

^{1*}Bridget Phiri & ²Mpundu Mubanga

¹The University of Zambia, Lusaka, Zambia

²University of the Western Cape, Department of Economics, EMS Faculty, South Africa

Corresponding Author: bridgetphiri0@gmail.com

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Abstract

This systematic review examines how Zambia's curriculum reforms can strengthen enterprise readiness through the combined contribution of Entrepreneurship Education, Financial Literacy and Business Studies. It addresses a practical education-to-enterprise challenge: young people may complete school or skills training with academic or technical competence but remain insufficiently prepared to cost and price products, manage cash flow, keep records, understand customers, control working capital and reinvest. The review synthesized 25 substantive sources published between 2004 and 2025, comprising 13 peer-reviewed empirical or review articles, five institutional reports, four curriculum or competence frameworks, two ecosystem-oriented studies and one scholarly commentary. A supplementary Zambia-focused search conducted on 8 August 2026 added six recent studies to the evidence base. Quality appraisal was matched to source type using MMAT 2018, AMSTAR 2 and AACODS, together with structured authority-and-relevance criteria for curriculum and conceptual sources. Because the evidence was methodologically heterogeneous, findings were integrated through critical narrative and thematic synthesis rather than meta-analysis. The strongest evidence supports practical competency-based pedagogy, sustained teacher development, progressive financial capability and stronger links between schools, TEVET institutions and local enterprise. Zambia-specific evidence also points to a skills-to-enterprise conversion gap: technical or academic competence does not automatically provide the managerial and financial capability needed to establish and sustain an enterprise. No retained study demonstrates that compulsory school-level business education alone produces long-term enterprise growth, employment creation or income gains. The review therefore proposes a curriculum-to-enterprise capability-conversion framework and a progressive enterprise-readiness pathway as conceptual tools for piloting and longitudinal evaluation.

Keywords: African business; enterprise readiness; entrepreneurship education; financial literacy; Business Studies; Zambia; curriculum reform; competency-based education; youth employability; Sub-Saharan Africa

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1. Introduction

Across Sub-Saharan Africa, the transition from education into economic participation is rarely straightforward. Young people may move between wage employment, farming, family enterprise, informal trade, digital services and self-employment, and many combine more than one activity over time. This reality gives schooling an economic purpose that extends beyond examination performance or preparation for a single occupation. Learners need opportunities to understand how value is created, how money and risk are managed, and how productive skills can be used responsibly in the economic settings they are likely to encounter.

The existing literature does not yet provide a sufficiently integrated explanation of how this transition occurs. Entrepreneurship-education studies commonly emphasise intention, self-efficacy and opportunity recognition; financial-literacy research focuses on knowledge and selected financial behaviours; and curriculum studies tend to examine policy design, teacher preparedness and implementation. Each strand contributes useful evidence, but they are often discussed separately. Consequently, less attention has been given to the practical question of how school-based learning becomes usable enterprise capability, particularly where formal employment coexists with extensive informal and self-directed economic activity. A further concern is evidential: policy ambition, conceptual argument and demonstrated outcomes are not always distinguished clearly enough.

Zambia provides a useful case through which to examine these gaps. The 2013 and 2023 curriculum frameworks place greater emphasis on competency-based learning, entrepreneurship, financial literacy, career pathways, digital skills and practical activity (Ministry of Education, Science, Vocational Training and Early Education, 2013; Ministry of Education, 2023). These frameworks establish a clear policy direction, but their presence does not show how consistently the intended competencies are enacted in classrooms or whether learners later use them effectively in work or enterprise. The review therefore draws on recent Zambia-focused evidence concerning teacher preparedness, secondary-school learners' career perceptions, TEVET students' entrepreneurial orientation, university-level implementation, entrepreneurial intentions among youth and financial-literacy practices among youth entrepreneurs (Chanda *et al.*, 2024; Kasonde *et al.*, 2025; Libingi & Bbenkele, 2024; Mukuni *et al.*, 2025a, 2025b; Mwange *et al.*, 2025). These studies strengthen contextual relevance, although most are cross-sectional, mixed-method or qualitative and therefore cannot establish long-term enterprise effects.

The labour-market setting makes this distinction especially important. Zambia's 2024 Labour Force Survey reported youth unemployment of 18.4% and informal employment accounting for 74.2% of employed persons (Zambia Statistics Agency, 2025). These figures should not be interpreted as consequences of the education system alone, because labour demand, investment, access to finance, infrastructure and wider macroeconomic conditions also shape employment and enterprise outcomes. They nevertheless highlight a practical policy challenge: the education system cannot assume that every qualified school leaver will move directly into stable formal employment. Preparation for employment therefore needs to sit alongside realistic preparation for self-employment and enterprise, without presenting entrepreneurship as a substitute for decent work.

Within this context, the review focuses on a more specific challenge: converting acquired skills into sustainable economic activity. A young person may be competent in automotive repair, agriculture, tailoring, construction, information technology or another technical field and still lack the routines needed to commercialise that competence. These include identifying demand, estimating costs, setting viable prices, managing cash flow and stock, maintaining records, acquiring customers, separating household and business finances, assessing credit and deciding when to reinvest. UNICEF Zambia (2022) identified a related disconnect between technical learning and entrepreneurship training, noting that entrepreneurship was often theoretical and that TEVET learners could study a trade and entrepreneurship as separate components without sufficient integration. Recent evidence points in the same direction. Libingi and Bbenkele (2024) found an association between entrepreneurship education and entrepreneurial orientation among TEVET students, but entrepreneurial orientation is not equivalent to enterprise survival or profitability. Kasonde *et al.* (2025) similarly show that financial-literacy practices remain important after young people enter business. The evidence therefore supports closer integration of technical skill and enterprise-management capability while stopping short of claiming that such integration has already been shown to improve long-term business performance.

Against this background, the review asks a more focused question than whether curriculum reform simply 'creates entrepreneurs'. It examines how curriculum can contribute to enterprise readiness, understood here as an organising concept that combines knowledge, applied skills, judgement and habits relevant to productive participation in employment, self-employment and local economic activity. The paper makes five contributions. First, it brings Entrepreneurship Education, Financial Literacy and Business Studies together as complementary capability areas. Second, it separates direct outcome evidence from policy, institutional and conceptual evidence. Third, it develops the skills-to-enterprise conversion gap as a Zambia-grounded conceptual proposition. Fourth, it locates teacher preparedness, assessment, resources, equity and school-to-work linkages within the capability-conversion process. Fifth, it makes explicit where the evidence is comparatively strong, where it is indirect and where important outcomes remain untested.

The four review questions follow directly from those gaps:

- Which curriculum and pedagogic mechanisms are most consistently supported as contributors to enterprise readiness?
- What does the evidence show about Entrepreneurship Education, Financial Literacy and Business Studies as complementary capability areas rather than separate subjects?
- Which implementation conditions and inequalities shape whether intended competencies reach learners in practice?
- Which policy and research priorities for Zambia are supported by the evidence, and which remain propositions requiring direct evaluation?

2. Literature context and theoretical framing

2.1 Enterprise readiness as an organising capability concept

Enterprise readiness is used in this review as an author-defined organising construct rather than as an already validated measurement scale. It refers to the practical capacity to recognise economic opportunities, manage resources, make informed financial decisions and participate productively

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in employment, self-employment, family enterprise, cooperative activity or community business. The concept is deliberately broader than start-up intention. In the Zambian context, where livelihood pathways may be mixed or sequential, readiness is better understood as the capacity to make and act on sound economic decisions than as an expectation that every learner will establish a formal business.

Three theoretical perspectives provide the foundation for this argument. Human-capital theory explains why knowledge and skills can strengthen productive capacity. Institutional theory draws attention to the rules and implementation arrangements through which those capabilities are developed, including curriculum standards, assessment, teacher preparation and resource allocation. Entrepreneurial-ecosystem thinking extends the analysis beyond the classroom by recognising that capability is exercised within markets, financial systems, TEVET institutions, networks and local regulatory environments (Acs *et al.*, 2014; Audretsch & Keilbach, 2004). Taken together, these perspectives suggest that curriculum content creates potential capability, but that potential becomes enterprise readiness only when learners can practise it and connect it to real economic settings.

2.2 Complementary capability areas

The three curriculum areas contribute to enterprise readiness in different but complementary ways. Entrepreneurship Education develops initiative, opportunity recognition, creativity, problem-solving and value-creation thinking (Bacigalupo *et al.*, 2016; Nabi *et al.*, 2017). Financial Literacy develops judgement about saving, budgeting, borrowing, risk and the use of financial products (Berry *et al.*, 2018; Mancone *et al.*, 2024; Rehman & Mia, 2024). Business Studies can provide the operational discipline through which these capabilities are applied, including costing, pricing, record-keeping, stock control, customer care, simple financial statements and planning. Their relationship is therefore functional rather than merely curricular: entrepreneurial initiative without financial discipline can be fragile, financial knowledge without application can remain abstract, and operational business routines without opportunity recognition may limit adaptation and innovation.

2.3 From occupational skill to enterprise capability

A central distinction in the review is between occupational competence and enterprise capability. Occupational competence concerns whether a learner can produce a good, perform a trade or deliver a service to an acceptable standard. Enterprise capability concerns whether that productive skill can be organised around demand, costs, pricing, customers, records, working capital, risk and reinvestment. The distinction matters because technical skill is an economic resource, but possessing that resource does not automatically provide the managerial capability required to sustain an enterprise.

Zambian evidence makes this distinction especially visible. UNICEF Zambia (2022) reported that entrepreneurship content in schooling often emphasised business administration and theory and called for more experiential and locally grounded learning. In TEVET, the same analysis identified a structural separation between occupation-specific training and generic entrepreneurship instruction. It also observed that young people on academic pathways often orient themselves

towards qualifications and professional employment. None of these patterns makes employment aspiration problematic. Rather, they suggest that the education-to-work transition may prepare learners more clearly for obtaining jobs than for managing the commercial side of a productive skill.

This review describes the disconnect as the skills-to-enterprise conversion gap. The concept is proposed as an explanatory device, not as a validated scale or causal model. It highlights two linked transitions. First, curriculum intentions must become usable learner capability through teaching, practice, assessment and adequate resources. Second, acquired capability must be translated into productive economic action through managerial, financial, market and ecosystem mechanisms. The second transition is particularly important because a young person may possess a marketable skill yet remain dependent on scarce formal jobs or enter self-employment without the routines required for business continuity.

3. Methodology

3.1 Systematic review design and protocol

The study used a systematic review design with critical narrative and thematic synthesis. This approach was appropriate because the review addressed explicit questions, applied common eligibility criteria and followed a documented process for source identification, screening, appraisal and synthesis. The evidence base was methodologically diverse, encompassing empirical studies, systematic and narrative reviews, curriculum and competence frameworks, institutional reports, ecosystem studies and scholarly commentary. Statistical pooling would therefore have implied a degree of comparability that the evidence did not support. PRISMA 2020 guided reporting of study identification and selection, while the synthesis examined convergence, contradiction, contextual transferability and the strength of claims across source types (Page *et al.*, 2021).

The review protocol specified four review questions, a 2004-2025 publication window, English-language inclusion, Zambia-first geographic relevance, eligible evidence types, screening rules, source-type appraisal and the synthesis plan. The protocol was not registered in an external review registry. This is acknowledged as a limitation because prospective registration would have provided an additional safeguard against post-hoc methodological decisions.

3.2 Information sources and systematic search strategy

The search was conducted in two linked stages. The primary search used Google Scholar and PubMed/PMC, supplemented by backward and forward citation tracing, DOI and publisher verification, and targeted searches of official curriculum and institutional repositories. Core search concepts combined 'entrepreneurship education', 'financial literacy', 'Business Studies' and 'enterprise readiness' with terms relating to curriculum, schools, teacher preparedness, employability and TEVET, and with Zambia, Africa or Sub-Saharan Africa. The primary search retained 19 eligible sources published between 2004 and 2025. Table 1 summarises the information sources, search concepts, verification procedures and study-identification record.

A supplementary Zambia-focused search was conducted on 8 August 2026 to strengthen the local evidence base and identify recent studies published within the review period. ERIC was searched using the term 'Zambia' with the publication-date filter 'Since 2025', yielding 20 records. Targeted publisher, DOI, repository and citation-tracing searches logged 10 additional candidate records relating to entrepreneurship education, TEVET, financial literacy, teacher preparedness and youth enterprise. One duplicate was removed, leaving 29 unique records for screening. Nineteen were excluded at title and abstract stage, 10 reports were assessed in full, four were excluded for documented reasons and six were included. The combined substantive corpus therefore comprised 25 sources.

Table 1. Search strategy and study-identification record

Search stage / source	Search string or procedure	Date / coverage	Contribution to review
Primary search	Google Scholar; PubMed/PMC; citation tracing; DOI/publisher verification; targeted official curriculum and institutional repositories. Core concepts: entrepreneurship education, financial literacy, Business Studies, enterprise readiness, curriculum, teacher preparedness, employability, TEVET, Zambia, Africa and Sub-Saharan Africa.	Evidence published 2004-2025; source verification completed 24 Jul 2026	19 eligible sources retained.
Google Scholar - entrepreneurship education	"entrepreneurship education" Zambia curriculum; "entrepreneurship education" Zambia school teacher preparedness; "entrepreneurship education" Zambia employability	Primary search; verification completed 24 Jul 2026	Identified entrepreneurship-education and curriculum evidence.
Google Scholar - financial literacy / Business Studies	"financial literacy" Zambia school youth; "financial literacy" Zambia entrepreneurship; "Business Studies" Zambia curriculum; "Business Studies" Zambia entrepreneurship	Primary search; verification completed 24 Jul 2026	Identified financial-literacy and Business Studies evidence.
PubMed / PMC	("entrepreneurship education" OR "financial literacy" OR "Business Studies" OR "enterprise readiness") AND (school* OR curriculum OR teacher* OR employability OR TEVET) AND (Zambia OR Africa OR "Sub-Saharan Africa"))	Primary search; verification completed 24 Jul 2026	Used mainly for financial-literacy and review literature.

Citation tracing and DOI/publisher verification	Backward and forward citation tracing from retained high-relevance reviews and African empirical studies; exact-title, DOI and publisher-record checks for bibliographic verification.	24 Jul 2026; repeated 8 Aug 2026	Confirmed source identity and supported backward/forward identification of relevant evidence.
Zambian Ministry of Education / CDC	entrepreneurship; financial literacy; Business Studies; competency-based curriculum; career pathways; practical learning; Zambia curriculum framework	Documents 2013-2023; verified 24 Jul 2026	Provided official curriculum and policy evidence.
Institutional repositories	Zambia AND (skills development OR employability OR TEVET OR career education OR youth employment); repository-specific searches in World Bank, ILO, UNICEF and UNESCO-UNEVOC; comparative curriculum searches in OECD, Rwanda Education Board and EC/JRC.	Documents 2015-2024; verified 24 Jul 2026	Provided system, transition and implementation evidence.
ERIC - supplementary Zambia-focused search	Zambia; publication-date filter: “Since 2025”.	8 Aug 2026	20 records retrieved and entered into screening.
Other methods - supplementary Zambia-focused search	Targeted publisher/DOI/repository/citation searches using: “Zambia entrepreneurship education 2024 2025”; “Zambia TEVET entrepreneurship education”; “Zambia financial literacy youth entrepreneurs”; “Zambian teachers entrepreneurship education 2023 curriculum”; “secondary school students entrepreneurship education Zambia”; plus backward/forward citation tracing from newly verified Zambia sources.	8 Aug 2026	10 candidate records entered into screening; one overlapped with ERIC and was removed as a duplicate.
Contextual labour-market check	Zambia “2024 Labour Force Survey” youth unemployment informal employment	8 Aug 2026	Used only to contextualise the education-to-work setting; excluded from the substantive synthesis.

Note. Table 1 reports the information sources, search concepts, verification procedures and record counts used in the review. The primary search retained 19 eligible sources. The supplementary 8 August 2026 search was recorded at record level and contributed six additional Zambia-focused studies.

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Source: *Authors' systematic-review search records and protocol (2026), with reporting structured in accordance with PRISMA 2020 (Page et al., 2021).*

The supplementary search identified 30 records: 20 through ERIC and 10 through targeted publisher, DOI, repository and citation-tracing methods. One duplicate was removed, leaving 29 unique records for title and abstract screening. Nineteen records were excluded because they fell outside the review's substantive focus. Ten reports were retrieved for full-text assessment; four were excluded for recorded reasons and six were retained. Together with the 19 sources retained through the primary search, these six studies produced a final corpus of 25 substantive sources. Figure 1 presents the PRISMA 2020 flow of study selection, while Appendix C provides the record-level audit for the supplementary search.

PRISMA 2020 flow of study selection

Systematic review of enterprise readiness and curriculum reform in Zambia

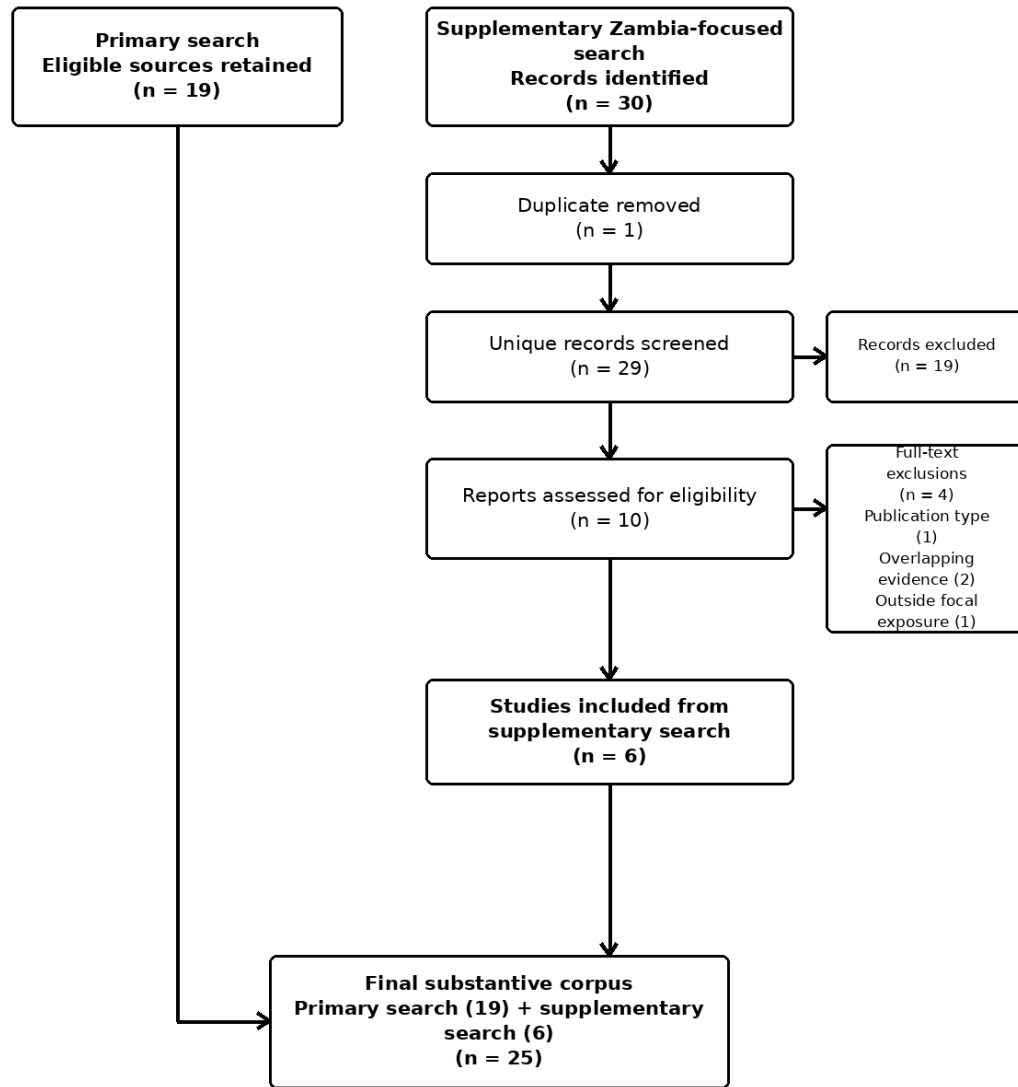


Figure 1. PRISMA 2020 flow of study selection

3.3 Eligibility criteria and scope

Table 2. Eligibility criteria

Criterion	Decision rule
Population/context	School learners, teachers, education systems, youth skills development or school-to-work transition in Zambia, Africa or relevant comparative settings.
Concepts	Entrepreneurship Education, Financial Literacy, Business Studies, enterprise capability, competency-based education, teacher preparedness, TEVET, employability or curriculum implementation.
Evidence types	Peer-reviewed empirical studies and reviews; curriculum/competence frameworks; policy documents; institutional reports; conceptually relevant ecosystem literature.
Inclusion	Evidence or a clearly specified mechanism linking curriculum, pedagogy, financial capability, enterprise skills, implementation or transition outcomes.
Exclusion	No meaningful connection to education, enterprise capability, financial behaviour, employability or curriculum practice; duplicate publication; inaccessible full text where relevance could not be established.
Outcome focus	Learner capability, teacher practice, financial knowledge/behaviour, pedagogy, employability, enterprise participation, implementation conditions and equity.
Publication period	Substantive evidence published from 2004 to 2025. The 2026 search date was used to update retrieval, not to extend the evidence period beyond 2025.
Language	English-language sources.
Geographic relevance	Priority to Zambia; African and international evidence retained where it directly informed mechanisms, implementation or comparative interpretation relevant to Zambia.
Full-text / provenance	A full text or sufficiently complete official publisher/institutional record had to be available for eligibility, appraisal and source verification.

Source: Authors' systematic-review protocol, informed by PRISMA 2020 reporting guidance (Page et al., 2021).

3.4 Study selection, screening and reviewer roles

Study selection followed the criteria in Table 2. Nineteen sources met the eligibility criteria through the primary search. For the supplementary Zambia-focused search, duplicate checking used title, DOI, author-year and publication identity. After one duplicate was removed, 29 unique records were screened and 10 reports proceeded to full-text assessment. Four reports were excluded for predefined reasons and six were retained. The first author conducted the initial screening, extraction and appraisal, while the second author reviewed the completed evidence matrix, eligibility decisions, evidential roles and the strength of claims drawn from each source. Differences identified during this cross-check were resolved through discussion and revision. Because screening was not conducted independently in duplicate, no inter-rater reliability statistic is reported.

3.5 Quality appraisal and certainty of contribution

Quality appraisal was matched to the design and evidential role of each source rather than applying a single checklist to unlike forms of evidence. Qualitative, quantitative and mixed-method empirical studies were considered against the Mixed Methods Appraisal Tool (MMAT 2018) domains (Hong *et al.*, 2018). Systematic reviews were assessed using relevant AMSTAR 2 principles (Shea *et al.*, 2017). Institutional and grey literature was considered against the AACODS domains of authority, accuracy, coverage, objectivity, date and significance (Tyndall, 2010). Official curriculum and competence frameworks were assessed for institutional authority, transparency, scope, currency and direct relevance to the claims for which they were used. Conceptual and ecosystem sources were assessed for conceptual clarity and explanatory relevance and were not used as direct evidence of intervention effect.

Appraisal judgements were not collapsed into a single numerical score because the included source types answer different questions and cannot be ranked meaningfully on one metric. Instead, appraisal informed a synthesis-use judgement of higher, moderate or contextual contribution. 'Higher' denotes comparatively robust and direct empirical or systematic-review support for a specific claim. 'Moderate' denotes useful evidence that is more context-bound, less causal or less directly connected to the outcome. 'Contextual' denotes policy, institutional or conceptual evidence used to establish direction, conditions or mechanisms rather than impact. Appendix A records the rationale for the role assigned to every retained source, while Table 3 summarises the appraisal benchmarks applied to each evidence type.

Table 3. Appraisal benchmarks by evidence type

Evidence type	Recognised appraisal benchmark	Domains emphasised	Decision rule for synthesis use
Empirical qualitative, quantitative and mixed-method studies	MMAT 2018	Research question, sampling/data adequacy, measurement or data collection, analysis,	Weight depended on methodological robustness, directness to the review question and proximity of the

		coherence and design-specific limitations.	measured outcome to enterprise readiness.
Systematic reviews	AMSTAR 2 principles	Question/protocol clarity, search and selection transparency, appraisal, synthesis and consideration of bias.	Higher or moderate support where review procedures were transparent; indirect context reduced claim strength.
Institutional and grey literature	AACODS	Authority, accuracy, coverage, objectivity, date and significance.	Used for policy/system context and implementation evidence; not treated as causal evidence solely because of institutional authority.
Curriculum and competence frameworks	Authority, transparency and direct relevance	Official status, scope, stated competencies, currency and implementation relevance.	Used to establish intended policy or competence architecture, not realised learner or enterprise impact.
Conceptual, ecosystem and commentary sources	Role-based conceptual assessment	Conceptual clarity, explanatory value, relevance and distance from school-level outcomes.	Used to explain mechanisms and frame propositions; excluded from direct claims of intervention effect.

Source: *Authors' compilation based on MMAT 2018 (Hong et al., 2018), AMSTAR 2 (Shea et al., 2017) and AACODS (Tyndall, 2010).*

3.6 Data extraction and systematic synthesis

A structured extraction matrix was completed for all 25 included sources. The review recorded geographic setting, source type, education level or population, intervention or policy focus, implementation conditions, reported outcomes, methodological limitations, evidential role, appraisal judgement and verification date. Coding was organised around the four review questions and covered curriculum design, practical pedagogy, financial capability, teacher preparedness, assessment, equity, digital access, TEVET, school-enterprise linkages and skills-to-enterprise conversion. Synthesis moved beyond topic description by comparing findings across designs and settings, identifying convergence and contradiction, considering the transferability of evidence to Zambia and distinguishing proximal learning outcomes from longer-term enterprise outcomes. Because the studies were not sufficiently homogeneous for meta-analysis, evidence was integrated through critical narrative and thematic synthesis. Policy recommendations were developed after synthesis and are presented as actions for implementation and evaluation rather than as effects already demonstrated.

3.7 Systematic-review transparency and limitations

The review has several methodological limitations. First, the protocol was not registered in an external review registry. Second, initial screening and appraisal were undertaken by the first author and cross-checked by the second author rather than conducted independently in duplicate. Third, the evidence base includes different study designs, populations and outcome measures, which limits direct comparison and prevents meta-analysis. Finally, much of the Zambia-specific evidence is cross-sectional, qualitative or mixed-method, so the review can speak more confidently about implementation conditions and plausible mechanisms than about long-term causal effects. These limitations are important when interpreting the conclusions and the proposed conceptual framework.

4. Results and critical synthesis

4.1 Profile and strength of the evidence

The final corpus contains 25 substantive evidence and framing sources: 13 peer-reviewed empirical or review articles, five institutional reports, four curriculum or competence frameworks, two ecosystem-oriented studies and one scholarly commentary. Four sources were assigned higher evidential weight, 12 moderate weight and nine contextual weight. The Zambia-focused evidence improves the contextual fit of the synthesis and reduces reliance on evidence transferred from Ghana, Rwanda and international settings. However, the most important outcome gap remains unresolved: none of the retained Zambian studies follows compulsory school-level business learning longitudinally into enterprise survival, growth, employment or income. The synthesis can therefore speak more confidently about learning mechanisms and implementation conditions than about long-term economic effects. Table 4 summarises the composition, geographic coverage and interpretive role of the evidence corpus.

Table 4. Composition of the substantive evidence corpus

Evidence category	n	Coverage	Interpretive value
Peer-reviewed empirical or review articles	13	Zambia, Ghana, Rwanda and international evidence	Strongest for pedagogy, teacher preparedness, financial education, learner perspectives and Zambia-specific implementation; still limited for long-term outcomes.
Institutional reports	5	Zambia and global youth/education systems	Useful for policy context, skills constraints, equity and transition conditions; not all are impact evaluations.

Curriculum or competence frameworks	4	Zambia, Rwanda and international competence framing	Authoritative for intended competencies and progression; not evidence of realised impact.
Ecosystem-oriented studies	2	International/regional	Explain institutional and regional conditions shaping capability conversion; indirect for school outcomes.
Scholarly commentary	1	International entrepreneurship-education field	Useful for field orientation only; not outcome evidence.
Total retained sources	25	—	Appropriate for systematic narrative synthesis, not meta-analysis.
Final synthesis weights	4 higher; 12 moderate; 9 contextual	—	Claim strength matched to design, directness and contextual fit.

Source: Authors' synthesis of the 25 included sources listed in Appendix A, including Berry *et al.* (2018), Blimpo and Pugatch (2021), Chanda *et al.* (2024), Kasonde *et al.* (2025), Libingi and Bbenkele (2024), Mukuni *et al.* (2025a, 2025b) and Mwange *et al.* (2025).

4.2 Policy intention is stronger than implementation evidence

Zambia's 2013 and 2023 curriculum frameworks provide a clear policy basis for competency-based learning, practical skills, entrepreneurship and financial capability (Ministry of Education, Science, Vocational Training and Early Education, 2013; Ministry of Education, 2023). Their evidential contribution, however, is specific: they establish intended curriculum direction. They do not demonstrate the quality of implementation, the consistency of learner exposure or subsequent enterprise outcomes. Treating policy presence as evidence of impact would therefore overstate what curriculum documents can establish.

Empirical and institutional evidence qualifies the policy ambition. UNICEF Zambia (2022) and the World Bank (2024) identify uneven access to skills pathways, weak education-to-work connections and resource constraints, while UNESCO-UNEVOC (2024) describes the TEVET system within which transitions occur. Mukuni *et al.* (2025a) provide more direct school-level evidence: 72% of surveyed teachers reported no professional development specifically for integrating entrepreneurship education, and fewer than 40% reported being very confident in doing so. Chanda *et al.* (2024), in selected Zambian universities, likewise report uneven implementation linked to staff capacity, funding and industry connections. These studies differ in setting and design and should not be pooled or generalised nationally. Their convergence is nevertheless important: curriculum intention can be stronger than the institutional capacity required to enact it.

4.3 Practical pedagogy has the clearest cross-source support, but outcomes vary

The most consistent finding across frameworks, reviews and empirical studies concerns the value of applied learning. EntreComp conceptualises entrepreneurship as competence expressed through action (Bacigalupo *et al.*, 2016), while Nabi *et al.* (2017) show that entrepreneurship-education outcomes vary according to pedagogy and the level at which outcomes are measured. Zambia-specific teacher evidence similarly indicates support for participatory methods alongside constraints related to class size, materials and preparation (Mukuni *et al.*, 2025a). Taken together, the evidence favours repeated practice over content coverage alone, but it does not imply that practical activity automatically produces enterprise success.

The stronger African evaluations illustrate this distinction. In Rwanda, intensive teacher training increased active instruction and student participation in business activity, yet did not improve every measured academic skill or total income outcome (Blimpo & Pugatch, 2021). In Ghana, school-based financial education improved some self-reported saving behaviours but did not generate statistically significant gains in aggregate savings or several hypothesised mechanisms (Berry *et al.*, 2018). These results do not weaken the case for experiential learning; rather, they locate its strongest support at the level of pedagogy, engagement and selected behaviours. Claims about income, employment or enterprise growth require separate longitudinal evidence.

4.4 Teacher preparedness is a conversion mechanism, not a background variable

Teacher preparedness emerges as a key conversion mechanism between curriculum intention and learner experience. Evidence from Rwanda, Ghana and Zambia consistently points to the importance of subject knowledge, confidence, practical teaching routines, materials and continuing professional support (Blimpo & Pugatch, 2021; Chanda *et al.*, 2024; Mukuni *et al.*, 2025a; Ntumi *et al.*, 2023). Although the contexts and designs differ, the cross-source pattern is clear: adding entrepreneurship or financial-literacy expectations to a curriculum does not ensure that teachers can translate them into authentic economic tasks. Teacher preparedness is therefore not a peripheral implementation issue; it is part of the process through which intended capability becomes experienced learning.

The Zambia evidence also complicates a simple deficit narrative. Mukuni *et al.* (2025a) report generally favourable teacher attitudes towards the entrepreneurship emphasis while simultaneously documenting limited formal preparation. The implication is that implementation difficulties should not be reduced to teacher resistance or lack of commitment. Professional learning, usable examples, class conditions, assessment expectations and institutional support appear to be more immediate constraints. This distinction matters for policy because it shifts attention from exhorting teachers to adopt reform towards equipping them to enact it.

4.5 Financial capability is supported most strongly at the level of knowledge and selected behaviours

Evidence on financial capability is strongest for knowledge and selected behaviours rather than long-term enterprise performance. Berry *et al.* (2018) provide experimental evidence that financial-education programme design can influence some youth behaviours. Mancone *et al.* (2024) and Rehman and Mia (2024) show that financial literacy is multidimensional and shaped

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by behavioural and contextual factors, while Romadhon and Mulyadi (2025) support closer integration between financial capability and entrepreneurship education, although largely from student and higher-education literature. Kasonde *et al.* (2025) add Zambia-specific qualitative evidence from youth entrepreneurs, showing the practical importance of financial routines once a business is operating. These designs complement rather than duplicate one another: experimental evidence informs likely behavioural mechanisms, reviews identify broader patterns and Zambian qualitative evidence shows how those capabilities are experienced in practice.

The resulting curriculum implication should remain proportionate to the evidence. Learners need repeated opportunities to practise budgeting, costing, saving, borrowing decisions, debt caution, cash-flow thinking and record-keeping. The review does not show that financial literacy by itself creates sustainable enterprises. Enterprise outcomes remain contingent on income, market access, financing conditions, household pressures and the quality of the wider business environment.

4.6 Equity and digital access shape the distribution of practical learning

Equity is central to implementation because a competency-based curriculum depends on opportunities to practise. Zambia-specific institutional evidence identifies uneven access to skills pathways, facilities and transition opportunities (UNICEF Zambia, 2022; World Bank, 2024), while Mukuni *et al.* (2025a) report school-level constraints involving materials, electricity, facilities and class size. These sources do not support a precise national estimate of rural-urban inequality, and the review therefore avoids quantifying a gap that has not been measured consistently. They do, however, show that learners can encounter the same formal curriculum under materially different conditions, which is likely to shape the depth and authenticity of practical learning.

This finding does not imply that enterprise learning must depend on expensive infrastructure. It suggests instead that reform should distinguish between essential practice and resource-intensive delivery. Low-cost record books, classroom enterprises, school gardens, local market observation, offline digital resources, simulations and community mentors are plausible approaches for widening access to application. Because the retained Zambia evidence has not evaluated these strategies as a package, they are presented later as implementation proposals rather than as proven interventions.

4.7 School-to-work transition requires learner voice and ecosystem links

The evidence also indicates that enterprise readiness cannot be produced entirely within the classroom. TEVET institutions, local firms, cooperatives, banks, NGOs, entrepreneurs and district structures can provide workplace exposure, mentoring, demonstrations and authentic project settings. Zambia-specific evidence gives this argument greater directness. Libingi and Bbenkele (2024), using survey data from 450 TEVET students, report a positive association between entrepreneurship education and individual entrepreneurial orientation. Chanda *et al.* (2024) identify industry linkages as part of the implementation challenge in selected universities. These findings support stronger education-enterprise connections, but their measured outcomes concern orientation and implementation rather than enterprise survival or profitability.

Learner perspectives add a further dimension. Mukuni *et al.* (2025b) combined survey responses from 113 secondary-school students with focus-group discussions involving 40 students to examine entrepreneurship education and career options. The study is not an impact evaluation, but it demonstrates that transition policy is experienced through learners' perceptions of what constitutes a realistic and desirable future. This evidence supports the need for curriculum and career guidance to make employment, self-employment and enterprise pathways visible without presenting any one pathway as universally preferable.

4.8 The Zambian skills-to-enterprise conversion gap

When the Zambia-specific evidence is read across education levels, the central problem appears to be more than a shortage of skills; it is also a weakness in converting skills into enterprise capability. UNICEF Zambia (2022) identifies a separation between technical training and generic entrepreneurship learning; Libingi and Bbenkele (2024) show an association between entrepreneurship education and entrepreneurial orientation in TEVET; Chanda *et al.* (2024) identify uneven implementation and weak industry linkages in selected universities; and Kasonde *et al.* (2025) show that financial practices remain important among youth already in business. These studies do not test the same outcome and should not be treated as cumulative causal evidence. Their value lies in the pattern they reveal across stages: productive skill, entrepreneurial orientation, institutional support and financial management are related but distinct components of the pathway from education to sustainable economic activity.

This distinction is visible in ordinary enterprise decisions. A technically competent young person may know how to repair a vehicle, grow a crop, sew a garment, construct a building component or deliver a digital service and still be uncertain about unit costs, viable pricing, stock, cash requirements, customer acquisition, credit or reinvestment. These are not secondary additions to technical competence; they are the routines through which productive ability is organised commercially. Mwange *et al.* (2025) report an association between entrepreneurship education and entrepreneurial intentions among Zambian youth, but intention is an upstream outcome. It cannot be read as evidence that a business was established, survived or grew. The review therefore treats motivation, competence and enterprise performance as analytically separate stages.

The employment orientation of schooling also requires a balanced interpretation. UNICEF Zambia (2022) reports that in-school youth often focus on qualifications and professional employment, whereas out-of-school youth may consider business ownership more directly as a livelihood response. The appropriate policy conclusion is not that schools should discourage formal employment aspirations. Rather, education should avoid creating a hierarchy in which job seeking is treated as the normal outcome of academic success and enterprise becomes an option considered only after employment is unavailable. Enterprise literacy has value for future employees, self-employed workers and business owners because all require judgement about value, cost, money, customers and risk.

The labour-market context gives this argument urgency but not causal proof. The 2024 Labour Force Survey reports youth unemployment of 18.4% and informal employment of 74.2% among employed persons (Zambia Statistics Agency, 2025). These statistics do not show that curriculum

design causes unemployment or informality. They do show that many young Zambians are likely to encounter mixed, informal or self-directed forms of economic participation. The relevant educational question is therefore not only whether learners acquire a skill, but whether they are prepared to deploy that skill productively and responsibly in the economic settings they actually enter. The cross-source thematic judgements and associated confidence levels are consolidated in Table 5.

4.9 Consolidated thematic judgement

Table 5. Thematic synthesis and confidence in the findings

Theme	Supporting retained sources (n)	Pattern of evidence	Confidence
Practical, competency-based pedagogy	15	Converges across frameworks, reviews, African evaluations and Zambia-specific school, TEVET and university implementation evidence.	Strong for learning mechanisms; moderate for long-term economic outcomes.
Teacher preparedness and sustained support	8	Consistent across Rwanda, Ghana and Zambia-specific teacher/university implementation evidence, policy direction and institutional analysis.	Moderate-to-strong; direct national intervention evidence in Zambia remains limited.
Early and progressive financial capability	6	Supported by Ghana's experimental evidence, international reviews and recent Zambia-specific qualitative evidence among youth entrepreneurs.	Moderate; strongest for knowledge and selected behaviours.
School-TEVET-enterprise linkages	9	Repeated in Zambian and international system evidence and strengthened by TEVET and university implementation studies.	Moderate for mechanism; weak for long-term causal outcomes.
Rural, resource and digital inequality	6	Repeated across Zambia-specific institutional evidence, teacher accounts and	Moderate-to-strong contextual evidence.

		comparative implementation research.	
Skills-to-enterprise conversion and employment orientation	8	Zambia-specific institutional, TEVET, university, youth and financial-literacy evidence indicates that technical/academic learning is not automatically converted into sustainable enterprise-management capability.	Moderate; the mechanism is directly supported, but effects on enterprise survival have not been tested longitudinally.
Compulsory status alone improves enterprise outcomes	0 direct evaluations	The corpus includes policy and conceptual arguments but no isolated test of compulsory status.	Uncertain.
Long-term job creation and enterprise growth	0 direct school-based longitudinal studies	No retained study follows compulsory school-level business learning into long-term enterprise or employment outcomes in Zambia.	Uncertain; priority for research.

Note. Counts indicate how many of the 25 retained sources substantively addressed each theme. They are not independent effect sizes. Zero denotes the absence of a direct evaluation in the retained corpus.

Source: Authors' thematic synthesis and appraisal of the 25 included sources, drawing particularly on Berry et al. (2018), Blimpo and Pugatch (2021), Chanda et al. (2024), Kasonde et al. (2025), Libingi and Bbenkele (2024), Mukuni et al. (2025a, 2025b), UNICEF Zambia (2022) and Mwange et al. (2025).

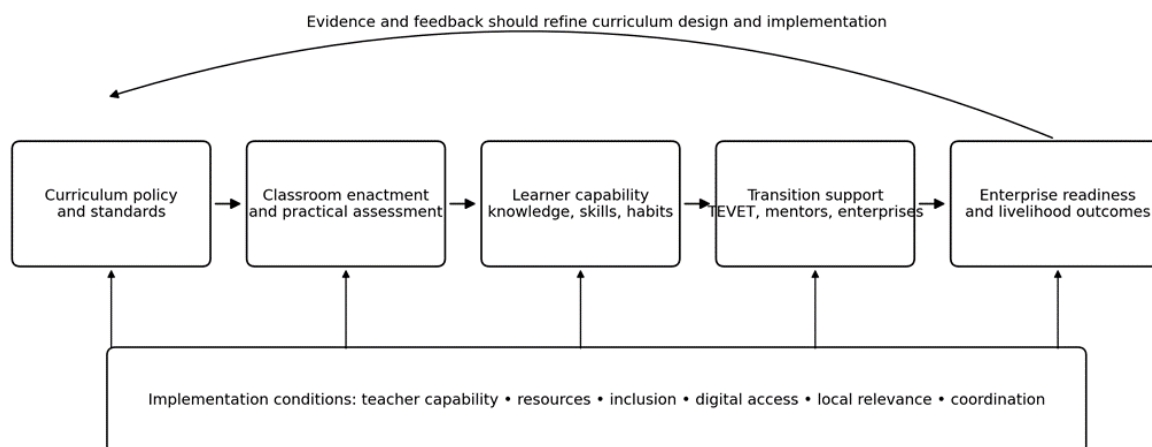


Figure 2. Curriculum-to-enterprise capability conversion framework

Source: Authors' conceptual construction derived from the systematic-review synthesis in Table 5 and informed by entrepreneurial-ecosystem perspectives (Acs et al., 2014; Audretsch & Keilbach, 2004).

Figure 2 summarises the mechanism that emerges from the synthesis. Curriculum policy creates potential capability; classroom enactment and learner practice determine whether that capability becomes usable; and transition support influences whether it can be applied in economic life. Teacher capability, resources, inclusion, digital access, local relevance and institutional coordination condition each stage. The arrows should therefore be read as hypothesised relationships grounded in the reviewed evidence, not as estimated causal effects. The framework is intended to organise future empirical testing and to make visible the points at which policy intention can be strengthened or blocked.

5. Proposed progressive enterprise-readiness pathway

The evidence suggests that progression should be based on increasing application rather than repetition of the same entrepreneurship content across levels. Early learning can develop responsibility, choice and cooperation; later stages can progressively introduce budgeting, costing, customer awareness, record-keeping, borrowing, working capital, digital enterprise and simple financial statements. Figure 3 and Table 6 translate this principle into an authors' proposed pathway. The sequence is not presented as an empirically validated intervention. It is a curriculum-design hypothesis derived from the reviewed competence, financial-literacy and implementation evidence and should be piloted and evaluated before national adoption as a complete model.

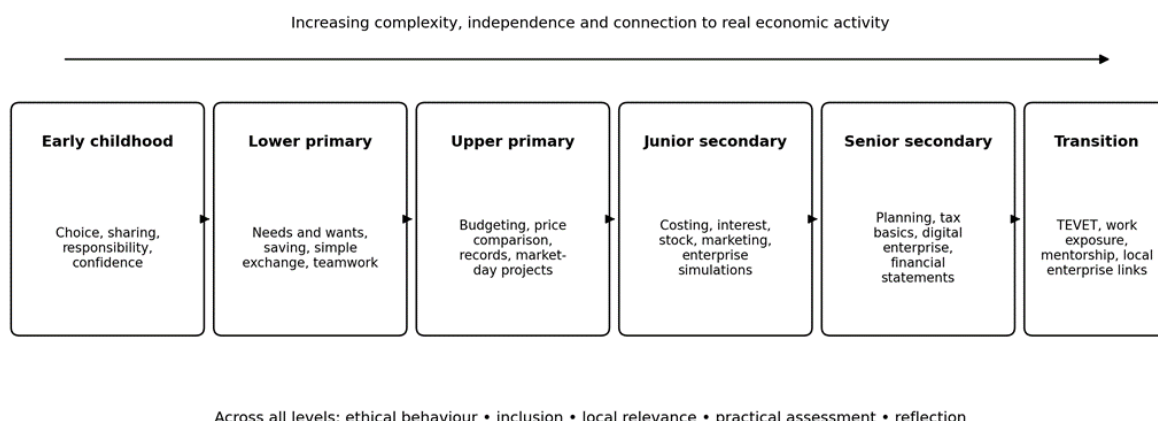


Figure 3. Proposed progressive enterprise-readiness pathway across education levels

Note. Authors' conceptual construction. The staged content is derived from the reviewed competence, financial-literacy and curriculum evidence and has not been validated as a complete intervention package.

Source: Authors' conceptual construction informed by *EntreComp* and the reviewed financial-literacy, curriculum and implementation evidence (Bacigalupo et al., 2016; Berry et al., 2018; Ministry of Education, Science, Vocational Training and Early Education, 2013; Ministry of Education, 2023; UNICEF Zambia, 2022; Mukuni et al., 2025a).

Table 6. Proposed practical progression for enterprise readiness

Education level	Entrepreneurship Education	Financial Literacy	Business Studies application
Early childhood	Creativity, sharing, cooperation, confidence and simple problem-solving.	Needs, wants, choice and simple saving through play.	Care for resources, classroom roles and simple exchange.
Lower primary	Local occupations, production, teamwork, school gardens and group tasks.	Saving, spending choices and simple budgets.	Classroom shop, simple records and market-day preparation.
Upper primary	Opportunity recognition, small projects and customer awareness.	Budgeting, costing, price comparison, mobile-money awareness and debt caution.	Pricing, stock lists, receipts, customer care and simple profit.
Junior secondary	Enterprise projects, cooperative work, digital communication and local market analysis.	Borrowing, interest, risk, savings clubs and separation of household and business money.	Record-keeping, marketing, production planning and simulations.

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Senior secondary	Business planning, innovation, value addition and community enterprise exposure.	Tax basics, investment, insurance, debt management, working capital and reinvestment.	Digital enterprise, cash-flow, break-even, simple financial statements and applied projects.
Transition	TEVET pathways, mentorship, work exposure, local enterprise networks and opportunity testing.	Responsible use of financial products, working capital, risk and start-up resources.	Workplace learning, market testing, customer acquisition, incubation and enterprise follow-up.

Source: *Authors' synthesis of competence, financial-literacy and curriculum evidence (Bacigalupo et al., 2016; Berry et al., 2018; Ministry of Education, Science, Vocational Training and Early Education, 2013; Ministry of Education, 2023; UNICEF Zambia, 2022) together with the wider systematic-review findings.*

6. Discussion

6.1 What the evidence allows us to conclude

The most defensible conclusion concerns the design of learning rather than macroeconomic outcomes. Across the evidence, enterprise readiness is more likely to be strengthened when learners repeatedly perform meaningful economic tasks, teachers are prepared to facilitate those tasks and assessment rewards application rather than recall. Entrepreneurship Education, Financial Literacy and Business Studies are complementary because they address different parts of the same capability problem: recognising and creating value, making disciplined financial decisions and managing the operational routines through which economic activity is organised. Zambia-specific evidence adds an important qualification: technical competence is necessary in many livelihood pathways, but it is not sufficient when business-management learning remains generic, theoretical or detached from the skill being commercialised.

The expanded Zambia-specific evidence also strengthens the contextual basis of the argument without resolving causality. Teacher evidence shows that curriculum ambition can exceed professional preparation and school resources (Mukuni *et al.*, 2025a); learner evidence shows that career expectations shape how entrepreneurship is perceived (Mukuni *et al.*, 2025b); TEVET evidence connects entrepreneurship education to entrepreneurial orientation (Libingi & Bbenkele, 2024); university evidence identifies implementation and industry-linkage constraints (Chanda *et al.*, 2024); youth evidence links entrepreneurship education with intention (Mwange *et al.*, 2025); and qualitative evidence shows the continuing importance of financial routines in operating enterprises (Kasonde *et al.*, 2025). These outcomes sit at different points in the education-to-enterprise pathway. Their heterogeneity is analytically useful, but it means they should not be combined into a single claim that education causes sustainable enterprise performance.

6.2 What the evidence does not allow us to conclude

The review does not demonstrate that compulsory business-related learning, by itself, causes enterprise growth, creates jobs, improves household welfare or strengthens market resilience.

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These are downstream outcomes shaped by finance, market demand, infrastructure, regulation, family resources and the wider economy. Even the stronger Rwanda and Ghana evaluations show mixed outcome patterns rather than a simple progression from education to income (Berry *et al.*, 2018; Blimpo & Pugatch, 2021). Curriculum reform should therefore be understood as one component of a wider enterprise-development system, not as a substitute for structural economic policy.

A pooled effect estimate is not appropriate because the 25 retained sources differ substantially in design, population, intervention and outcome. The primary search retained 19 sources, while the supplementary Zambia-focused search provides a detailed record-level flow: 30 records identified, one duplicate removed, 29 screened, 19 excluded at title/abstract stage, 10 full texts assessed, four full-text exclusions and six inclusions. The review therefore relies on systematic critical narrative synthesis rather than statistical aggregation.

6.3 Theoretical contribution and boundary conditions

The theoretical contribution of the review is the curriculum-enabled capability-conversion argument presented in Figure 2. It extends business and entrepreneurship analysis upstream from market entry by identifying two linked conversion processes. First, curriculum intentions must become usable learner capability through teaching, assessment, teacher preparation and resources. Second, acquired academic or technical capability must be translated into economic participation through managerial, financial, market and ecosystem mechanisms. The second transition helps explain why a technically skilled young person may remain focused on job seeking or enter self-employment without the routines needed to sustain a business. The proposed skills-to-enterprise conversion gap is therefore a conceptual refinement that requires empirical testing.

The framework does not replace human-capital, institutional or entrepreneurial-ecosystem theory; it connects them around a specific conversion problem. Human-capital theory explains why knowledge and technical skills are productive resources. Institutional theory explains why curriculum design, assessment, teacher preparation and implementation capacity shape the quality and distribution of those resources. Ecosystem thinking explains why individual capability must still interact with markets, finance, infrastructure, networks and regulation before it can produce sustained economic outcomes. This theoretical combination also establishes the framework's boundary condition: education can improve readiness, but it cannot compensate fully for weak demand, expensive finance, infrastructure deficits or other structural constraints.

6.4 Implications for Zambia

For Zambia, the central policy issue is no longer simply whether entrepreneurship, financial literacy and practical skills appear in curriculum policy; they already do. The more difficult question is whether schools and training institutions connect these areas closely enough to the economic decisions young people face after education. Employment and entrepreneurship should not be treated as competing destinations. Learners need to be both employable and enterprise-literate. In technical and vocational pathways, this means embedding business learning within the trade itself. An automotive learner, for example, should practise labour and parts costing, quotations, stock control and customer records; an agriculture learner should work with input costs,

yields, margins, buyers and cash flow; and a tailoring learner should learn to price materials and labour, manage orders and monitor working capital. These are curriculum applications suggested by the synthesis, not tested interventions. Their purpose is to make a marketable skill a more credible livelihood option whether the learner later chooses employment, self-employment or a combination of both.

7. Policy and practice recommendations

The recommendations in Table 7 are intentionally separated from the empirical findings. They translate the clearest mechanisms and implementation gaps identified across the review into practical actions that can be piloted, monitored and evaluated. They should therefore be read as evidence-informed proposals rather than as outcomes already demonstrated by the literature.

Table 7. Evidence-informed implementation sequence for enterprise readiness

Sequence	Practical action	Lead actors	Example indicator
1. Diagnose the baseline	Map what is taught, how it is assessed, teacher confidence, facilities, practical activity and rural/urban gaps.	Ministry of Education, CDC, universities, schools.	National baseline completed; district disparities documented.
2. Specify progressive entitlement	Define age-appropriate outcomes for Entrepreneurship Education, Financial Literacy and Business Studies across levels.	CDC and assessment bodies.	Progression map and minimum practical tasks in curriculum guides.
3. Integrate business management with technical skills	Teach trade-specific costing, pricing, cash-flow, records, customer acquisition, stock/working-capital management and reinvestment within technical and vocational learning rather than as a detached generic module.	CDC, TEVETA, training institutions, industry and assessment bodies.	Share of technical programmes with embedded trade-specific enterprise tasks; learner performance on applied business simulations.
4. Build teacher capability	Embed enterprise pedagogy and financial literacy in pre-service preparation and sustained in-service	Teacher-education institutions, MoE, professional bodies.	Teacher competence, lesson observation and participation indicators.

	communities of practice.		
5. Reform assessment	Use budgets, records, projects, simulations, customer-care tasks and reflective portfolios alongside written tests.	Examinations Council, schools, CDC.	Share of marks based on applied tasks; moderation quality.
6. Resource disadvantaged schools	Provide low-cost enterprise kits, offline digital content, school-garden support and targeted practical grants.	MoE, districts, partners.	Resource availability and participation gaps by location.
7. Connect schools to local enterprise ecosystems	Formalise links with TEVET, local firms, cooperatives, banks, NGOs and entrepreneurs for visits, mentoring and projects.	Schools, districts, industry and civil society.	Number and quality of active partnerships; learner participation.
8. Protect inclusion	Track whether girls, learners with disabilities and disadvantaged communities participate equally in practical and digital activities.	Schools, MoE and partners.	Participation, completion and outcome gaps by group.
9. Evaluate long-term outcomes	Follow cohorts into financial behaviour, TEVET, employment, self-employment and enterprise practices.	Universities, MoE, ZDA, research funders.	Longitudinal datasets and published impact evaluations.

Source: *Authors' synthesis of the evidence and implementation gaps identified in Sections 4–6, particularly Chanda et al. (2024), Kasonde et al. (2025), Libingi and Bbenkele (2024), Mukuni et al. (2025a, 2025b) and UNICEF Zambia (2022).*

8. Research agenda

Four research priorities follow directly from the evidence gaps. First, enterprise readiness requires operationalisation and validation as a measurable construct. Candidate dimensions include opportunity recognition, financial judgement, record-keeping, customer orientation, planning, digital business confidence and ethical decision-making. Validation should test whether these dimensions are reliable and distinct and whether they function similarly across rural and urban settings, education levels and livelihood pathways.

Second, implementation research should compare theory-dominant and practice-rich delivery, evaluate models of teacher development and test whether assessment reform changes classroom behaviour. Quasi-experimental designs would strengthen claims about implementation effects, while longitudinal designs are necessary because most existing studies measure perceptions, intentions, knowledge or short-term participation rather than durable economic outcomes.

Third, future research should connect educational exposure to the wider entrepreneurial ecosystem. Studies should follow learners into TEVET, wage employment, family enterprise and self-employment while also measuring market access, finance, infrastructure, networks and household constraints. Such designs would allow the boundary conditions in Figure 2 to be tested rather than assuming that capability automatically converts into enterprise growth.

Fourth, Zambia requires direct longitudinal evidence on skills-to-enterprise conversion. Cohorts of technically trained and academically qualified youth should be followed across job search, wage employment, self-employment and enterprise ownership. Outcomes should extend beyond entrepreneurial intention to include record-keeping, customer retention, working-capital management, reinvestment, profitability, business survival and employment creation. This would allow future research to test whether embedding trade-specific business management within school and TEVET programmes improves the conversion of acquired skills into sustainable economic activity.

9. Conclusion

This systematic review positions Zambia's curriculum reform within a broader African business-capability agenda while maintaining a clear distinction between policy aspiration, learning mechanisms and demonstrated economic outcomes. The central challenge is not simply whether young people acquire skills, but whether they can convert those skills into productive economic activity. A learner may know how to produce a good or deliver a service and still lack the commercial routines needed to price, sell, finance, record and sustain that activity. Enterprise readiness therefore begins before market entry and develops through repeated experiences of money, work, responsibility, opportunity and value creation, particularly when technical or academic learning is connected to practical business management.

The strongest evidence supports active pedagogy, sustained teacher development, progressive financial capability and stronger school-to-work and school-to-enterprise linkages. Zambia-specific studies add an important caution: entrepreneurship can remain theoretical, technical training can be separated from the business capabilities needed to commercialise a skill, and formal employment can remain the dominant imagined destination of successful schooling. These patterns matter in the current labour-market context, although they do not establish a direct curriculum effect. The evidence remains insufficient to conclude that compulsory curriculum status alone produces enterprise growth, employment creation or durable income gains.

The practical and research agenda is therefore twofold. First, curriculum intentions need to become usable learner capability through prepared teachers, applied assessment and meaningful practice. Second, acquired capability needs to connect with productive economic action through trade-

specific business management, financial judgement, market exposure and stronger institutional linkages.

Declarations

Author contributions. Bridget Phiri led the conceptualisation, literature search, source verification, evidence synthesis, manuscript drafting and final preparation. Professor Mpundu Mubanga contributed to conceptual refinement, scholarly supervision, methodological strengthening, critical review and approval of the manuscript.

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