

Strategies Employed by Women Entrepreneurs in Lusaka City, Zambia to Mitigate Emergent Business Challenges

Anenazawo Arnold Dzekedzeke¹, Mathew Saili²

¹The University of Zambia (IDE), Lusaka, Zambia

²The University of Zambia (IDE), Lusaka, Zambia

Email address: dzekedzekea@gmail.com¹; mathew.saili@unza.zm²

Abstract— In response to socio-economic challenges such as unemployment and economic dependence, women in Lusaka City, Zambia, increasingly turn to entrepreneurship. However, their ventures face emergent threats, including financial instability, supply chain disruptions, and gender-based barriers. Anchored in Resilience Theory, this qualitative study adopts a descriptive survey design to analyze strategies employed by 385 women entrepreneurs to sustain their businesses. Data collected via questionnaires revealed four key strategies: marketing enhancement, continuous learning, perseverance, and financial management. Education, infrastructure improvements, and specialized training are all highlighted in the study as factors that promote resilience. Recommendations include government-led initiatives to improve market facilities, enhance security, and provide gender-sensitive entrepreneurship programs.

Keywords— Challenges: Emergent strategies: Women entrepreneurs: Resilience theory: Zambia.

I. INTRODUCTION

Entrepreneurship is a global driver of economic growth and social empowerment, yet gender disparities persist in entrepreneurial participation and outcomes. A 2021 survey by Global Entrepreneurship Monitor (GEM) revealed that, globally, out of five people working on opening new ventures, two were women and three were men (Global Entrepreneurship Monitor, 2022). This advance sheds light on the achievement of the United Nations' Sustainable Development Goal Number 5: Gender Equality (United Nations, 2024). And in Zambia, women's entrepreneurship has gained traction as a critical tool for addressing socio-economic challenges such as unemployment and poverty. Zambia's unemployment increased from 11.4% in 2020 (Zambia Statistics Agency, 2020) to 12.6% in 2022 (Zambia Statistics Agency, 2023). Regarding poverty, more than 60% of Zambians live below the poverty line (International Monetary Fund, 2023).

Despite constituting 51% of Zambia's population (Zambia Statistics Agency, 2022), women remain underrepresented in formal entrepreneurship as they "own an estimated 42% of micro enterprises and 36% of small and medium enterprises" (World Bank Group, 2021 p.9).

This gap reflects systemic barriers, including limited access to finance, cultural norms that relegate women to unpaid care-giving work, and infrastructural deficits - challenges exacerbated by Zambia's volatile real GDP growth,

which contracted from 4.3% (as of first half of 2023) to 1.9% (as of first half of 2024) amid global shocks like the COVID-19 pandemic, and climate change (World Bank Group, 2024).

Against this backdrop, women entrepreneurs (WEs) in Lusaka City - Zambia's economic hub - demonstrate remarkable resilience. Hence Resilience Theory by Dr. Norman Garmezy (OptimistMinds, 2024), which posits that individuals can adapt to adversity through protective strategies, provides a lens to understand how these entrepreneurs navigate emergent threats. For example, the rate of inflation in Zambia increased to 15.5% in August 2024 (Zambia Statistics Agency, 2024), which reduced purchasing power and disrupted supply chains. Women-led businesses, often operating in low-margin sectors like agriculture and retail, face disproportionate risks from such economic turbulence. Yet, their ability to persist underscores resilience as both a survival mechanism and a transformative force.

This study examines the strategies WEs in Lusaka City employ to mitigate challenges threatening business continuity. By anchoring findings in Resilience Theory, the research highlights how adaptive behaviors - such as financial management and continuous learning - enable women to counteract structural inequities and sustain their ventures. The insights contribute to global discourse on gender-inclusive economic recovery and inform policy interventions tailored to Zambia's unique socio-economic landscape.

II. LITERATURE REVIEW

Women venture into entrepreneurship due to various reasons. For instance, some are forced to start businesses because of a change in their marital status to single-motherhood (Jamalunlaili *et al.*, 2015 as cited in Topimin *et al.*, 2019). The absence of a spouse arguably leaves them highly vulnerable to financial hardships as they have nobody to share the responsibility of fending for their families in case of business failure. Therefore, these women have no choice but to work extra hard in order to survive in business so as to shield their dependents from the consequences of abject poverty. Yet others are forced by the frustrations they encounter while working in companies where they are rewarded less than their male-counterparts working at the same level (Radović Marković, 2009 as cited in Radović-Marković, 2013). In corroboration, Tiwari *et al.* (2018)

reported that working women suffer from “discrimination based on gender stereotypes and prejudices” (para. 2) in that promotion is not done on merit but rather on favoritism (men are favored over women); more leadership opportunities are allocated to males; males are allocated with more power and authority; and male employees receive higher salaries than females *et cetera*.

Interestingly, there are other women that choose entrepreneurship as their career path with an aim to break free from the norms of working 9 – 5 jobs. These women seek independence, and also want to enjoy the flexibility that comes along from being their own bosses (Valla, 2001).

Irrespective of differences in motivations that breed WEs, once they join the business arena they face various business challenges. From the onset of their entrepreneurial experience, lack of managerial skills (Wami and Duressa, 2020), and lack of education (Chinomona and Maziriri, 2015), pose a threat to the survival of their businesses. These two challenges presumably work in unison against some WEs particularly when they want to access capital from financial institutions as they subsequently fail to access finance due to pressure that comes along with the meticulous loan processes and paper work (ILO, 2014b). Moreover, in some circumstances, culture is the principal challenge. This challenge is more pronounced in societies where cultural factors that generally disadvantage women, and particularly WEs, are deep-rooted. This is consequent to the fact that these cultures do not view women as breadwinners but rather homemakers. Subsequently, in these societies husbands, generally, do not assist women with household chores (Ngulube, 2012). And the menace of gender inequality has left women spending 2.5 times more hours a day than men in doing unpaid domestic, and care giving work (United Nations, 2024).

Essentially, the very act of establishing businesses by these women increases their daily work-load. As a result, it has been reported that WEs suffer from home-work conflict (Ngulube, 2012). This is even more complicated when the household is headed by single mothers as they have to, technically, play double roles – one for a mother and the other for their spouses (Topimin *et al.*, 2019).

Of late, the business environment has witnessed the cropping up of emergent challenges that hinder the success of WEs. According to Dzekedzeke and Saili (2024), Lusaka-based WEs face five major challenges. These are: financial and economic related; Covid-19 related; Marketing, supply, and distribution related; Expensive stock, implements, and other materials; and Lack of equipment, and infrastructures. This paper discusses these challenges as the strategies that WEs employ relate to them.

2.1 Emergent Challenges Faced by Women Entrepreneurs

2.1.1 Financial and Economic-related Challenges

According to Dzekedzeke and Saili (2024), the economic slow-down that Zambia was experiencing affected businesses of WEs negatively. This was brought about by the instability of exchange rates and the ongoing decline in the value of the Zambian Kwacha relative to other major currencies. This caused inflation, which led to lower sales. Consequently, WEs

could not finance bulk procurement of stock and therefore enjoy the benefits of economies of scale which they would have in turn passed on to the customers. This would have increased the potential for business sustainability through increased sales. However, the situation made WEs so anxious that their businesses would close albeit the potential of dwindling capital in both real, and nominal terms.

The economic situation also made planning difficult as it was impossible to predict what would happen next in the business environment.

2.1.2 Marketing, Supply, and Distribution-related Challenges

WEs face competition from other entrepreneurs (Kasonde, 2019). Due to competition, businesses employ marketing strategies and tactics in order to increase or just safeguard their market share. Ironically, Dzekedzeke and Saili (2024) established that WEs face marketing, supply and distribution-related challenges. In a similar vein, Amlathe and Mehrotra (2017) found that businesses owned by women were closing because the women lacked the necessary marketing and sales expertise. Against this backdrop, it would be argued that sales of these ventures are mostly low and this threatens their survival.

While on one hand, WEs struggle to market their merchandise, on the other, they face a delay in receiving their shipments from suppliers and this affect the distribution of the same to their customers (Dzekedzeke and Saili, 2024). Consequently, WEs reported losing business.

The heavy disruptions that the supply chain suffered due to Covid-19 pandemic compounded the supply of stocks and delivery of sold items to and fro WEs respectively (*ibid*). These disruptions came at a time when it had previously been reported some years back that in excess of 25% of merchandise were being shipped later than scheduled times (Bala, 2014).

2.1.3 Covid-19-related Challenges

The coronavirus (popularly referred to as Covid-19) was declared a pandemic by the World Health Organization (WHO) on March 11, 2020 (Business Survey Report, 2020). Covid – 19 affected almost every aspect of life, and businesses were not immune from these effects. According to the International Monetary Fund (IMF) projection for 2020, the annual global gross domestic product (GDP) growth was expected to decrease to 3% with fears that it could even go farther down to as worse as plunging the globe into recession. Similarly, Zambia’s economic projection tended to mimic this globe trend. Hence Zambia re-adjusted the contraction of its economy for 2020 from the earlier projected figure of 3.6% to 2.6% (*ibid*).

As earlier discussed, Covid-19 brought about disruptions in shipment whose secondary effect was loss of business which in turn affected profitability, and business continuity. For instance in United States of America, a 25% drop of active women business owners was attributed to the effects of Coronavirus (Fairlie, 2020 as cited in Dzekedzeke and Saili, 2024). This was expected to happen world-over as some of the Covid – 19 containment measures, like suspension of holding physical events effectively meant that some businesses had to

suspend operations. For instance, 85% of the organizations working in Zambia’s education sector completely closed, whereas only 60% of businesses in the sectors of social work, and human health operated normally (Business Survey Report, 2020). Arguably, some of the businesses that were expected to close temporarily because of the pandemic ended up closing their doors forever as they could not cope up with the financial burden they continued to carry irrespective of them being temporarily out of business. Costs like rentals, and salaries had to be honored as the organizations were legally obliged to pay for them.

2.1.4 Expensive Stock, Implements, and Other Materials

According to Dzekedzeke and Saili (2024), WEs success was hampered by high prices of stock, materials, and implements. Consequently, WEs were hindered from purchasing stock in bulk and thereafter enjoy the associated benefits of doing that. The effects of high stock prices threatened food security as well since WEs who operate farming businesses reported failure to procure fertilizers, and other farming implements that in turn affected their harvest. Similarly, women in the manufacturing sector were negatively affected by high prices of manufacturing materials. According to Zambia Statistics Agency (2024), Zambia experienced an increasing inflation trend between August 2023 and August 2024 as shown in Figure 2.1

Inflation has a huge potential to trigger a series of socio-economic challenges whose impact can out-weigh the benefits gained through women entrepreneurship.

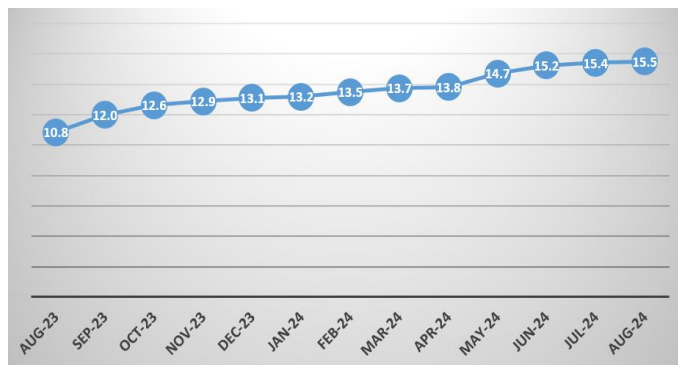


Figure 2.1: Annual Inflation Rate, August 2023 – August 2024 (%)
Source: Zambia Statistics Agency (2024)

2.1.5 Lack of Equipment, Implements, and Infrastructures

The lack of equipment, implements, and business-enabling infrastructures pose a big challenge to the success of WEs (Dzekedzeke and Saili, 2024). The lack of manufacturing materials forced manufacturers to operate below capacity which was expensive. Subsequently, any continued production of goods made little business sense, if any, as they were compelled to underutilize their machinery in order for them to earn income though it was low.

And other WEs who produce and sell perishables like fruits, and vegetables lost merchandise to waste due to lack of refrigeration facilities (cold rooms) which affected business profitability (ibid).

As the entrepreneurs struggle with these challenges, it would be expected that their numbers would decrease. On the contrary though, the numbers of traders have been increasing and this is manifested in the lack of selling spaces at the designated markets to the extent that some traders display their merchandise on the ground by the road-side (Kasonde, 2019). It could be argued that the lack of business spaces at markets is, to a certain extent, fanning street-vending mainly in cities, and towns not only in Zambia but rather in many countries where population has been increasing.

III. METHODOLOGY

The qualitative study adopted a descriptive survey research design and it employed a convenience sampling method in drawing a sample of 385 women participants from Lusaka city. Data were collected using a survey questionnaire. Microsoft Excel, content analysis, and SPSS version 26 descriptive statistics were used to analyze data.

The sample size was calculated using the following formula: $n = (z^2 \times \hat{p} (1 - \hat{p})) / e^2$ (1)

Where: *n* is sample size;

z is the z-score;

e is the margin of error; and

p is the population proportion (Sample Size Calculator, 2021 as cited in Dzekedzeke and Saili, 2024 p. 20 - 21).

This formula was adopted as the researcher had no definite figure of all women entrepreneurs operating in Lusaka city. Hence the following assumed figures: 95% confidence interval, 5% margin of error, and 0.5 population proportion were used.

$$\begin{aligned}
 n &= (z^2 \times \hat{p} (1 - \hat{p})) / e^2 \\
 &= (1.96^2 \times 0.5(1 - 0.5)) / 0.05^2 \\
 &= 384.16 \text{ (Sample Size Calculator, 2021 as cited in Dzekedzeke and Saili, 2024 p. 20-21).}
 \end{aligned}$$

Therefore, the study sample size was 385 women entrepreneurs. These were WEs that were operating 100% women-owned businesses in Lusaka city.

IV. RESULTS AND DISCUSSION

Out of 385 questionnaires that were administered, 370 were collected and used in data analysis. This represented a 96.1% response rate.

4.1 Age of Business for Respondents

Figure 4.1 shows that except for businesses that had been in operation for less than one year, there is a pronounced downward trend in the number of established businesses that were in operation as their ages advanced. Similarly, Mauchi *et al.* (2014) established that there was an inverse relationship between the number of businesses in operation and their age.

It can be argued that as the age of businesses progressed, the businesses face a multiple number of challenges that force the owners to quit them.

This finding raises the question about the efficacy of the strategies that WEs employ to mitigate the challenges that they grapple with.

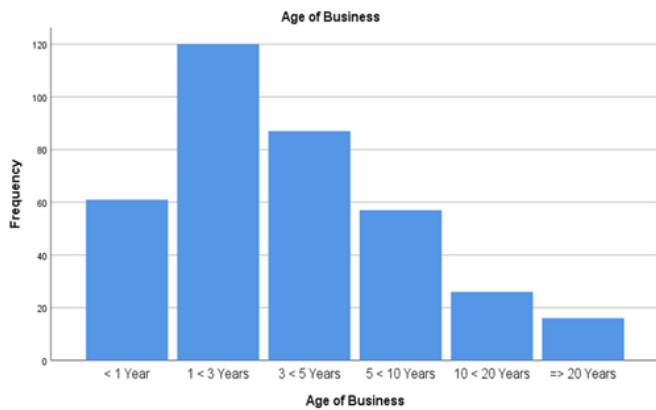


Figure 4.1: Age of business bar graph

Source: Authors (2023)

4.2 Legal Status of Businesses Operated by Women Entrepreneurs in Lusaka City

As shown in Table 4.1, the majority (with a frequency of 258, which is 72 percent) of women operated sole proprietorships whereas 102 (28%) WEs operated partnerships.

These findings are consistent with those of Haxhiu (2015) and Mauchi *et al.* (2014) who found that the majority of WEs operated sole proprietorships whilst a few were in partnerships.

Table 4.1 also shows that much as the highest percentage of both sole proprietorships and partnerships annual income is less than ZMW50,000.00, a high percentage of partnerships make more annual income in the subsequent income levels than sole proprietorships. These results suggest that partnerships are, *ceteris paribus*, more likely to have more capital to invest that enables them enjoy economies of scale. Consequently, they pass on the benefits to customers in various ways such as selling their merchandise at low prices or offering sales discount. This, presumably, attract more sales. On the other hand sole proprietors do not enjoy these benefits as most of them have low capital which affects their sales volume.

TABLE 4.1: Form of Business and Annual Income/Sales (ZMW) Cross tabulation

		Annual Income/Sales (ZMW)				Total
		Less than 50,000.00	More than 50,000.00 but less than 250,000.00	More than 250,000.00 but less than 500,000.00	500,000.00 and more	
Form of Business	Sole Proprietorship	216 (84%)	36 (14%)	4 (1%)	2 (1%)	258 (100%)
	Partnership (With other ladies only)	67 (66%)	21 (20%)	10 (10%)	4 (4%)	102 (100%)
Total		283	57	14	6	360

Source: Authors (2023)

4.3 Strategies used by Women Entrepreneurs in Dealing with Emergent Challenges they Face

Results in Table 4.2 show that 150 respondents employ strategy(ies) to mitigate the effects of challenges they face. Four strategies are considered as major as they cumulatively account for 76.6 percent of the responses whereas the other strategies combined account for 23.4%.

TABLE 4.2: Strategies Employed in Dealing with Emergent Challenges

Number	Strategies Employed in Dealing with Emergent Challenges	Frequency	Percentage
1	Employment of marketing strategies	39	26
2	Continuous learning	32	21.3
3	Perseverance	23	15.3
4	Financial Management	21	14
5	Other	35	23.3
Total		150	100

Source: Authors (2023)

4.3.1 Employment of Marketing Strategies

WEs use a number of marketing strategies to ensure that their businesses thrive amidst various challenges. According to Table 4.2, 26 percent of the respondents employ this strategy. The following are the strategies they use:

- i. Digital/Online marketing: WEs stated that they advertise their offerings on social media and other online platforms so as to increase their sales through selling to both physical [walk-in], and online customers. This finding is consistent with Katongo and Musawa (2022) who found that in Zambia more female entrepreneurs than males embraced digital marketing as a means of reaching out to their customers with their offerings.

The use of digital marketing, however, has its own challenges. Some respondents in this study stated that some people [potential customers in this case] are suspicious, and critical of online marketing. Consequently, local people display high risk averse towards offerings made on online platforms let alone to pay for them for fear of being duped. As a result, WEs reported finding it hard to trade with the local people.

- ii. Customer relationship building: WEs mentioned that in order to achieve repeat purchases, they build and manage customer relationships other than merely valuing transactions. They also stated that they employ a door to door marketing strategy in order to understand and thereafter meet the needs of individual customers. Additionally, they stated that competition has forced them to offer delivery service of goods sold to customers. Similarly, Katongo and Musawa (2022) reported that some WEs dealing in baking materials, women clothes *et cetera* took advantage of the Covid-19 situation and started offering a delivery service, at a fee of course, to customers who could not go to the shops and buy things that were advertised online.
- iii. Promotion of local products: The respondents mentioned that they encourage customers to buy

locally produced products. This help them to increase sales.

- iv. Raising public awareness: They [respondents] also stated that they embark on public awareness programmes in order to educate people on the need to support women who run businesses considered to be for the male gender. Discrimination against women has the potential to push away women from participating in some industries and concentrate in others that are considered to be feminine.

4.3.2 Continuous Learning

Results in Table 4.2 show that 21.3 percent of the respondents use the strategy of continuous learning as a means to survive the challenges their businesses face. WEs stated that they continue to learn new skills and methods in order to satisfy changing customer demands/needs. According to them, this is paramount to the survival of their business amidst competition. In addition, they indicated that they employ talented people to fill in the skills gap whenever they identify any in their personnel. This strategy is in line with the Resilience theory in that WEs strive to adapt to the business situation they find themselves in at a particular point in time,

The finding is consistent with what Ahmad *et al.* (2022) established that personal development through training and education has the potential to safeguard businesses from failure as their owners would be equipped with requisite skills that would help them run businesses, and also attend to the challenges their business face from an informed position.

4.3.3 Perseverance

WEs reported perseverance as another strategy they employ to circumvent the effects of the challenges they face. They stated that even when sales are critically low to the extent that they fail to cater for expenses, perseverance acts as a shield against the temptation to quit business. They explained that when the situation is critical, as was the case at the peak of the Covid-19 pandemic, they only suspend operations instead of quitting business completely. Other WEs reported that while they persevere with challenges they, where possible, increase product lines so as to increase sales and achieve business continuity. The WEs approach to the challenging situations augur well with Resilience theory in that the theory argues that it is not necessarily the nature of adversity that is critically important, but rather how we deal with it (Moore, 2024).

Table 4.2 shows that 15.3 percent of the respondents use this strategy.

4.3.4 Financial Management

Financial management is the heartbeat of every business. Therefore, women entrepreneurs' main focus is to ensure that they have no cash flow challenges. Hence, they reported that they employ the following financial management strategies:

- i. Focusing on cash other than credit sales: According to the respondents, they no longer provided 100 percent credit sales to consenting clients. Instead they adopted a cash sales approach. In other circumstances, like when they receive orders to supply goods, they request for advance or partial payment. Much as selling on credit

ramps up sales, WEs note that the ramifications of credit sales outweigh the benefits.

- ii. Borrowing funds: In other circumstances, WEs find it necessary to borrow funds in order to deal with cash flow challenges that they encounter. WEs borrow funds from: groups to which they are members (Ngulube, 2012); their family members (ILO, 2014a); and financial institutions (Kyalo and Kiganane, 2014). However, they mostly depend on family members (ILO, 2014a).
- iii. Increasing levels of alertness: WEs, mainly those that conduct mobile money business, reported that Zambia is experiencing a proliferation of mobile money scamming schemes. They stated that this, therefore, made them to execute every mobile money transaction with the care that it deserves lest they fall victims to scammers.

According to Table 4.2, 14 percent of the respondents use this strategy to deal with financial challenges.

The results corroborate the findings of Ahmad *et al.* (2022) who found that managing the financial aspect of business during pandemics like the Covid – 19 remained critical to the survival of WEs businesses. In pandemic situations, such a survival would be achieved through government aid/grant. Additionally, governments can make deliberate efforts to reduce the financial burden on WEs especially during crises like the way the Kenyan government did through the provision of a tax relief to businesses that were affected by the Covid - 19 (Kaberia and Muathe, 2020 as cited in Ahmad *et al.*, 2022). These efforts and similar ones, like giving out non-collateralized loans to WEs whose businesses are hit by systemic shocks, go a long way in the sustenance of their businesses.

4.3.5 Other Strategies

According to Table 4.2, 23.4 percent of respondents employ various strategies in addition to, or apart from, the four main strategies discussed above. These strategies include: supply chain management; employment of farming remedial measures; business infrastructure enhancement; observing Covid-19 guidelines and encouraging people to get vaccinated; and abiding by the laws governing particular businesses. These strategies ensure that they receive goods that they order within scheduled periods; reduce loss of crops and farm animals whenever their farms are attacked by pests and diseases; safeguard their merchandise from theft or perishing [in case of perishables]; and prevent the possibility of business closure. Irrespective of the fact that these strategies were, individually, mentioned by a few respondents, they are as equally important as the major four strategies are since some of them form the very basis of business existence.

V. CONCLUSION AND RECOMMENDATIONS

5.1 CONCLUSION

The study established that WEs from Lusaka city strive to survive emergent business challenges that they face through the employment of various strategies. The employment of these strategies is, however, not a panacea to the survival of businesses. This is so because businesses can [do] face multiple challenges simultaneously hence while they are dealing with one challenge, other challenges that are equally

demanding and requiring quick action can [do] crop up. These circumstances can [do] complicate the process to mitigate the effects of these challenges. Consequently, some businesses are forced to wind up. However, *ceteris paribus*, there are high chances of businesses to survive these challenges once the required regimen of strategies is employed and the personnel charged with the task to champion success amidst challenges have requisite skills worth propelling the business out of the troubled waters.

Management should strive to employ a holistic approach to dealing with business challenges otherwise handling them in a piece-meal or haphazard manner would only result in wastage of scarce resources as the threat of the challenges shall continue to loom in one way or the other.

It should be pointed out that business challenges are like cancer, any delay to handle them decisively increases the chance of business failure. Therefore, time is of the essence when it comes to dealing with these challenges.

5.2 RECOMMENDATIONS

The study made the following recommendations:

1. The study recommends that Government Republic of Zambia and other stakeholders should continue working towards ensuring that the girl-child attains meaningful education. Education has high potential to lay a strong business management foundation for them in case they would want to pursue entrepreneurship in future. This is so because from the challenges that WEs face, and the strategies they employ to deal with them, the importance of education cannot be overemphasized.
2. The Government Republic of Zambia and other stakeholders should collaborate to enhance business facilities through provision of well-secured business premises as well as install refrigeration facilities (cold rooms). These two developments would assist in safeguarding, and preserving perishable merchandise that the farmers bring to the market. These cold rooms have the potential to stabilize the price of perishables thereby protect WEs from exploitation from buyers who wait for a particular time of the day to negotiate for a price reduction on the premise that once the women traders fail to sell their stuff by that particular time, their stuff is more likely to go bad. WEs have little choice but to oblige to the demands of middlemen/buyers other than losing out their produce completely due to delays in transacting.
3. Stakeholders should put their resources in the area of training particularly marketing, and financial management. This would assist WEs to augment their sales through employment of meaningful marketing strategies and tactics as well as employ their liquid resources responsibly.

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