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Motivated Survival Entrepreneurship and Youth Enterprise Growth: A Qualitative COM-B Study from Eastern Province, Zambia

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Abstract

Youth entrepreneurship is widely promoted as a response to unemployment, underemployment and livelihood insecurity in Sub-Saharan Africa. Yet many youth-owned enterprises remain active without becoming growth-oriented. This qualitative study examines why motivated young entrepreneurs in Eastern Province, Zambia, often struggle to turn business participation into enterprise growth. Guided by the Capability, Opportunity, Motivation and Behaviour (COM-B) model, the study draws on 84 unique participants: 50 youth entrepreneurs interviewed individually, 24 separate youth entrepreneurs who participated in three focus group discussions (eight in each district), and 10 key informants in Chipata, Petauke and Lundazi. The focus group participants did not overlap with the interviewees. Thematic analysis shows that young entrepreneurs were persistent, adaptive and strongly motivated by income needs, independence and family responsibility. However, growth-oriented behaviour was constrained by weak record-keeping, limited pricing and planning skills, restricted finance, narrow markets, uneven institutional support and weak growth-oriented networks. The paper contributes to entrepreneurship theory by introducing motivated survival entrepreneurship, a condition in which high entrepreneurial motivation is converted mainly into survival behaviour because practical capability and accessible opportunity remain insufficient. It also proposes the capability-opportunity conversion threshold to explain why enterprise entry does not automatically become enterprise growth. The study recommends integrated support that combines practical training, finance readiness, market linkages, mentorship and follow-up support.

Keywords

Youth Entrepreneurship, COM-B Model, Motivated Survival

Entrepreneurship, Enterprise Growth, Zambia

1. Introduction

Youth entrepreneurship has become an important policy response to unemployment, underemployment and livelihood insecurity in Zambia and across Sub-Saharan Africa. In many communities, young people do not enter business because entrepreneurship is easy or supported by abundant resources. They often enter because paid work is scarce, household needs are immediate and self-employment offers one of the few available routes to income, dignity and social participation. This makes youth entrepreneurship both hopeful and fragile. It offers young people a way to act, but it does not always give them the conditions needed to grow.

National evidence helps quantify this survival-growth problem. In 2023, approximately 76% of Zambia's workforce was employed in the informal economy, where many enterprises operate outside formal finance, technology and growth-support systems (Zambia Statistics Agency, 2024; International Monetary Fund, 2025). The 2022 Micro, Small and Medium Enterprise Finance Survey also found that 69.3% of Zambian business owners relied on personal funds to start their enterprises, while only 3.3% obtained formal external finance from commercial banks, microfinance institutions or government programmes (Bank of Zambia, 2022; International Monetary Fund, 2025). These figures show why enterprise entry can be widespread while the movement into sustained growth remains difficult.

The central problem addressed in this paper is the survival-growth gap. Many youth-owned enterprises are visible in local markets, transport corridors, agricultural value chains, mobile-money booths, tailoring shops, hair salons, food vending points and small retail spaces. Yet many remain informal, undercapitalised and slow-growing. They survive from day to day, but they do not always formalise, reinvest, expand markets, employ others or build durable enterprise systems. This raises a theoretical question for entrepreneurship research: why do active and motivated youth entrepreneurs often remain trapped in low-growth enterprise activity?

This question cannot be answered by assuming that young people lack ambition. In the districts studied, many youth entrepreneurs were energetic, persistent and willing to take risks. They worked long hours, adjusted products when demand changed, used mobile money, negotiated with suppliers and continued trading even during difficult periods. However, their motivation was not always matched by practical business capability and accessible opportunity. Many lacked record-keeping routines, pricing knowledge, financial planning skills, collateral, reliable market linkages, mentorship and institutional follow-up. The issue was therefore not motivation alone, but the weak conversion of motivation into growth-oriented entrepreneurial behaviour.

The study focuses on Chipata, Petauke and Lundazi districts of Eastern Province, Zambia. These districts provide a useful setting because they combine visible opportunities with persistent constraints. Agriculture, cross-border trade, transport services, food processing, retail activity, digital payments and local services create openings for youth enterprise activity. At the same time, these opportunities are weakened by limited access to finance, high transport costs, poor record-keeping, narrow local markets, uneven support programmes and limited institutional follow-up. Eastern Province therefore offers a meaningful context for examining how young entrepreneurs convert, or fail to convert, motivation into business growth.

Existing literature has already documented common barriers facing youth entrepreneurs, including limited finance, inadequate skills, weak market access, poor infrastructure, limited networks and insufficient institutional support (Ofosu-Appiah et al., 2025; Pallante, 2025). While these findings are useful, repeated barrier listing does not provide enough theoretical explanation. A stronger contribution requires showing how these barriers work together to shape entrepreneurial behaviour and enterprise outcomes. This study responds by using the Capability, Opportunity, Motivation and Behaviour (COM-B) model as a focused analytical framework. COM-B explains behaviour as an interaction between what people are able to do, what their environment allows them to do and what they are motivated to do (Michie et al., 2011).

The paper makes three contributions. First, it shifts youth entrepreneurship analysis from barrier description to behavioural-structural explanation. Second, it extends COM-B into entrepreneurship research by showing that youth enterprise growth depends on alignment between capability, opportunity and motivation. Third, it introduces the concept of motivated survival entrepreneurship to explain why young people may remain ambitious and active while their enterprises remain small, informal and vulnerable. The paper is guided by the following research question: how do capability, opportunity and motivation interact to shape youth enterprise behaviour and growth in Eastern Province, Zambia?

2. Literature Review

2.1. Youth Entrepreneurship and the Survival-Growth Problem

Entrepreneurship is often understood as a process through which individuals identify, evaluate and exploit opportunities (Shane & Venkataraman, 2000). In development contexts, entrepreneurship is also viewed as a route to employment creation, poverty reduction and livelihood improvement (Naudé, 2010; Sutter et al., 2019). However, this developmental promise depends on whether enterprise activity moves beyond simple participation and becomes productive, innovative and growth-oriented. This broader development perspective also links entrepreneurship to structural transformation and inclusive growth, while recognising that enterprise activity becomes developmentally meaningful only when it can generate productive and sustainable outcomes (Gries & Naudé, 2010; George et al., 2012).

In many Sub-Saharan African settings, youth entrepreneurship is strongly shaped by necessity. Young people may start businesses because wage employment is limited, education does not guarantee a job and households require immediate income. Necessity entrepreneurship should not, however, be equated with weak ambition. A young person may enter business because alternatives are limited and still possess strong aspirations for independence, expansion and social mobility. Theoretical analysis therefore needs to explain not only why young people start enterprises, but why many enterprises remain small after entry.

This study refers to this as the survival-growth problem. Entry into business may require only basic trading ability, a small amount of capital and access to a local customer base. Growth requires much more: reliable records, pricing competence, stock management, savings discipline, market information, networks, finance readiness, infrastructure and institutional support. The gap between these two sets of conditions explains why entrepreneurship can be widespread without becoming transformative. Recent evidence from Sub-Saharan Africa confirms that youth entrepreneurs face interconnected barriers across individual, social, community and policy levels (Ofosu-Appiah et al., 2025).

2.2. Capability and Youth Enterprise Development

Capability refers to the practical knowledge and skills required to perform entrepreneurial tasks. In this study, capability includes record-keeping, budgeting, pricing, stock control, customer care, financial planning, digital selling, supplier negotiation and business planning. Human capital research shows that education and experience can support entrepreneurial success, but the effect is stronger when knowledge is practical and directly connected to business tasks (Unger et al., 2011). Human and social capital research further shows that knowledge, experience and relationships shape entrepreneurial action and access to useful resources (Davidsson & Honig, 2003).

The paper distinguishes between entry capability and growth capability. Entry capability enables youth entrepreneurs to start small businesses, identify products, find customers and make sales. Growth capability enables them to calculate profit, manage cash flow, separate household and business money, control stock, reinvest, prepare records, apply for finance and pursue wider markets. This distinction is theoretically important because it shows that the skills required to enter entrepreneurship are not the same as the skills required to grow an enterprise. From a resource-based perspective, these routines matter because resources create advantage only when entrepreneurs can organise and deploy them effectively in the business (Barney, 1991).

Small-firm evidence from developing countries shows that management practices such as record-keeping, marketing, financial planning and stock control are associated with enterprise performance (McKenzie & Woodruff, 2017). Similarly, personal initiative training has been shown to strengthen small business outcomes in West Africa because it builds behavioural capability, planning and problem-solving rather than simply transferring information (Campos et al., 2017). For youth entrepreneurs in rural and semi-urban Zambia, capability must therefore be understood as routine-based and practical, not only as formal education. Evidence from Rwanda likewise indicates that skills and liquidity can operate as distinct but closely related constraints on young people's productive employment and entrepreneurship outcomes (McIntosh & Zeitlin, 2026).

2.3. Opportunity Structures and Real Access

Opportunity refers to the external conditions that enable or constrain entrepreneurial behaviour. These include access to finance, markets, infrastructure, business information, technology, mentorship, social networks and institutional support. Entrepreneurship theory places opportunity at the centre of entrepreneurial action, but opportunities are not equally accessible to all entrepreneurs. Institutional theory reminds us that rules, norms, procedures, trust and support systems shape what entrepreneurs can actually do (Bruton et al., 2010; Welter, 2011). Earlier institutional work similarly shows that country-level regulatory, cognitive and normative environments influence entrepreneurial activity (Busenitz et al., 2000). Entrepreneurial ecosystem research extends this view by treating finance, networks, institutions, markets and support organisations as interdependent regional conditions rather than isolated inputs (Stam, 2015; Spigel, 2017; Wurth et al., 2022, 2023).

This paper distinguishes between visible opportunity and accessible opportunity. Visible opportunity refers to business possibilities that young people can see in their environment, such as farming, trading, mobile money, poultry, tailoring, food vending, transport services and value addition. Accessible opportunity refers to the real ability to use those possibilities profitably and sustainably. A market may exist, but if transport costs, quality requirements, lack of storage or absence of buyer linkages make it unreachable, it does not function as an enabling opportunity for the youth entrepreneur.

This distinction strengthens opportunity theory by showing that opportunity recognition is not enough in constrained environments. Young entrepreneurs may recognise demand and still be unable to act on it. They may see the potential of digital selling but lack smartphones, data bundles or reliable internet. They may know that formal finance could help but lack collateral, records or information. Opportunity therefore becomes growth-enabling only when material, institutional and relational conditions make it usable.

2.4. Motivation and Necessity-Driven Entrepreneurship

Motivation refers to the internal processes that direct and energise action. In youth entrepreneurship, motivation includes financial independence, household responsibility, self-reliance, ambition, dissatisfaction with unemployment, confidence and persistence. Motivation is important because it explains why young people start and continue businesses despite uncertainty and limited support. Entrepreneurial self-efficacy is also relevant because confidence in one's ability to perform entrepreneurial roles can distinguish entrepreneurial action from managerial or non-entrepreneurial behaviour (Chen et al., 1998).

However, motivation alone does not explain enterprise growth. COM-B argues that behaviour occurs when motivation interacts with capability and opportunity

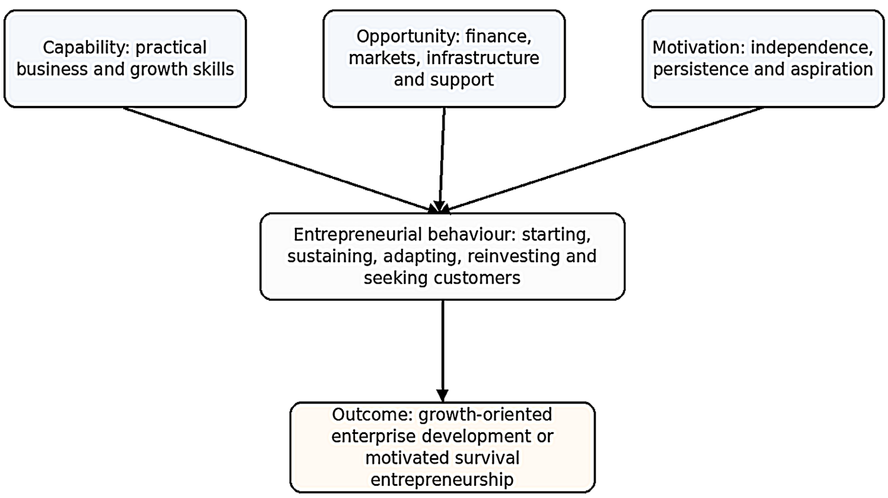
(Michie et al., 2011). A young entrepreneur may be determined to grow but still lack the skills, finance, market linkages and institutional support needed to translate effort into expansion. In such cases, motivation may sustain participation without producing transformation.

This paper introduces the idea of motivational surplus. Motivational surplus occurs when young entrepreneurs possess more effort, aspiration and persistence than their capability and opportunity environment can convert into growth. Motivational surplus helps explain why youth entrepreneurs may remain busy and hopeful while their enterprises remain small. It also helps avoid blaming young people for stagnation when the wider conversion conditions for growth remain weak.

2.5. COM-B as the Theoretical Framework

The COM-B model provides the theoretical lens for this study. It explains behaviour as the result of capability, opportunity and motivation. Although COM-B was developed in behaviour-change research, it is relevant to entrepreneurship because entrepreneurship is behavioural. It involves starting, sustaining, adapting, reinvesting, seeking customers, managing uncertainty, joining networks, using technology and attempting growth. This behavioural emphasis is compatible with entrepreneurship research that treats entrepreneurial action as purposeful behaviour undertaken under conditions of uncertainty (McMullen & Shepherd, 2006).

COM-B is useful because it avoids two incomplete explanations. The first is the individual-blame explanation, which suggests that youth businesses fail to grow mainly because young people lack seriousness or discipline. The second is the purely structural explanation, which treats young entrepreneurs only as victims of poverty and institutions. COM-B provides a balanced explanation by showing that entrepreneurial behaviour emerges from the interaction between individual capability, accessible opportunity and motivation.



Source: Author's conceptualisation based on COM-B and the qualitative findings of this study.

Figure 1. COM-B alignment logic for youth enterprise development.

In this study, growth-oriented entrepreneurial behaviour is most likely when capability, opportunity and motivation are aligned. Where they are misaligned, young people may still remain active in business, but their activity becomes defensive and survival-oriented. Figure 1 presents the alignment logic used in the study.

2.6. Literature Gap and Theoretical Positioning

The literature already shows that finance, skills, markets, infrastructure, social networks and institutions matter for youth entrepreneurship. The deeper gap is not the absence of barrier lists, but the limited explanation of how these barriers interact to shape enterprise growth behaviour. Much of the literature identifies what youth entrepreneurs lack, but gives less attention to how these constraints combine to prevent motivated young people from converting enterprise entry into enterprise growth.

This study addresses that gap by theorising youth enterprise stagnation as COM-B misalignment. It argues that youth enterprise growth depends on the alignment of practical capability, accessible opportunity and sustained motivation. When motivation is strong but capability and opportunity remain weak, the outcome is not inactivity but motivated survival entrepreneurship. This concept is positioned between necessity entrepreneurship and growth entrepreneurship. It recognises that young entrepreneurs may be necessity-driven at entry while still possessing ambition, agency and growth aspiration.

The second theoretical contribution is the capability-opportunity conversion threshold. This refers to the point at which practical capability and accessible opportunity become strong enough for motivation to produce sustained growth-oriented behaviour. Below this threshold, motivation sustains survival; above it, motivation can support reinvestment, market expansion, formalisation and employment creation. The threshold concept helps explain why enterprise entry does not automatically become enterprise growth.

3. Methodology

3.1. Research Design and Study Area

The study adopted a qualitative research design. In this article, 'youth' refers to entrepreneurs aged 18 - 35 years. This operational range is consistent with Zambia's 2015 National Youth Policy, which defines youth as people aged 15 - 35 years (Ministry of Youth and Sport, 2015). The lower age limit of 18 years was used because the study recruited adult participants who could give informed consent. Although the wider doctoral project used mixed methods, this article reports only the qualitative strand. This focus allowed young entrepreneurs to explain, in their own words, how they experienced constraints, responded to them and pursued growth. The qualitative strand was appropriate because it enabled detailed exploration of participants' meanings, experiences and context rather than reducing the phenomenon to predetermined variables (Creswell & Poth, 2018).

The study was conducted in Chipata, Petauke and Lundazi districts of Eastern

Province, Zambia. Chipata is a more semi-urban commercial setting with stronger links to trade, services, transport, mobile money and cross-border business activity. Petauke and Lundazi represent more rural and semi-rural enterprise contexts where agriculture, trading and local services are prominent. Studying the three districts made it possible to capture variation in opportunity structures, market access and institutional support while remaining grounded in one provincial context.

3.2. Participants and Sampling

Youth entrepreneurs were eligible if they owned or managed a micro or small enterprise, had operated the business for at least one year, lived and conducted business in Chipata, Petauke or Lundazi, received information about the study, and freely agreed to participate. Both registered and unregistered enterprises were included because informal businesses form an important part of the local enterprise landscape. Key informants were eligible when their work gave them direct responsibility for, or practical knowledge of, youth enterprise finance, training, policy implementation, market support or business-development services.

The qualitative sample comprised 84 unique participants. This included 50 youth entrepreneurs who completed individual in-depth interviews, 24 separate youth entrepreneurs who participated in three focus group discussions, and 10 key informants. The 24 focus group participants did not overlap with the 50 interviewees; therefore, the sample size reported in this article is a unique participant count, not a count of research encounters. One mixed-gender focus group of eight participants was held in each district—Chipata, Petauke and Lundazi—to compare collective experiences across semi-urban, semi-rural and rural settings.

Participants were recruited purposively through district council and enterprise-support registers, youth and business associations, cooperatives, community organisations, entrepreneurship programmes and local referrals. In each district, local contacts first identified potentially eligible entrepreneurs. The research team then verified age, district of residence, enterprise ownership or management, duration in business and willingness to provide informed consent before enrolment. This process ensured that inclusion was based on clear eligibility criteria rather than availability alone. This purposive approach is consistent with qualitative sampling guidance that selects information-rich participants because of their direct relevance to the phenomenon under study (Palinkas et al., 2015).

Business sectors were identified through preliminary field mapping and review of district and association registers. Maximum-variation purposive sampling was then used to include men and women from locally prominent activities, including retail and general trading, agriculture and agro-processing, food vending, tailoring and hairdressing, mobile-money and digital services, transport, other personal and business services, and small-scale manufacturing. The intention was not to create a statistically representative sector distribution, but to capture the range of enterprise activities through which young people in the three districts pursue livelihoods and growth.

Table 1 provides a concise profile of the qualitative sample. It clarifies the participant groups, district coverage, gender coverage, business or institutional profiles and the non-overlap between individual interviewees and focus group participants.

Table 1. Profile of qualitative participants.

Participant group and n	District and gender coverage	Business or institutional profile	Sample relationship/ clarification
In-depth interviews (n = 50 youth entrepreneurs)	Chipata, Petauke and Lundazi. Men and women were intentionally included across the three districts.	Micro and small enterprises in retail/trading, agriculture and agro-processing, food vending, tailoring/hairdressing, mobile-money and digital services, transport, other services and small manufacturing.	Individual interviewees only; these participants did not take part in the focus group discussions.
Focus group discussions (n = 24 youth entrepreneurs)	Three FGDs: one in Chipata, one in Petauke and one in Lundazi, with eight participants per district. Each group was mixed-gender.	Separate youth entrepreneurs from locally prominent enterprise activities represented in the interview sample.	No overlap with the 50 interviewees. FGD data were coded and reported as a distinct evidence source.
Key informant interviews (n = 10)	Institutional actors serving the three study districts. Selection was based on role rather than enterprise-owner gender category.	Government, NGOs, finance, training, policy implementation and business-development services.	Provided institutional and programme-level perspectives on youth enterprise support.
Total unique participants (N = 84)	All three districts represented. Male and female youth entrepreneurs represented in the youth sample.	Three complementary evidence sources: individual interviews, FGDs and key informant interviews.	Unique participant count, not a count of research encounters.

Source: Author's field records and sampling framework.

3.3. Data Collection

Data were collected through 50 semi-structured in-depth interviews, 10 key informant interviews and three focus group discussions, one in each district with eight participants. The interview and discussion guides explored reasons for starting a business, perceived opportunities, access to finance, business training, government and NGO support, market access, social networks, digital tools, coping strategies and recommendations for improving youth enterprise growth.

The semi-structured format allowed participants to speak in their own words while ensuring that the main research issues were covered. Individual interviews captured personal business histories and decisions, focus group discussions generated shared reflection and district-level comparison, and key informant interviews provided institutional perspectives. Focus group transcripts were retained and coded as a distinct data source rather than being merged into the interview data. In Section 4, focus group evidence is explicitly labelled so that the contribution of those 24 participants can be traced.

3.4. Data Analysis

Data were analysed thematically with the support of NVivo. Thematic analysis was selected because it allows researchers to identify, organise and interpret patterns of meaning across qualitative data (Braun & Clarke, 2006; Braun & Clarke, 2024). The analysis followed five stages. First, transcripts were read repeatedly to build familiarity with the data. Second, open coding captured important ideas in participants' accounts. Third, related codes were grouped into broader categories. Fourth, the categories were mapped onto the COM-B constructs of capability, opportunity and motivation. Fifth, themes were refined by checking whether they were supported across interviews, key informant accounts and focus group discussions. Each transcript was tagged by data-collection method, participant category and district, making it possible to trace whether a theme came from individual interviews, key informants, focus groups or several sources together.

Open codes included no formal training, difficulty accessing loans, lack of collateral, poor record-keeping, pricing problems, customer shortage, support not reaching youth, family responsibility, women's household responsibilities, mobile money use, desire for independence and persistence despite setbacks. Poor record-keeping, pricing problems and limited business planning were treated as capability issues. Lack of collateral, narrow markets, weak mentorship and limited institutional follow-up were treated as opportunity issues. Desire for independence, unemployment pressure, family responsibility and persistence were treated as motivation issues.

3.5. Operationalisation of COM-B Constructs

COM-B was used as a qualitative analytical framework rather than as a psychometric measurement scale. Table 2 shows how the core constructs were operationalised for the analysis.

Table 2. Operationalisation of COM-B constructs in the qualitative analysis.

COM-B construct	Meaning in this study	Qualitative indicators
Capability	Practical ability to manage and grow a business	Record-keeping, budgeting, pricing, stock control, customer care, marketing, digital skills and business planning
Opportunity	External conditions that enable or constrain enterprise activity	Finance, markets, infrastructure, government support, NGO support, mentorship, business information, social networks and technology
Motivation	Internal drive to start, sustain and improve a business	Financial independence, unemployment pressure, family responsibility, ambition, persistence, confidence and self-reliance
Behaviour	Observable entrepreneurial practices	Starting a business, reinvesting, seeking customers, adapting products, using mobile money, joining networks and attempting expansion

Continued

Enterprise outcome	Result of entrepreneurial behaviour	Survival, perceived growth, income stability, market expansion, formalisation and employment creation

Source: Author's operationalisation based on COM-B and the study design.

3.6. Data Saturation and Trustworthiness

Data saturation was considered during data collection and analysis. Saturation was treated as an analytical judgement rather than a mechanical numerical target. After repeated coding, the same issues continued to recur across participants, including limited finance, weak record-keeping, lack of collateral, narrow markets, limited training, poor institutional follow-up, household responsibilities, mobile money use, desire for independence and persistence despite business setbacks. Later interviews and focus group discussions confirmed and deepened these themes rather than introducing entirely new categories.

Trustworthiness was strengthened through triangulation, systematic coding and transparent theme development. Credibility was enhanced by comparing youth entrepreneurs' accounts with key informant interviews and focus group discussions. Dependability was supported by maintaining a coding trail from open codes to categories and final themes. Confirmability was strengthened by grounding interpretations in repeated patterns across participants' accounts. Transferability was supported by providing contextual detail on the study area, participant categories, data collection methods and analytical approach. These procedures are consistent with established guidance for strengthening trustworthiness in thematic analysis and transparent reporting of interview and focus group research (Nowell et al., 2017; Tong et al., 2007).

3.7. Ethical Considerations

Ethical approval was obtained from the University of Zambia Biomedical Research Ethics Committee on 10 February 2025, Reference No. 6188-2024. Participation was voluntary. Participants were informed about the purpose of the study, what participation involved, confidentiality, anonymity and their right to withdraw at any stage without penalty.

Consent to participate and consent for publication of anonymised findings were obtained before data collection. Personal identifiers were removed from transcripts and reports. The findings are presented in anonymised form to protect participants' identities while preserving the meaning of their experiences. Data were handled confidentially and used only for academic research purposes.

4. Results

The results are organised around the main themes that emerged from the in-depth interviews, key informant interviews and focus group discussions. The analysis shows that youth entrepreneurship in Eastern Province was shaped by the interaction between capability, opportunity and motivation. Young entrepreneurs were generally motivated to work, earn income, support their families and improve their lives. However, their entrepreneurial behaviour was strongly shaped by practical business capability and by whether opportunities were genuinely accessible in their local environment. To make the evidence trail transparent, extracts are labelled as youth entrepreneur interviews, key informant interviews or focus group discussions. Focus group findings were used to confirm shared experiences, expose points of disagreement and compare district-level conditions (Table 3).

Table 3. Traceability of focus group contribution to the findings.

Result section	How FGD evidence contributed	Trace in the Results
4.3 Finance and institutional access	Confirmed that finance barriers were not only individual but also procedural, bureaucratic and trust-related.	FGD quotation on simplifying youth funding and improving transparency.
4.6 Social networks and cultural norms	Showed shared views on entrepreneurship as a second-best option and highlighted gendered responsibilities affecting time, mobility and networking.	FGD synthesis explicitly reported across all three groups.
4.7 Digital tools and access	Confirmed the value of mobile money and digital financial services, while showing rural and marginalised access gaps.	FGD quotation on expanding mobile-money and digital financial inclusion.
Cross-district comparison	Enabled comparison between semi-urban Chipata and the more rural/semi-rural conditions in Petauke and Lundazi.	One mixed-gender FGD was conducted in each district.

Source: Author's synthesis based on coded focus group transcripts and the qualitative findings.

4.1. Enterprise Entry Was Driven by Necessity, Independence and Household Responsibility

A strong theme across the data was that many young people entered business because formal employment opportunities were limited. For several participants, entrepreneurship was not initially a preferred career path, but a practical response to unemployment, poverty and the need to meet daily household needs. Business was seen as a way of avoiding idleness, reducing dependency and creating some form of income.

> 'I started this business because I could not just stay at home waiting for employment. If the profit is small, at least I am able to help myself and contribute something at home.' (Youth entrepreneur, Chipata)
>
> 'When you have responsibilities, you cannot wait for someone to employ you. You have to find something to do, even if it is small.' (Youth entrepreneur, Petauke)

However, enterprise entry was not explained by necessity alone. Many participants also expressed a desire for independence, self-reliance and dignity. They wanted to make their own decisions, control their income and build a better future. This shows that youth entrepreneurship in Eastern Province was shaped by both push and pull factors. Young people were pushed into business by unemployment and poverty, but they were also pulled by aspirations for financial independence and future growth.

4.2. Young Entrepreneurs Had Entry Capability but Limited Growth Capability

Many youth entrepreneurs had enough basic capability to start and operate small businesses, but lacked the practical skills needed to grow them. Participants could identify products, serve customers and generate daily sales. However, many struggled with record-keeping, budgeting, pricing, stock control, marketing and financial planning. This created a gap between starting a business and managing it for growth.

> 'Sometimes I sell, but I do not write everything down. At the end of the day, I just know that money has come in, but I cannot clearly say how much profit I have made.' (Youth entrepreneur, Lundazi)
>
> 'The challenge is that the same money from the business is also used at home. When there is a problem, you remove money from the business, and then you fail to restock properly.' (Youth entrepreneur, Petauke)

Pricing was also a challenge. Some youth entrepreneurs priced their goods by copying competitors or estimating what customers could afford, rather than calculating transport costs, stock costs, time, wastage and profit margins. These capability gaps weakened the movement from daily survival to planned growth.

4.3. Finance Was a Major Constraint but Also a Capability-Opportunity Problem

Limited access to finance was one of the most frequently reported constraints. Youth entrepreneurs needed capital to increase stock, buy equipment, improve premises, transport goods, expand production and reach better markets. However, many said that loans were difficult to access because they lacked collateral, guarantors, formal records or information about available funding opportunities.

> 'The money is the biggest problem. You may have an idea, but without capital you cannot do much. When you go for a loan, they ask for things that we do not have.' (Youth entrepreneur, Chipata)
>
> 'They say there are youth funds, but for us here it is difficult to know how to access them. Sometimes information comes late, or you hear that others have already applied.' (Youth entrepreneur, Lundazi)
>
> 'Many young entrepreneurs are active, but they do not have records or proper business plans. This makes it difficult for them to qualify for support, even when

support programmes exist.' (Key informant, business development actor)

'We recommend that the government and financial institutions simplify access to youth funding by reducing bureaucratic processes and ensuring transparency in loan disbursement.' (Focus group discussion, mixed youth entrepreneurs)

This finding shows that finance was not only a shortage of money. It was connected to record-keeping, financial literacy, institutional trust, collateral requirements, programme design and follow-up support. Finance therefore operated as both an opportunity constraint and a capability problem.

4.4. Market Opportunities Were Visible but Not Always Accessible

Youth entrepreneurs could identify business opportunities in their environment. Participants mentioned agriculture, trading, mobile money, food vending, poultry, tailoring, hairdressing, transport services and value addition as areas with potential. However, many could not access these opportunities profitably because they lacked capital, transport, storage, market information, equipment, digital tools or buyer connections.

'There are opportunities in farming and selling produce, but transport is expensive. Sometimes you find a market, but taking the goods there reduces the profit.' (Youth entrepreneur, Petauke)

'We can see that there is demand, but the problem is how to reach customers who can buy in larger quantities. Most of us just sell within the same local market.' (Youth entrepreneur, Chipata)

This finding demonstrates the difference between visible opportunity and accessible opportunity. Youth entrepreneurs could see possibilities around them, but they could not always use them effectively. Market access was therefore shaped by transport, infrastructure, networks, capital, digital access and reliable buyer linkages.

4.5. Institutional Support Was Present but Unevenly Experienced

Participants had mixed experiences of government, NGO and private-sector support. Some had heard about training programmes, youth funds, empowerment schemes or business development services. However, many reported that they had not personally benefited from these programmes. Others felt that information did not reach them on time, application procedures were difficult or support was concentrated in areas that were easier to reach.

'We hear that there are programmes for youths, but many of us do not benefit. Sometimes you only hear about them after the people have already been selected.' (Youth entrepreneur, Lundazi)

'Training helps, but sometimes it is just for a short time. After that, there is no follow-up, and you are left alone with the same problems.' (Youth entrepreneur, Chipata)

Key informants also acknowledged implementation challenges, including limited resources, high demand for support, weak monitoring and difficulties reaching youth in rural areas. This suggests that support programmes may exist, but their impact depends on how accessible, transparent, practical and sustained they are.

4.6. Social Networks Helped Survival More than Growth

Social networks played an important role in youth entrepreneurship. Family members, friends, customers, suppliers and community members provided encouragement, small financial support, referrals and emotional support. These networks helped some youth entrepreneurs start businesses and continue operating during difficult periods.

> 'My family encouraged me to continue, and sometimes they help when I need small money for stock. Without them, it would be difficult.' (Youth entrepreneur, Petauke)
>
> 'People at home support me, but they also depend on the business. So, when money comes, it is not only for the business. It is also for food and other needs.' (Youth entrepreneur, Lundazi)

Across the three focus group discussions, participants also reported that entrepreneurship was sometimes treated as a second-best option compared with salaried employment. Female participants described household responsibilities and mobility constraints that reduced the time available for market development and participation in wider business networks. These discussions helped show that social networks were not only sources of encouragement; they also shaped the time, mobility and expectations surrounding youth enterprise growth.

This finding shows that social networks can both support and constrain youth enterprise development. Close networks helped young entrepreneurs survive, but wider bridging networks were needed for growth. Family and friendship networks often provided moral support, but they rarely connected entrepreneurs to larger markets, formal finance or specialised mentorship. This pattern is consistent with social-capital research showing that network ties can provide resources and support, while the value of those ties depends on the kinds of knowledge, connections and opportunities they make available (Nahapiet & Ghoshal, 1998; Davidsson & Honig, 2003).

4.7. Digital Tools Created Opportunities but Access Remained Uneven

Digital tools were an emerging part of youth entrepreneurship in Eastern Province. Some participants used mobile money, phone calls, WhatsApp and social media to communicate with customers, receive payments and advertise products. Mobile money was especially important because it made transactions easier and reduced dependence on cash handling.

> 'Mobile money helps because customers can pay even when they do not have cash. It also helps me send and receive money quickly.' (Youth entrepreneur, Chipata)
>
> 'When I post what I am selling on WhatsApp, some people ask and come to buy. It helps, but you need bundles and a good phone.' (Youth entrepreneur, Chipata)
>
> 'Mobile money services and other digital financial solutions should be expanded to enhance financial inclusion, particularly in rural and marginalised communities.' (Focus group discussion, mixed youth entrepreneurs)

However, digital opportunity was uneven. Some youth entrepreneurs lacked smartphones, reliable internet, digital skills or money for data bundles. Rural participants faced more difficulties with network access and digital infrastructure. Digital tools could support entrepreneurial behaviour, but they did not automatically produce growth without digital literacy and affordable access.

4.8. Motivation Remained Strong Despite Repeated Constraints

Despite many constraints, youth entrepreneurs continued to show strong motivation. They wanted to improve their income, support families, become independent and avoid unemployment. Many continued operating despite low profits, competition, lack of finance and limited support.

> 'Even when business is slow, I cannot stop. If I stop, how will I survive? I just have to continue and hope things improve.' (Youth entrepreneur, Petauke)
>
> 'I want this business to grow. I do not want to remain at the same level, but the challenge is finding the support and capital to move forward.' (Youth entrepreneur, Chipata)

This finding is central to the study. It shows that youth entrepreneurship should not be understood as a lack of ambition. The issue is that motivation was not sufficiently supported by capability and opportunity. When young people were motivated but lacked practical business skills, finance, markets and institutional support, their behaviour remained focused on keeping the business alive rather than expanding it.

4.9. COM-B Misalignment and Motivated Survival Entrepreneurship

The findings show that entrepreneurial behaviour was produced through the interaction of capability, opportunity and motivation. Where youth entrepreneurs had practical skills, access to customers, some capital and strong motivation, they were more likely to reinvest, seek new markets, adapt products and attempt expansion. Where one or more of these conditions was weak, behaviour became more defensive and survival-oriented.

> 'The youths are willing to work, but willingness alone is not enough. They need skills, capital, markets and someone to guide them. Without these, they

remain in the same small businesses for years.' (Key informant, training provider)

'I have the desire to grow, but sometimes I do not know the right steps. You need money, knowledge and customers. If one is missing, the business becomes stuck.' (Youth entrepreneur, Chipata)

These accounts support the COM-B framework. Capability, opportunity and motivation were not separate issues; they worked together to shape what young entrepreneurs actually did in their businesses. When the three conditions were misaligned, the result was motivated survival entrepreneurship: young people remained active, persistent and hopeful, but their enterprises stayed small, vulnerable and difficult to grow. Table 4 summarises this pattern.

Table 4. COM-B misalignment and motivated survival entrepreneurship.

COM-B condition	Empirical pattern	Behaviour produced	Enterprise outcome
Capability	Entry skills existed, but growth routines were weak	Reactive pricing, weak records and limited planning	Slow accumulation and low reinvestment
Opportunity	Finance, markets and support were visible but unevenly accessible	Reliance on local markets and informal coping	Survival activity rather than expansion
Motivation	Independence, family responsibility and ambition were strong	Persistence despite setbacks	Motivation sustained participation
COM-B alignment	Capability and opportunity did not match motivation	Adaptation focused on keeping the business alive	Motivated survival entrepreneurship

Source: Author's analysis based on the qualitative findings.

5. Discussion

The findings show that youth entrepreneurship in Eastern Province is best understood as a behavioural and structural alignment problem. Young people were not inactive, unwilling to work or lacking ambition. Many participants entered business because paid employment was limited, household needs were immediate and self-employment offered one of the few available routes to income, dignity and independence. However, although motivation was strong, it did not automatically produce enterprise growth.

This finding supports COM-B by showing that entrepreneurial behaviour emerges from the interaction between capability, opportunity and motivation (Michie et al., 2011). Young entrepreneurs had strong reasons to continue in business, but many lacked the practical routines and enabling conditions needed to expand. They could start businesses, serve customers and generate daily income, but struggled to keep records, price goods correctly, reinvest profits, access finance, reach wider markets or benefit from institutional support. Youth enterprise stagnation is therefore better explained by misalignment between what young people want to do, what they are able to do and what their environment allows them to do.

5.1. Theoretical Contribution to Entrepreneurship

The main theoretical contribution of this study is the concept of motivated survival entrepreneurship. This concept explains a condition in which young entrepreneurs remain active, hopeful and committed to business, but their enterprises remain small and vulnerable because motivation is not matched by sufficient capability and accessible opportunity. The concept challenges the assumption that survival entrepreneurship reflects weak ambition. In this study, young entrepreneurs were not passive. They were trying, adapting and enduring. The problem was that their effort was absorbed by survival rather than converted into growth.

Motivated survival entrepreneurship extends necessity entrepreneurship theory in three ways. First, it shows that necessity-driven enterprise entry can still contain ambition and agency. Second, it explains why motivation may sustain business participation without producing growth. Third, it highlights the role of conversion conditions, especially practical capability and accessible opportunity, in shaping whether entrepreneurial motivation becomes growth behaviour. This makes the concept useful for analysing youth enterprise stagnation in rural and semi-urban African contexts.

The study also contributes the idea of a capability-opportunity conversion threshold. This threshold refers to the point at which practical capability and accessible opportunity become strong enough for motivation to produce sustained growth-oriented behaviour. Below the threshold, youth entrepreneurs may work hard but remain trapped in local, low margin and informal activity. Above the threshold, the same motivation can support reinvestment, market expansion, formalisation and employment creation. This concept adds explanatory power because it shows why enterprise entry is not the same as enterprise growth.

5.2. Entry Capability Did Not Automatically Become Growth Capability

A second important contribution is the distinction between entry capability and growth capability. Entry capability enabled young people to start small businesses, buy and sell goods, provide services and generate daily income. Growth capability required more disciplined business routines, including record-keeping, budgeting, pricing, stock control, customer management, digital marketing, supplier negotiation and reinvestment.

This distinction explains why many youth enterprises remained active but small. Some participants could operate businesses for several years without developing the systems needed for expansion. Poor record-keeping made it difficult to know whether the business was profitable. Weak pricing practices reduced margins. Mixing household and business money weakened reinvestment. Limited planning made it difficult to apply for finance or respond to market opportunities. Theoretically, this means capability should not be treated as a simple possession of education or experience. It should be understood as a set of practical routines that make growth behaviour possible.

5.3. Visible Opportunity Did Not Always Become Accessible Opportunity

The findings refine opportunity theory by showing the difference between visible opportunity and accessible opportunity. Youth entrepreneurs could identify business possibilities in agriculture, trading, mobile money, poultry, tailoring, food vending, transport services and value addition. However, many could not access these opportunities profitably because they lacked capital, transport, storage, equipment, market information, digital tools, buyer connections or institutional support.

This distinction is important because entrepreneurship theory often emphasises opportunity recognition, discovery or creation. In constrained settings, recognising an opportunity is not enough. A young trader may know where goods can be sold, but fail to reach that market because transport costs are high. A youth entrepreneur may know that digital marketing can help, but lack a smartphone, data bundles or digital skills. Opportunity becomes growth-enabling only when social, institutional and material conditions make it usable.

5.4. Finance Was Not a Stand-Alone Constraint

The results confirm that finance was one of the strongest constraints facing youth entrepreneurs. However, the findings also show that finance was not a stand-alone problem. Many young entrepreneurs could not access finance because they lacked collateral, guarantors, business records, formal registration, business plans or information about funding opportunities. Others knew that support programmes existed but experienced them as distant, complicated or unclear. This is consistent with evidence that financial and legal constraints can weigh particularly heavily on smaller firms and restrict their capacity to invest and expand (Beck et al., 2005).

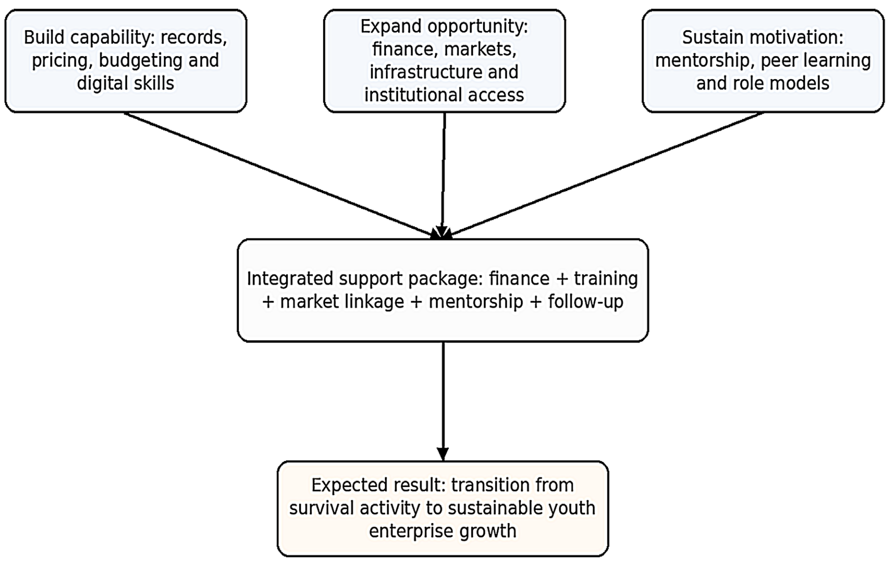
This means that finance was both an opportunity constraint and a capability issue. Without records, planning and financial literacy, young entrepreneurs struggled to qualify for support. Without fair, transparent and youth-sensitive financial systems, even capable young entrepreneurs struggled to access capital. Policy responses that provide finance without training, mentorship, market access and follow-up may therefore increase business participation without producing sustainable growth. The Rwanda evidence is instructive here: skills and liquidity interventions can improve different dimensions of productive activity, reinforcing the need to diagnose which constraint is binding rather than assuming that finance alone is sufficient (McIntosh & Zeitlin, 2026).

5.5. Policy and Practice Implications

The findings suggest that youth entrepreneurship support should move from fragmented empowerment to integrated COM-B-aligned enterprise development. Training, finance, mentorship and market access should not be delivered as isolated interventions. They should be bundled around the real growth problems faced by youth entrepreneurs.

First, capability support should focus on practical business routines, including record-keeping, budgeting, pricing, stock control, customer management, digital marketing, financial planning and reinvestment. Second, opportunity support should focus on real access to finance, markets, infrastructure, information, mentorship and institutional support. Third, motivation should be sustained through coaching, role models, peer learning and visible growth pathways. The aim should be to strengthen capability, expand opportunity and sustain motivation so that these conditions translate into growth-oriented entrepreneurial behaviour.

Programmes should therefore be designed as linked pathways rather than one-off activities. A young entrepreneur who receives training should also be connected to mentorship, finance readiness, market information and follow-up support. A young entrepreneur who receives finance should also receive support in record-keeping, pricing, reinvestment and customer development. Figure 2 summarises this COM-B-aligned policy pathway.



Source: Author's synthesis based on the qualitative findings.

Figure 2. COM-B-aligned policy pathway for youth entrepreneurship support.

5.6. Limitations and Future Research

The study has limitations. First, it focused on three districts in Eastern Province and therefore does not represent all youth entrepreneurs in Zambia. Second, the qualitative design provides depth but does not allow statistical generalisation. Third, participant accounts may be affected by recall bias or social desirability. Fourth, COM-B was used as a qualitative analytical framework and not as a validated entrepreneurship measurement scale.

Future research could test the concept of motivated survival entrepreneurship using larger quantitative datasets across provinces, sectors and gender groups. Longitudinal research would also be useful for examining how young entrepreneurs move from start-up to survival and from survival to growth over time. Further work could develop and validate a COM-B entrepreneurship scale that measures capability, opportunity, motivation and entrepreneurial behaviour in small enterprise contexts.

6. Conclusion

This paper examined youth entrepreneurship in Eastern Province, Zambia, using the COM-B model as a qualitative framework. The findings show that young entrepreneurs are motivated, persistent and adaptive, but motivation alone does not produce enterprise growth. Many participants were able to start and continue businesses, yet remained trapped in survival-oriented enterprise activity because practical capability and accessible opportunity were weak.

The study contributes to entrepreneurship theory by introducing motivated survival entrepreneurship. This concept explains how young people may remain ambitious and active in business while their enterprises remain small, informal and vulnerable. The study also proposes the capability-opportunity conversion threshold to explain why enterprise entry does not automatically become enterprise growth. Youth enterprise growth occurs when motivation is supported by practical capability and accessible opportunity structures that make growth-oriented behaviour possible.

For policy and practice, the study concludes that youth entrepreneurship support should not focus only on encouraging young people to start businesses. Support must align capability, opportunity and motivation through practical training, accessible finance, market linkages, mentorship, institutional transparency and follow-up support. Without this alignment, youth entrepreneurship may continue to provide survival income, but its potential to produce sustainable enterprise growth, employment creation and inclusive development will remain limited.

Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request. Access is subject to ethical restrictions designed to protect participant confidentiality and anonymity.

Author Contributions

Bridget Phiri conceptualised the study, developed the research design, collected and analysed the data, interpreted the findings and prepared the manuscript. Professor Mpundu Mubanga provided academic supervision and scholarly guidance throughout the research process. Dr. Chipeta Eleanor Meda contributed to the preparation and refinement of the manuscript for publication. All authors reviewed and approved the final version of the manuscript.

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Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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