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Support Network Utilisation and Business Sustainability among Women Entrepreneurs: Evidence from Kabwe District, Zambia

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Abstract

Women entrepreneurs play a critical role in promoting household welfare, employment creation and local economic development. However, many women-owned enterprises face persistent challenges in accessing and effectively utilising business support networks necessary for long-term sustainability. This study explored support network utilisation and business sustainability among women entrepreneurs in Kabwe District, Zambia. Guided by Social Capital Theory, the study adopted an exploratory qualitative case study design. Data were collected through semi-structured interviews with ten purposively selected women entrepreneurs representing both informal and semi-formal enterprises across diverse business sectors. Thematic analysis was employed to identify recurring patterns and themes. The findings revealed that women entrepreneurs relied predominantly on informal support networks, including family members, friends, church groups, savings groups and fellow entrepreneurs, while utilisation of formal support mechanisms remained limited because of inadequate information dissemination, bureaucratic procedures, gender discrimination, financial constraints, time limitations and trust deficits. The study further established that support networks contribute to business sustainability by enhancing resilience, facilitating access to finance, business information, emotional support and productive resources. A notable finding was the emergence of organically developed peer networks as an under-recognised yet highly effective source of entrepreneurial support, fostering collaborative learning, knowledge sharing and collective resilience. The study concludes that the sustainability of women-owned enterprises depends not merely on the existence of support programmes but on entrepreneurs' ability to effectively mobilise both formal and informal social capital. It recommends strengthening information dissemination, simplifying institutional support mechanisms, promoting gender-inclusive entrepreneurship policies and recognising community-based peer networks as complementary components of entrepreneurship support systems.

1. Introduction

Entrepreneurship is widely recognised as an important driver of employment creation, innovation, poverty reduction and economic development. Governments and development institutions increasingly promote entrepreneurship as a mechanism for generating wealth, strengthening economic resilience and improving societal well-being, particularly in developing economies where formal employment opportunities remain limited (Naudé, 2010; Liñán and Fernández-Serrano, 2014). Within this broader entrepreneurial landscape, women-owned enterprises are especially important because of their contribution to household livelihoods, community development and social inclusion.

Women entrepreneurs constitute a substantial proportion of global entrepreneurial activity and contribute significantly to employment creation and local economic development (Allen et al., 2008; De Bruin et al., 2006). Their contribution often extends beyond the individual enterprise because women commonly reinvest their earnings in education, healthcare, household welfare and community needs (Allen et al., 2008). Strengthening women's entrepreneurship can therefore support poverty reduction, gender equality, financial independence and inclusive economic growth.

Despite this contribution, women-owned businesses frequently remain smaller, less capitalised and more vulnerable than businesses owned by men. Women entrepreneurs often experience limited access to finance, markets, training, technology, business information and institutional support (Lubinda et al., 2018; African Development Bank, 2024). In Zambia, women are actively involved in entrepreneurship, particularly within informal and microenterprise sectors. However, their participation in formally registered businesses remains relatively low. PACRA (2019), for example, reported that women accounted for only 13.5 percent of registered business names and companies in 2019, compared with 47 percent registered by men. This disparity reflects persistent social, financial and institutional barriers affecting women's business establishment, formalisation and sustainability.

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Support networks are important resources for overcoming these constraints. They comprise formal and informal relationships through which entrepreneurs obtain finance, information, mentorship, training, business advice, emotional support and market linkages (Nkomo, 2020). Formal networks include government agencies, financial institutions, cooperatives, business associations and non-governmental organisations, while informal networks include family, friends, church groups, savings groups and fellow entrepreneurs.

From a social capital perspective, networks enable entrepreneurs to access resources embedded in social relationships (Coleman, 1988; Lin, 2001). Strong ties, such as family and close friends, provide trusted and immediate support, while weak ties and professional relationships provide access to new information, markets and opportunities (Granovetter, 1973). However, the value of networks depends not simply on their availability but on entrepreneurs' awareness, access, participation and ability to mobilise the resources within them. It is therefore important to distinguish between network availability and effective network utilisation.

Support network utilisation is closely connected to business sustainability. For small women-owned enterprises, sustainability refers to the ability to maintain operations, withstand economic disruptions, meet financial and household obligations, adapt to changing markets and remain viable over time. In resource-constrained environments, sustainability may be understood less in terms of rapid expansion and more in terms of continuity, income stability, customer retention and resilience. Support networks may enhance these outcomes by providing emergency finance, knowledge, market information, referrals and shared resources.

In Zambia, initiatives such as microfinance programmes, cooperatives, constituency-based financing and the Women Entrepreneurs Finance Initiative have been introduced to improve women's access to finance, training and business networks (Lusaka Times, 2022). Nevertheless, the existence of such programmes does not necessarily mean that women at district level are aware of them, can access them or use them effectively. Bureaucratic procedures, documentary requirements, high interest rates, inadequate information, gender discrimination, household responsibilities and mistrust may restrict utilisation.

Kabwe District offers an important context for investigating these issues. Following the decline of its mining industry, the district's economy has become increasingly dependent on government institutions, agriculture, trading, services, agro-processing and small-scale manufacturing (Kabwe Municipal Council, 2023; Mwiya et al. 2025). Women entrepreneurs are particularly active in market trading, tailoring, food services, agricultural produce, beauty services and other informal or semi-formal enterprises (Lubinda, 2018).

Although previous Zambian studies have examined women's access to finance, information, training and entrepreneurial constraints, limited attention has been given to how women entrepreneurs identify, select and utilise support networks and how such utilisation contributes to business sustainability. Existing research also frequently treats network access and utilisation as similar concepts, overlooking situations where women may know about support programmes but remain unable to benefit from them. Therefore, this study examined support network utilisation and business sustainability among women entrepreneurs in Kabwe District. Specifically, it sought to analyse the factors influencing network utilisation, explore how network utilisation contributes to business sustainability, and identify barriers preventing women from effectively using available formal and informal support networks.

Research Objectives

- To explore the formal and informal support networks utilised by women entrepreneurs in Kabwe District.
- To examine how the utilisation of support networks contributes to the sustainability of women-owned businesses in Kabwe District.
- To identify the barriers that hinder women entrepreneurs from effectively utilising available support networks.
- To explore the role of organic peer networks as a source of social capital for sustaining women-owned businesses in Kabwe District.

2 Literature Review

2.1 Theoretical Framework

Social Capital Theory

This study is primarily anchored on Social Capital Theory (SCT), which explains how relationships and social networks enable individuals to access and mobilise valuable resources that enhance entrepreneurial outcomes. The theory was advanced by Bourdieu (1986), further developed by Coleman (1988), and later extended by Lin (2001). Coleman (1988) conceptualises social capital as the actual and potential resources embedded within social relationships that individuals can access and utilise to achieve desired objectives. Unlike physical or financial capital, social capital resides in networks of trust, reciprocity and shared norms that facilitate cooperation and resource exchange among individuals and organisations.

Granovetter's (1973) theory of strong and weak ties complements Social Capital Theory by distinguishing the different roles played by various social relationships. Strong ties, such as family members, close friends and trusted peers, provide emotional support, trust and immediate assistance, while weak ties, including professional contacts, business associations and institutional linkages, expose entrepreneurs to diverse information, new market opportunities, training and external resources. Lin (2001) further argues that the value of social capital depends not merely on belonging to networks but on entrepreneurs' ability to access and effectively utilise the resources embedded within those networks. Consequently, network utilisation, rather than simple network membership, determines the benefits entrepreneurs derive from their social relationships.

The theory is particularly relevant to this study because women entrepreneurs often operate under resource constraints and therefore rely on both formal and informal support networks to obtain finance, business information, mentorship, market linkages, training and emotional support. From a social capital perspective, these networks represent strategic assets that can enhance business resilience, continuity and long-term sustainability. Accordingly, this study argues that the extent to which women entrepreneurs effectively utilise available support networks influences their ability to sustain their businesses. The theory therefore provides an appropriate framework for examining the formal and informal support networks utilised by women entrepreneurs, understanding how these networks contribute to business sustainability, and identifying the barriers that limit effective utilisation within the context of Kabwe District, Zambia.

2.2 Empirical Review

Empirical evidence consistently demonstrates that support networks constitute an important determinant of entrepreneurial success, particularly for women-owned businesses operating under resource constraints. Early studies conceptualised social networks as strategic channels through which entrepreneurs acquire valuable resources, knowledge and legitimacy necessary for business development (Ahuja, 2000). Building on this foundation, Naudé (2010) found that entrepreneurs with extensive professional networks were more likely to access business knowledge and financial resources, while Ahuja (2000) established a positive relationship between network strength and business performance. Similarly, Naudé (2010) reported that social networks provide women entrepreneurs with critical resources that enhance business resilience and performance. However, these studies were largely conducted in relatively strong institutional environments, limiting their applicability to developing economies where institutional support is often fragmented and informal networks play a more dominant role.

Research has further shown that women entrepreneurs continue to experience structural and institutional barriers despite the availability of support programmes. Brush, de Bruin and Welter (2009) argued that conventional entrepreneurship theories overlook the gendered realities shaping women's entrepreneurial experiences, including unequal access to finance, markets and support services. Aidis et al. (2007) similarly found that women in transition economies experienced greater difficulty accessing formal financial institutions than men, while supportive institutional environments and gender-equitable social norms significantly increased women's entrepreneurial participation. These findings suggest that the effectiveness of support networks depends not merely on their availability but on women's ability to utilise them within prevailing institutional contexts.

Evidence from developing countries increasingly highlights the importance of informal and social networks. Nahar et.al., (2026) found that personal and virtual networks significantly improved the survival of women-owned businesses in Bangladesh, whereas professional networks had limited influence. Similarly, Shakeel et al. (2020) argued that in institutionally constrained environments, women rely heavily on social relationships to compensate for weak formal support systems. These findings reinforce Social Capital Theory by demonstrating that trust-based relationships often become strategic resources where formal institutions are inaccessible or ineffective.

Within Africa, empirical studies reveal that women entrepreneurs frequently combine formal and informal support mechanisms to sustain their enterprises. In Zimbabwe, Mashapure et al. (2023) found that women belonging to cooperatives were substantially more likely to sustain their businesses during periods of economic instability than non-members. Sebele-Mpofu (2020) similarly reported that women entrepreneurs with stronger social capital achieved higher profitability and customer retention. In Kenya, Gichuki, Mulu-Mutuku and Kinuthia (2014) found that women actively participating in business networks reported higher business revenues than those with limited network engagement. Conversely, Fatoki (2014) observed that many South African women entrepreneurs remained unaware of government support programmes because of inadequate information, geographical barriers and time constraints, highlighting that access to support does not necessarily translate into effective utilisation.

Studies conducted in Zambia reveal similar patterns. Chama (2016) found that women entrepreneurs in Lusaka relied predominantly on family members, friends and acquaintances for business information, demonstrating the central role of informal social capital. Mukendi and Manda (2022) reported that although microfinance institutions strengthened social connections among women entrepreneurs, improvements in business performance remained constrained by inadequate business management and financial skills. Likewise, M'membe et.al., (2026) established that village banking groups, savings associations and church-based savings groups remain the principal mechanisms through which low-income women entrepreneurs access finance and manage business risks.

The study by Lubinda, (2018) provides the closest contextual evidence for Kabwe District. Surveying women entrepreneurs, they found that entrepreneurial training positively influenced business growth, although many businesses experienced limited revenue improvements despite relatively long periods of operation. Their findings suggest that access to support services alone may be insufficient unless entrepreneurs effectively utilise available resources to strengthen business sustainability.

Despite the growing body of literature, several important gaps remain. First, most studies focus on women's access to finance or participation in entrepreneurship rather than examining how women actually utilise formal and informal support networks. Second, much of the literature treats network access and network utilisation as synonymous, overlooking the fact that entrepreneurs may belong to support programmes without deriving meaningful business benefits. Third, previous research has largely employed quantitative approaches that explain relationships among variables but provide limited understanding of women's lived experiences in navigating support networks. Finally, although studies acknowledge the importance of family and community relationships, limited attention has been given to organically developed peer networks that women create to exchange business information, provide emotional support, share markets and build resilience.

The present study addresses these gaps through a qualitative exploration of support network utilisation among women entrepreneurs in Kabwe District. Rather than focusing solely on access to institutional support, the study examines how women identify, mobilise and utilise both formal and informal support networks, how these networks contribute to business sustainability, and the barriers limiting their effective utilisation. In doing so, the study extends the application of Social Capital Theory by demonstrating that organically developed peer networks constitute an important yet under-recognised source of entrepreneurial support and business sustainability within resource-constrained environments.

3 Methodology

3.1 Research Design

The study adopted an exploratory qualitative research design within a case study framework to examine support network utilisation and business sustainability among women entrepreneurs in Kabwe District, Zambia. A qualitative approach was considered appropriate because the study sought to understand participants' lived experiences, perceptions and interpretations regarding the formal and informal networks available to them, how they utilised such networks, and how the support obtained contributed to the continuity and sustainability of their businesses (Mundia et al., 2023; Mufalali et.al., 2026a). Qualitative research is particularly suitable for investigating complex social and entrepreneurial phenomena that require detailed contextual understanding rather than numerical measurement alone (Patton, 2015; Creswell & Poth, 2018). The design therefore facilitated an in-depth examination of women entrepreneurs' awareness, access and utilisation of support networks, the contribution of these networks to business sustainability, and the barriers that limited effective utilisation.

3.2 Study Area

The study was conducted in Kabwe District, the provincial administrative centre of Central Province, Zambia. Kabwe was historically established as a mining town but has experienced considerable economic restructuring following the decline and closure of major mining operations. Its contemporary economy is supported by government institutions, agriculture, trading, transport, agro-processing, small-scale manufacturing and service-related enterprises. Women entrepreneurs in the district operate predominantly in small-scale and informal business activities, including agricultural produce trading, market vending, tailoring, food preparation and catering, beauty services, retailing and other personal services (Mundia et al., 2026; Mufalali et.al., 2026a). These businesses are important sources of household income and local employment but frequently operate under conditions of limited capital, restricted market access, inadequate business information and weak institutional support. Kabwe therefore provided an appropriate setting for investigating how women entrepreneurs utilise formal and informal support networks to obtain resources and sustain their businesses.

3.3 Target Population and Sampling

The target population comprised women entrepreneurs who owned and actively managed businesses in Kabwe District. Eligible participants were women aged 18 years or above who had operated their enterprises for at least six months, resided in the district and voluntarily consented to participate. Both formally registered and informal businesses were included to reflect the realities of women's entrepreneurship in Zambia (Fåhraeus, 2024). Purposive sampling was used to identify information-rich participants with relevant experience of support network utilisation and business sustainability (Palinkas et al., 2015; Creswell & Poth, 2018; Mufalali et.al., 2026c). Maximum variation ensured diversity across sectors, business age and registration status. Ten participants were interviewed, with data saturation observed after the eighth interview and confirmed by the final two interviews (Saunders et al., 2018; Mufalali et.al., 2026b).

3.4 Data Collection Methods and Instrument

Data were collected through semi-structured face-to-face interviews, which allowed participants to freely share their experiences while enabling the researcher to probe for clarification and deeper insights where necessary (Patton, 2015; Creswell & Poth, 2018; Mundia et al., 2025). Interviews were conducted at convenient locations, including business premises, market spaces and community meeting areas. The interview guide comprised two sections. The first gathered participants' demographic and business information, including business type, registration status, age of the enterprise and length of operation. The second contained open-ended questions exploring awareness and utilisation of formal and informal support networks, resources accessed, contributions of these networks to business sustainability, barriers to effective utilisation and recommendations for improvement. With participants' consent, all interviews were audio-recorded and supplemented with field notes to capture contextual observations and non-verbal cues, thereby enhancing the completeness, credibility and accuracy of the data collected.

3.5 Trustworthiness of the Study

To ensure methodological rigour, the study applied Lincoln and Guba's (1985) trustworthiness criteria of credibility, transferability, dependability and confirmability. Credibility was enhanced through prolonged engagement with participants, probing during interviews and member checking to validate participants' responses. Transferability was achieved by providing detailed descriptions of the study setting, participant characteristics and research procedures, enabling readers to assess the applicability of the findings to similar contexts. Dependability was ensured through the consistent use of the interview guide and the maintenance of an audit trail documenting the research process. Confirmability was strengthened through researcher reflexivity, systematic documentation of analytical decisions and the use of verbatim participant quotations to support the findings. These measures enhanced the credibility, consistency and neutrality of the study while minimising researcher bias throughout the research process.

3.6 Data Analysis Procedures

Data were analysed using inductive thematic analysis following Braun and Clarke's (2006) six-phase framework. Audio-recorded interviews were transcribed verbatim and repeatedly reviewed to achieve familiarity with the data. Initial codes were generated from meaningful statements relating to support network utilisation, resources accessed, business sustainability and barriers to effective network participation. Similar codes were then grouped into categories and refined into broader themes that addressed the study objectives. The themes were reviewed, defined and named before being interpreted and presented using narrative descriptions supported by verbatim participant quotations. The analysis was primarily inductive, allowing themes to emerge naturally from participants' experiences. However, the interpretation was guided by Social Capital Theory, particularly the concepts of strong ties, weak ties, bonding, bridging and linking social capital, to explain the role of support networks in sustaining women-owned businesses.

3.7 Ethical Considerations

Ethical approval for the study was obtained from the Kwame Nkrumah University Research Ethics Committee before data collection commenced. Permission was also sought from relevant local authorities where necessary. Participation was voluntary, and informed consent was obtained after participants had been informed about the study's purpose, procedures and potential benefits. Participants were advised of their right to decline participation or withdraw from the study at any stage without any consequences. Separate consent was obtained for audio-recording the interviews. Confidentiality and anonymity were maintained by assigning participant codes instead of using names or identifiable business information. All interview recordings, transcripts, consent forms and field notes were securely stored and used exclusively for academic purposes. These measures safeguarded participants' rights, privacy and welfare while ensuring compliance with established ethical research principles.

4 Findings and Discussion

This section presents the study findings. Literature and related studies assisted in the discussion of the findings. The section begins with demographics and then moves into the analysis of data.

4.1 Profile of Study Participants

This section provided a detailed analysis of the demographics of the participants.

Table 1: Profile of Study Participants

Characteristics	Category	Number of Participants
Business Status	Informal	7
	Semi-formal	3
	Total	10
Business Experience	Less than 5 years	1
	5–10 years	3
	More than 10 years	2
	Not specified	4
	Total	10
Business Size (Employees/Helpers)	Solo operator	3
	2–3 employees/helpers	5
	More than 3 employees/helpers	1
	Large workforce (20 employees)	1
	Total	10
Business Sector	Beauty and Personal Care	2
	Food Processing and Catering	2
	Retail and Market Trading	4
	Stationery and Printing	1
	Tailoring and Garment Making	1
	Total	10

Table 1 presents the profile of the study participants. The majority of participants operated informal businesses (7), while three operated semi-formal enterprises. Most businesses were in the retail and market trading sector (4), followed by beauty and personal care (2), food processing and catering (2), stationery and printing (1), and tailoring and garment making (1). Regarding business experience, three participants had operated their businesses for between 5 and 10 years, one had less than five years of experience, while six did not specify their years of operation. In terms of business size, most participants were sole operators or managed micro-enterprises with up to three employees or family helpers. This diverse participant profile provided rich insights into the utilisation of formal and informal support networks and their contribution to the sustainability of women-owned businesses in Kabwe District.

4.2 Formal and Informal Support Networks Utilised by Women Entrepreneurs

The first objective sought to identify the formal and informal support networks utilised by women entrepreneurs in Kabwe District. The findings revealed varying levels of awareness and utilisation of support networks. While a few participants demonstrated knowledge of both formal and informal support structures, the majority relied primarily on informal networks, including family members, friends, church groups, fellow traders and cooperatives. Awareness of formal support institutions such as government programmes, business associations, NGOs and microfinance institutions was generally limited and appeared to increase with business experience. For example, P9 stated: "*I know about SEIZ, the Women's Development Fund, some NGO programmes, and the business associations in town. I am also aware of microfinance institutions like FINCA and CETZAM.*"

This finding suggests that entrepreneurs with greater business experience possess stronger bridging social capital, enabling them to establish connections beyond their immediate social circles. Consistent with Coleman (1988) and Granovetter (1973), these broader networks enhance access to valuable information and institutional resources. In contrast, many participants were only aware of informal support structures and had limited knowledge of how to access formal programmes, indicating that awareness does not necessarily translate into utilisation.

Participants further reported that inadequate dissemination of information significantly limited their engagement with formal support mechanisms. As P5 explained: "I*nformation on how to go about accessing financial support especially CDF is not properly disseminated which makes it a challenge to have knowledge on the application process or have access to CDF loans*."

This finding aligns with Fatoki (2014), Chama (2016) and Lubinda, (2018), who similarly found that ineffective communication and information gaps hinder women entrepreneurs' utilisation of available support services.

The study further established that trust, accessibility and familiarity largely determined the utilisation of support networks. Participants preferred support systems that were geographically accessible and endorsed by trusted individuals. P8 remarked: "*I use networks I can trust and that are close to me. If something is far or involves a lot of paperwork, I usually leave it.*" Likewise, P10 observed: "*I use what I understand and what people I trust are already part of. Anything that feels unfamiliar or requires me to travel to Lusaka is not realistic for me.*"

These findings reinforce Coleman (1988) and Lin's (2001) argument that trust is central to effective social capital mobilisation. Entrepreneurs benefited not merely from belonging to networks but from their ability to utilise trusted relationships to access resources. Several participants also indicated that they had never benefited from formal support programmes, relying almost exclusively on family members and close community relationships. This demonstrates the continued importance of bonding social capital in sustaining businesses where formal institutional support remains difficult to access.

Overall, the findings indicate that although both formal and informal support networks exist, women entrepreneurs in Kabwe District rely predominantly on informal relationships because they are more accessible, trusted and responsive to their immediate business needs. These findings are consistent with studies by Nahar et.al., (2026), Shakeel et al. (2020), Sebele-Mpofu (2020) and Gichuki et al. (2014), which highlight the central role of social networks in supporting entrepreneurial activities within resource-constrained environments. The study therefore extends Social Capital Theory by demonstrating that the effectiveness of entrepreneurial support depends less on the availability of formal institutions than on entrepreneurs' ability to identify, trust and mobilise resources embedded within their existing social relationships.

4.3 Contribution of Support Network Utilisation to Business Sustainability

The second objective examined how the utilisation of formal and informal support networks contributes to business sustainability among women entrepreneurs in Kabwe District. The findings indicate that participants viewed sustainability primarily as business continuity, resilience and the ability to support their households rather than business expansion. Support networks enabled entrepreneurs to withstand financial shocks, maintain operations and strengthen long-term business viability. P8 described business sustainability as follows: "*For me a sustainable business is one that is still open next year and can still feed my children. Growth is nice but survival comes first*."

This finding reflects the livelihood-oriented nature of women-owned enterprises in resource-constrained settings and supports Lubinda, (2018) and Mwobobia (2012), who found that women entrepreneurs often prioritise business survival over rapid growth.

Informal support networks emerged as vital sources of resilience through emergency finance, emotional support and flexible access to capital. P8 explained: "*Last December the market was slow and I needed money for school fees at the same time. The savings group lent me what I needed and I restocked in January when things picked up. Without that I might have sold my stock at a loss*."

This demonstrates the importance of bonding social capital, where trusted relationships provide resources that enhance business resilience (Coleman, 1988; Lin, 2001). Although fewer participants accessed formal support, those who did reported significant improvements in business performance. P10 stated: "*The second sewing machine from the NGO grant doubled my output. Before that I was turning away orders during the school season*." Similarly, P9 explained: "*The loan from CETZAM in my second year was probably the most important thing. I went from renting someone else's salon space to setting up my own. That changed everything structurally*."

These findings show that formal networks facilitate investment, business expansion and competitiveness through bridging social capital (Granovetter, 1973). They are consistent with Sebele-Mpofu (2020), Mashapure et al. (2023), and Mukendi and Manda (2022), who found that stronger entrepreneurial networks improve business sustainability. Overall, the findings demonstrate that sustainable women-owned enterprises depend on entrepreneurs' ability to effectively mobilise both informal and formal support networks, extending Social Capital Theory by showing that bonding and bridging social capital perform complementary roles in enhancing business sustainability.

4.4 Barriers to Effective Utilisation of Support Networks among Women Entrepreneurs

The third objective sought to identify the barriers limiting women entrepreneurs from effectively utilising available support networks in Kabwe District. The findings revealed that although several formal and informal support mechanisms exist, their utilisation is constrained by inadequate information dissemination, bureaucratic procedures, gender discrimination, time and logistical constraints, financial costs and trust deficits.

Limited access to information emerged as the most common challenge. Participants reported learning about support opportunities through rumours or after application deadlines had passed. P10 stated: "*Information is a constant challenge. I only find out about opportunities after they have closed, and usually I find out through rumour rather than any direct communication.*" Similarly, P5 observed: "*Information on how to go about accessing financial support especially CDF is not properly disseminated which makes it a challenge to have knowledge on the application process or have access to CDF loans.*"

These findings support Fatoki (2014) and Chama (2016), who found that poor dissemination of information limits entrepreneurs' utilisation of support services. From a Social Capital Theory perspective, inadequate institutional linkages reflect weak bridging social capital (Granovetter, 1973; Lin, 2001).

Participants also cited bureaucratic procedures as a major obstacle. P8 explained: "*I tried one government programme at the council offices. The process was too long and they kept asking for documents I did not have, so I stopped going*." Gender-related exclusion further limited access to support. P5 remarked: "*The selection process is not favorable, I feel they consider people with well established businesses and mostly men of older age are favored unlike female youths.*" while P3 stated: "*Women are rarely trusted with capital*."

These findings corroborate Brush et al. (2009) and Aidis et al. (2007), who highlight persistent institutional gender inequalities.

Time constraints also discouraged participation. As P8 explained: "*The biggest challenge is that most networks want you to come to meetings during the day, which is exactly when I am supposed to be at the market selling. I cannot leave my stall*." Finally, trust influenced entrepreneurs' willingness to participate in support networks. P8 stated: "Trust is a big one. I have heard stories of women who joined groups and were cheated or the group collapsed. So I only join what people I already know can vouch for."

Overall, the findings demonstrate that barriers to support network utilisation extend beyond programme availability to include institutional weaknesses, gender inequalities and socio-economic realities. Consistent with Social Capital Theory, entrepreneurs' ability to mobilise social capital depends not only on the existence of networks but also on inclusive, trustworthy and accessible institutional environments that enable effective utilisation.

4.5 Organic Peer Networks as an Under-Recognised Source of Business Sustainability

The fourth objective explored the role of organic peer networks in enhancing business sustainability among women entrepreneurs in Kabwe District. An important finding was that participants consistently identified organically developed peer networks as one of the most valuable sources of business support. Unlike formal programmes established by government agencies, NGOs or financial institutions, these networks evolved naturally through everyday business interactions and shared experiences, providing business information, emotional support and market opportunities. This demonstrates that women entrepreneurs are not only recipients of support but also active creators of entrepreneurial support systems.

P9 observed: "*The informal support from other women is often more practical than anything an NGO offers. I think researchers and policymakers underestimate how much women are already doing for each other without any programme attached to it*." Similarly, P10 explained: "*A lot of what I have built came from one other woman telling me something useful at the right moment. The most powerful support network I have is just a small group of women who have been through similar things and share what they know. Nobody set that up. It just happened.*"

These quotations demonstrate that organically developed peer networks provide practical knowledge, encouragement and timely business advice that directly strengthen business continuity and resilience.

The findings support Social Capital Theory by illustrating that trust-based relationships enable entrepreneurs to mobilise valuable resources embedded within their networks (Coleman, 1988; Lin, 2001). Consistent with Granovetter (1973), these peer networks combine both bonding social capital, through trust and solidarity, and bridging social capital, by exposing entrepreneurs to new information and opportunities. The findings also align with (Nahar et.al., 2026; Shakeel et al. 2020; Sebele-Mpofu 2020; and Gichuki et al. 2014), who found that strong social relationships enhance entrepreneurial resilience and business performance.

However, this study extends existing literature by demonstrating that some of the most effective entrepreneurial support systems emerge informally rather than through organised programmes. These self-organised peer networks complement formal support by fostering collaborative learning, reciprocal problem-solving and shared resilience. Overall, the findings identify organic peer networks as an under-recognised but significant source of business sustainability, suggesting that entrepreneurship support policies should recognise, strengthen and complement these existing community-based networks alongside formal institutional interventions.

5 Conclusion and Recommendations

5.1 Conclusion

This study examined the utilisation of support networks and their contribution to business sustainability among women entrepreneurs in Kabwe District, Zambia. The findings revealed that although both formal and informal support networks are available, women entrepreneurs rely predominantly on informal networks because they are more accessible, trusted and responsive to their immediate business needs. Support networks enhance business sustainability by strengthening resilience, facilitating access to financial and non-financial resources, and improving continuity during economic challenges. However, inadequate information dissemination, bureaucratic procedures, gender inequalities, time constraints and trust deficits limit effective utilisation of formal support mechanisms. Importantly, the study identified organic peer networks as an under-recognised yet highly valuable source of entrepreneurial support. Overall, the study concludes that sustainable women-owned enterprises depend not merely on the existence of support programmes but on entrepreneurs' ability to effectively mobilise trusted social relationships and institutional resources.

5.2 Recommendations

Based on the findings, the study recommends that government agencies, local authorities and development partners strengthen information dissemination through community outreach, digital platforms and local business associations to improve awareness of available support programmes. Institutional support mechanisms should be simplified by reducing bureaucratic requirements and tailoring application procedures to the realities of informal and micro-enterprises. Financial institutions should design flexible financing products with affordable repayment terms that accommodate the operational characteristics of women-owned businesses. Capacity-building initiatives should integrate mentorship, networking and entrepreneurial skills development to enhance women entrepreneurs' ability to access and utilise available support networks. Policymakers should also develop interventions that address gender-related barriers by promoting equitable access to finance and business development services. Finally, entrepreneurship support policies should formally recognise, strengthen and leverage existing organic peer networks through structured collaboration with cooperatives, savings groups and women entrepreneur associations, thereby complementing formal institutional support and promoting the long-term sustainability of women-owned enterprises.

Declaration of Competing Interests

The Authors declare no competing interests.

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Authors’ Contribution Statement

Formulated and designed the study; established the research framework and technique; directed the composition of the initial manuscript draft.

Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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