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BUSINESS WITHOUT A SHOP AMONG YOUNG ENTREPRENEURS IN CHIPATA ZAMBIA A DESCRIPTIVE QUESTIONNAIRE STUDY

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2. ABSTRACT

Digital platforms enable small businesses to market products and coordinate sales without permanent retail premises. This study describes business practices, perceived livelihood benefits and support needs among 50 young entrepreneurs in Chipata District, Zambia. A descriptive cross-sectional questionnaire design was used, and aggregate responses were analysed using frequencies and percentages. Clothing and fashion accounted for 60% of businesses. Facebook was the main platform for 40% of respondents, while WhatsApp and TikTok each accounted for 30%. Eighty per cent identified online business as their main income source, and all respondents reported generating income. Customer reach, flexibility and skills development were also perceived benefits. High internet and data costs were the main challenge for 50%, followed by low customer trust for 30% and competition for 20%. Sixty per cent reported fraud or dishonest transactions, while 70% had received no formal training. Affordable connectivity was the most requested support, followed by business management and digital marketing training. These findings describe the participating entrepreneurs' perceptions; they do not establish profitability, business survival or a national growth trend. Support should combine affordable connectivity with practical business skills, transaction verification and delivery planning. Larger studies with documented recruitment procedures and financial records are needed to evaluate sustainability.

3. KEYWORDS: Youth entrepreneurship; social commerce; digital platforms; informal business; online retail; Zambia.

4. INTRODUCTION

Young entrepreneurs can advertise products, respond to enquiries and arrange payment and delivery through social media without renting a permanent retail shop. This article uses 'business without a shop' to describe that arrangement. A business may still require stock storage, transport, working capital and substantial personal labour. Avoiding shop rent therefore changes the cost structure without necessarily making the enterprise inexpensive or profitable.

The concept sits within digital entrepreneurship, where digital technologies influence how opportunities are developed and commercial activity is organised (Nambisan, 2017). In social commerce, customer interaction and trust can affect willingness to buy (Hajli, 2015). These perspectives help explain why platform access, business capability and transaction reliability should be considered together when examining young sellers' experiences.

Zambian research identifies both opportunities and constraints in business use of information and communication technology. Mwila and Ngoyi (2019) discuss the cost and infrastructure barriers faced by SMEs. Shemi (2023) identifies behavioural, technological and organisational considerations in social-media commerce, while Chipongoma and Mwange (2025) review its adoption among MSMEs. The 2024 National Youth Policy provides a relevant policy context through its emphasis on entrepreneurship, skills and access to ICT (Ministry of Youth, Sport and Arts, 2024).

The practical question for Chipata is how young people operating without shops experience these opportunities and constraints. Platform participation alone reveals little about the products sold, dependence on the activity for income, exposure to fraud or access to training. This study addresses that question by describing business categories and main platforms, reported livelihood outcomes, operational risks and preferred support. Its contribution is a district-level description of participating sellers rather than a test of national trends or the effects of digital entrepreneurship.

5. MATERIALS AND METHODS

Study design and setting

The study used a descriptive cross-sectional questionnaire design in Chipata District, Eastern Province, Zambia. The unit of analysis was the individual respondent operating a business without a permanent physical shop. The analysis included 50 respondents aged 19-34 years.

The questionnaire summaries describe a non-probability sample; population inclusion probabilities and a response rate cannot be estimated from these aggregates.

Questionnaire and measures

The questionnaire covered gender, age, education, employment category, business type, duration of operation, main digital platform and motivation. Other items asked about income generation, customer reach, flexibility, skills development, operational challenges, fraud, payment difficulties, formal training and support needs. Income, flexibility and skills items capture respondents' judgements rather than independently measured changes in business performance. The main-platform item records a primary platform and does not measure all platforms used.

Analysis and reporting

Item frequencies were summarised using percentage = frequency / 50 x 100. Each reported item distribution totals 50 responses. Tables retain counts and percentages; figures use the same denominator. Only explicitly reported categories are presented. An option without a recorded tally is not assigned a new zero. The analysis preserves 'to some extent', 'sometimes' and 'prefer not to say' as distinct responses.

The dataset consists of aggregate item totals. Respondent-level links between answers are unavailable, so cross-tabulations, regression, subgroup comparisons and significance tests were not undertaken. The findings cannot show, for example, whether respondents reporting fraud were those reporting payment difficulties. No survey-weighted national estimates or population confidence intervals are presented.

Participant privacy

Results are reported in aggregate without participant names, contact details or identifying business records. Sensitive questions are summarised with the reported non-disclosure category retained. The analysis concerns reported commercial experiences and does not identify alleged perpetrators of fraud.

6. RESULTS AND DISCUSSION

Respondent characteristics

Table 1 describes the participants. Thirty respondents were aged 30-34 years, and 40 had a certificate, diploma or bachelor's degree. The questionnaire classified 35 respondents as

unemployed even though all reported online business activity. That category should be read as the recorded employment description; it does not establish that these individuals lacked self-employment or income.

Table 1 Respondent profile.

Characteristic	Category	N	%
Gender	Male	28	56
	Female	22	44
Age	19-24 years	10	20
	25-29 years	10	20
	30-34 years	30	60
Education	Secondary	10	20
	Certificate or diploma	20	40
	Bachelor's degree	20	40
Employment	Student	5	10
	Employed	10	20
	Unemployed	35	70
Location	Chipata	50	100

Each characteristic totals 50 respondents. Source: questionnaire frequencies reported for this study.

Business categories and use of platforms

All 50 respondents reported operating without permanent shops. Clothing and fashion was the most common business category, accounting for 30 respondents; food and beverages accounted for 10, and the other two categories accounted for five each. Facebook was the main platform for 20 respondents, compared with 15 each for WhatsApp and TikTok (Figure 1). These are primary-platform choices and should not be interpreted as exclusive use.

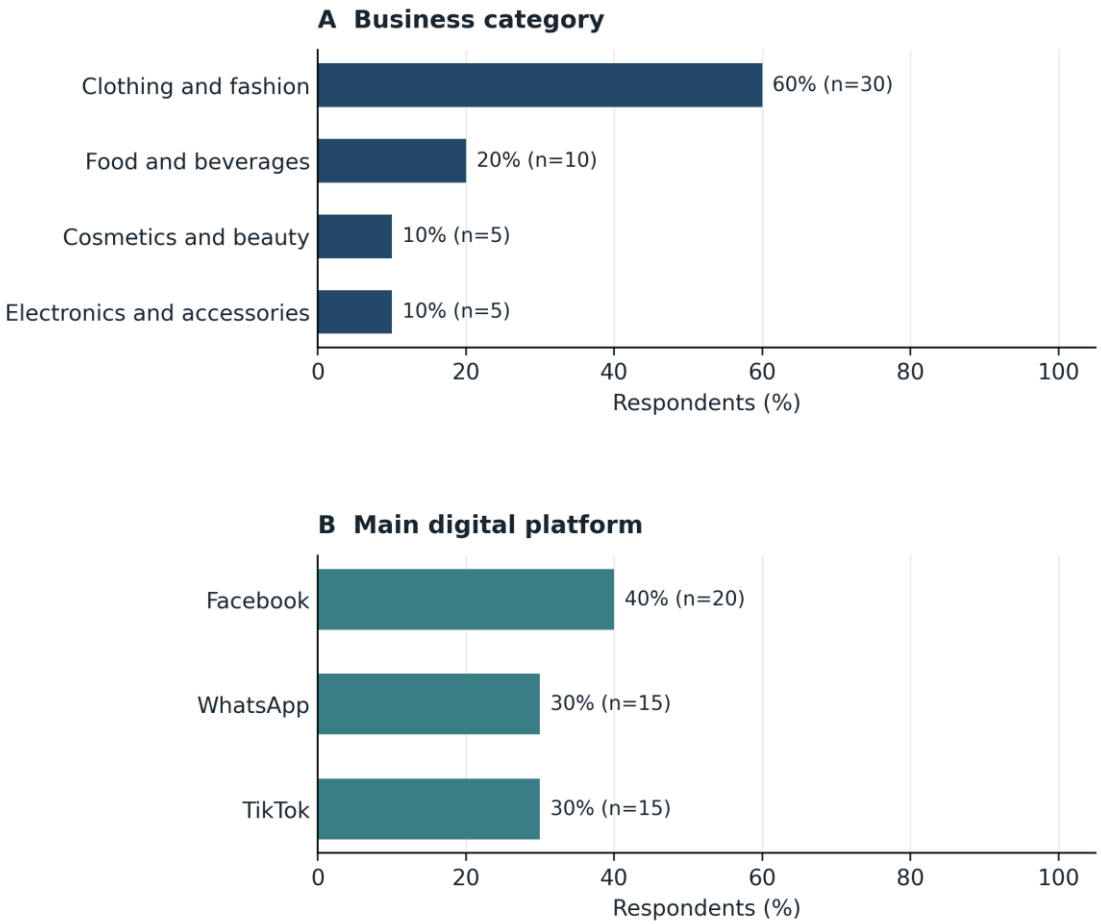


Figure 1: Business categories and main digital platforms.

Source: study questionnaire summaries; n = 50 in each panel. Bar labels show percentages and counts.

Thirty respondents reported one to three years of operation, while 20 reported six months to one year. The shared one-year boundary in the recorded categories limits precise interpretation of duration. All 50 identified low start-up costs as a motivation. This result records a selected reason; it does not quantify actual expenditure, prove that all other motivations were absent or show that businesses became more numerous over time.

The prominence of fashion businesses may reflect the suitability of visually presented consumer goods for social-media promotion. That is an interpretation requiring further investigation, since the questionnaire did not test product suitability. The role of Facebook, WhatsApp and TikTok is consistent with Zambian literature that treats social media as a route to product visibility and customer interaction (Shemi, 2023; Chipongoma & Mwange, 2025).

Perceived income and business outcomes

Forty respondents identified online business as their main income source, and all 50 said it helped generate income. Forty reported improved customer reach, with 10 reporting this to some extent. Thirty-five perceived greater flexibility than a physical shop, while 15 disagreed. Thirty-five reported developing business or digital skills, and 15 reported development to some extent (Figure 2).

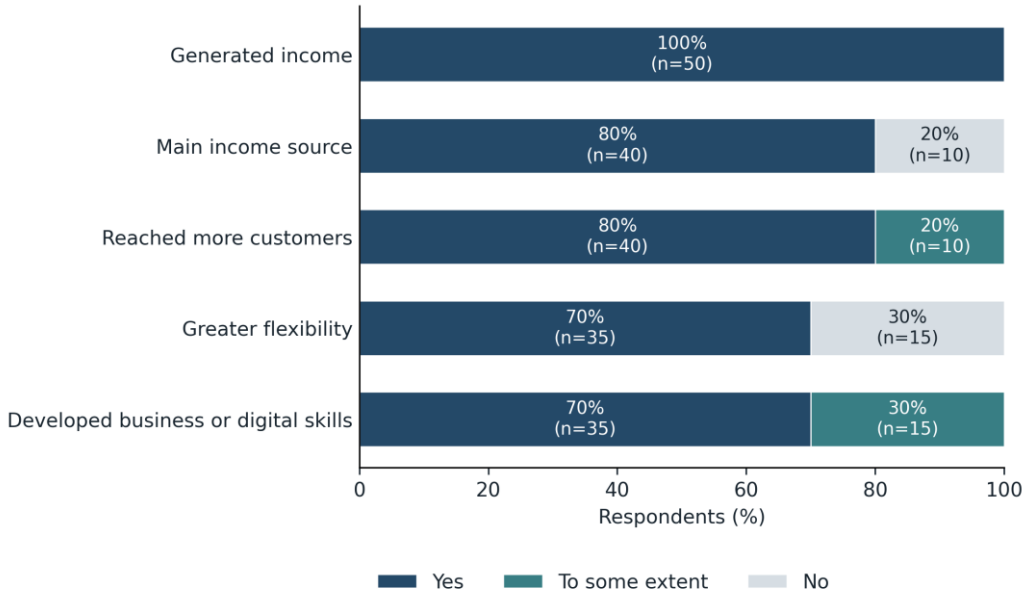


Figure 2: Self-reported livelihood and business outcomes. Source: study questionnaire summaries; n = 50 for every item. Response categories are preserved and each row totals 100%.

These results indicate that respondents commonly valued the activity as a livelihood. They do not measure net earnings, income stability or the opportunity cost of labour. An entrepreneur can generate revenue while making little or no profit after stock, connectivity and delivery costs. Similarly, the reported comparison with physical shops reflects perceptions, since no comparison sample of shop-based businesses was studied.

Skills development may arise through routine customer communication, pricing and managing orders, but the study did not assess competency before and after business entry. Its evidence therefore supports respondents' perceived learning rather than a measured training effect. Nambisan's (2017) account of digital entrepreneurship helps frame these activities as processes shaped by technology and business organisation; it does not establish their financial success.

Operational challenges and preferred support

High internet and data costs were the main challenge for 25 respondents, low customer trust for 15 and competition for 10. Affordable connectivity was the most requested support for 20 respondents, followed by business management training for 15, digital marketing training for 10 and better delivery services for five (Figure 3). The main-challenge question establishes priorities and cannot show that unselected constraints were absent.

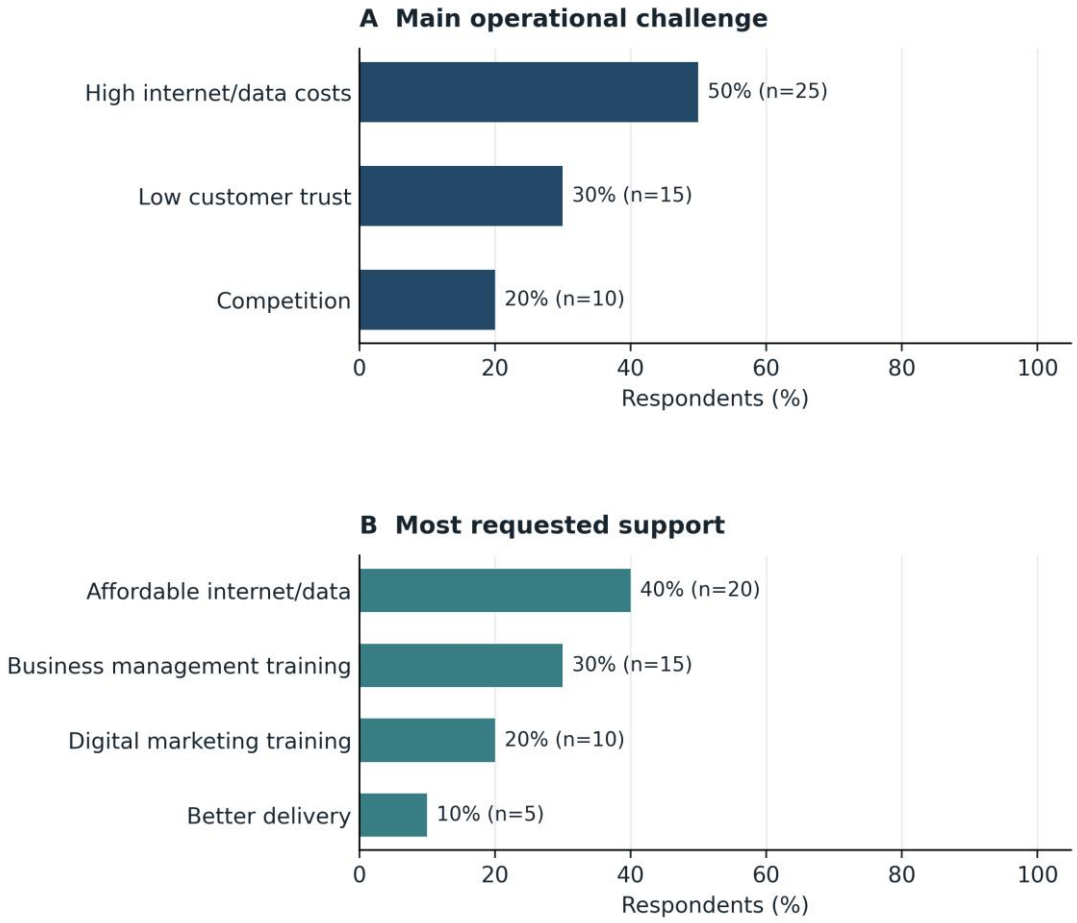


Figure 3: Main challenge and preferred support. Source: study questionnaire summaries; n = 50 for each panel. Each panel represents a separate questionnaire item.

The prominence of connectivity costs is consistent with the ICT access barriers discussed by Mwila and Ngoyi (2019). For businesses that depend on social-media communication, data is a recurring operating input. The findings support examining affordable access alongside business skills, rather than assuming that the absence of rent removes the main constraints on enterprise operation.

Transaction risks and training

Table 2: Fraud experience payment difficulties and formal training.

Item	Response	n	%
Fraud or dishonest transactions	Yes	30	60
	No	15	30
	Prefer not to say	5	10
Payment difficulties	Yes	5	10
	No	40	80
	Sometimes	5	10
Received formal training	Yes	15	30
	No	35	70

Thirty respondents reported fraud or dishonest transactions, while 40 reported no payment difficulties (Table 2). These questions capture different experiences, and the aggregate data cannot establish whether they concern the same transactions or respondents. Fraud should therefore not be treated as synonymous with payment failure. Its frequency, financial severity and reference period were not quantified.

Low customer trust was also a reported constraint. Hajli (2015) connects trust with purchase intention in social commerce, providing a useful interpretation of why reliable communication and fulfilment matter. Practical safeguards could include clear product descriptions, agreed delivery terms, order records and independent verification of payment. These are proposed responses to the reported risks; their effectiveness was not tested in this study.

Only 15 respondents reported formal training. This suggests a need to make practical instruction accessible to participating sellers, although it does not show that untrained respondents lack skills or that training would automatically increase income. Business management and digital marketing were explicitly requested forms of support.

Practical implications

Local enterprise-support programmes could combine affordable connectivity with instruction in costing, cash records, customer care, promotion and delivery planning. Delivery arrangements deserve attention even though they were the leading support request for only

five respondents. Training should enable sellers to calculate profit after operating costs and distinguish sales receipts from money available for household spending.

The 2024 National Youth Policy's emphasis on entrepreneurship, skills and ICT access provides a policy basis for discussing such support (Ministry of Youth, Sport and Arts, 2024). Programmes should begin with entrepreneurs' priorities and evaluate changes in business records, customer disputes and survival over time. The questionnaire does not identify which interventions will be most effective or cost-effective.

Limitations and future research

The small non-probability sample is confined to one district. Self-reports are vulnerable to recall and social-desirability bias, and aggregate frequencies prevent examination of relationships between characteristics, platform choices and outcomes. The questionnaire's employment category and overlapping duration boundary require care. Uniform responses on income generation and low start-up costs should not be interpreted as proof of identical experiences.

The cross-sectional design provides no evidence of a rise in participation, changes in earnings or long-term viability. No independently verified revenue, cost, profit or business-survival measures were analysed. Future research should document recruitment and fieldwork dates, use distinct duration categories, define employment status clearly, measure commercial outcomes and follow businesses over time. A larger multi-district study could examine whether the descriptive patterns vary by gender, business type or platform.

7. CONCLUSION

For the participating young entrepreneurs in Chipata, operating without a permanent shop was a reported source of income and a way to reach customers through social media. Clothing and fashion dominated the sample, while Facebook, WhatsApp and TikTok were the reported main platforms. Connectivity costs, customer trust, transaction risks and limited access to formal training shaped respondents' experiences.

The findings support practical assistance that combines affordable access with sound business management and safer transactions. They do not establish higher profitability than physical shops, national growth in online business or durable livelihood security. Those questions require broader sampling and independently documented financial and longitudinal evidence.

8. ACKNOWLEDGEMENTS

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