



Assessing Business Opportunities for Young Women (15–24) in Chiradzulu District, Malawi: A Case of TA Likoswe (Thesis)

Elias Samilo¹, Dr. Chikusela Sikazwe²

|✉: eliassamilo@gmail.com

Affiliation: DMI-St. Eugene University, Zambia

² Supervisor:

ABSTRACT :

This study assesses the business opportunities available to adolescent girls and young women (AGYW) aged 15–24 in Traditional Authority Likoswe, Chiradzulu District, Malawi. Using a mixed-methods approach with survey questionnaires, focus group discussions, and key informant interviews (n=75), the research identified viable small-scale enterprises and explored socio-economic factors influencing young women's participation in business. Findings indicate that while AGYW express strong entrepreneurial interest in tailoring, hairdressing, agribusiness, and livestock rearing, they face systemic barriers including limited access to capital, skills, markets, and entrenched gender norms. Results highlight that enhancing financial literacy, vocational training, and capital access are crucial for sustainable business engagement. The study recommends short-term, results-oriented business interventions, integration of local leadership, and policy-driven support mechanisms to improve AGYW's economic participation. This research contributes to gender empowerment, poverty reduction, and rural development by providing evidence-based insights for policymakers and practitioners.

Keywords: Women's Entrepreneurship; Youth Empowerment; Business Opportunities; Chiradzulu District, Malawi; Adolescent Girls and Young Women (AGYW)

1. Introduction and Background

Women's economic empowerment remains central to achieving sustainable development across Sub-Saharan Africa (SSA), as recognised in the Sustainable Development Goals (SDGs) and numerous national policy frameworks. Despite significant investments in gender equity and youth empowerment, adolescent girls and young women (AGYW) continue to face systemic barriers to meaningful participation in business and economic activities. The age group between 15 and 24 years is particularly critical because it marks the transition from education to work, family formation, and entry into social and economic responsibilities. Research shows that failure to engage youth in productive opportunities at this stage can perpetuate cycles of poverty, early marriage, and social exclusion (World Bank, 2023; Plan International, 2023).

In Malawi, structural gender inequalities remain deeply entrenched, particularly in rural communities. Approximately 70 percent of the population lives below the poverty line, and rural poverty rates have stagnated at 56 percent for over a decade (World Bank, 2023). Young women are disproportionately affected, as they are overrepresented in unpaid agricultural labor, underrepresented in formal employment, and often excluded from high-value economic activities (FAO, 2021). Within the southern region, Chiradzulu District presents a case in point. Here, unemployment and underemployment rates among youth remain high, and opportunities for entrepreneurship are concentrated in small-scale and informal sectors. These challenges are magnified among AGYW, who face additional gender-specific barriers such as limited access to credit, socio-cultural restrictions on mobility, and lower educational attainment compared to their male counterparts (Mkandawire et al., 2023).

Traditional Authority (T/A) Likoswe in Chiradzulu is one of the poorest localities in the district, with most households dependent on subsistence farming and informal trade. The community is characterized by high fertility rates, widespread poverty, and limited infrastructure to support small businesses. Young women in this context often pursue micro-enterprises such as tailoring, hairdressing, petty trading, and small-scale agribusiness. However, these ventures are typically undercapitalized, short-lived, and vulnerable to market shocks. Previous assessments conducted in similar districts highlight that young women lack collateral for loans, face discriminatory lending practices, and are rarely targeted by entrepreneurship support programs (Jacob, 2021; Amariah & Murei, 2022). Furthermore, socio-cultural norms place a heavy burden of household labor and caregiving responsibilities on young women, constraining their time and energy for business development (Bouée & Bioulac, 2018).

Despite these barriers, there is growing recognition that AGYW represent a critical demographic for driving inclusive rural development in Malawi. International development partners such as IFAD (2022) and Plan International (2023) have emphasized the potential of young women to transform rural economies if given access to resources, skills, and markets. Emerging opportunities exist in agribusiness value chains, digital entrepreneurship, tailoring, and service provision, especially as mobile technologies expand market reach (Malanga & Banda, 2021). Moreover, Malawi's national strategies, including the Malawi 2063 Vision, identify youth and women's entrepreneurship as central pillars for achieving industrialization and poverty

reduction. However, the translation of these policy aspirations into tangible outcomes at community level remains inconsistent, especially in marginalized areas such as T/A Likoswe.

This study was therefore designed to assess the business opportunities available to AGYW aged 15–24 in T/A Likoswe, Chiradzulu District. Specifically, it sought to identify viable small-scale business ventures, analyze the barriers and enablers to young women's participation in such ventures, and generate evidence-based recommendations for policymakers, development partners, and community stakeholders. By focusing on a rural community with high poverty prevalence and limited entrepreneurial infrastructure, the study contributes to filling a critical gap in both academic literature and policy practice. Furthermore, it aligns with broader goals of gender empowerment, poverty reduction, and youth inclusion, offering insights into how micro-level opportunities can translate into macro-level development outcomes.

2. Literature Review

2.1 Background

Entrepreneurship is widely recognized as a driver of economic growth, job creation, and poverty reduction. In the African context, however, entrepreneurship is often necessity-driven, particularly among women and youth (Bouée & Bioulac, 2018). Scholars distinguish between *opportunity-driven entrepreneurship*, where individuals pursue ventures to exploit market opportunities, and *necessity-driven entrepreneurship*, where individuals engage in business activities to survive due to lack of formal employment (Chakravarty et al., 2017). For adolescent girls and young women (AGYW), entrepreneurship is not merely a pathway to income but also a means of empowerment, enhancing agency, social participation, and independence (Amariah & Murei, 2022).

Youth empowerment in this context involves equipping young people with resources, skills, and enabling environments to actively participate in decision-making and development processes (Plan International, 2023). Scholars argue that youth empowerment must be understood in relational terms: empowerment requires dismantling structural inequalities that limit young women's access to credit, skills, and markets (Jacob, 2021).

2.2 The Gender Gap in Entrepreneurship

Despite widespread recognition of the importance of women in development, a persistent gender gap characterizes entrepreneurial ecosystems across Sub-Saharan Africa (SSA). Women are more likely to operate in low-growth sectors such as petty trade, tailoring, and food vending, while men dominate higher-value industries such as construction, manufacturing, and export-oriented agribusiness (FAO, 2021). This gendered segmentation is reinforced by cultural norms, financial discrimination, and unequal access to resources.

A Boston Consulting Group report (Bouée & Bioulac, 2018) found that women-owned businesses in Africa receive only 2% of venture capital funding, despite representing more than 50% of the continent's entrepreneurial workforce. In Malawi, women constitute nearly 77% of the agricultural labor force yet own less than 25% of agricultural land (FAO, 2021). The gap is further widened by social norms that prioritize male economic activity while burdening women with unpaid care work (Mkandawire et al., 2023).

2.3 Business Opportunities for AGYW in Rural Africa

Across SSA, business opportunities for AGYW cluster in low-capital, skill-based ventures. Studies identify petty trading, tailoring, hairdressing, poultry farming, small-scale retail, and catering as common entry points (Amariah & Murei, 2022). More recent literature points to emerging opportunities in digital enterprises, eco-tourism, and climate-smart agriculture (Chitika et al., 2024; IFAD, 2022). However, the uptake of such opportunities is constrained by infrastructural and knowledge gaps, particularly in rural settings.

Malawi's predominantly agrarian economy employs about 80% of its workforce in agriculture, but the sector's vulnerability to climate change, low productivity, and limited market access undermines its sustainability, particularly for rural youth and women (IFAD, 2022). Vision 2063 emphasizes transitioning from subsistence to commercial agriculture, with opportunities in value addition and agro-processing across commodities like legumes, dairy, and horticulture. Programs such as TRADE target youth inclusion in high-value chains (IFAD, 2022), yet structural barriers such as insecure land tenure and limited finance continue to hinder women's participation. Consequently, many young women turn to informal micro and small enterprises due to low entry barriers (IDA, 2022).

Research shows that young mothers, particularly parenting adolescent girls, face added constraints like time poverty and mobility restrictions, which limit engagement in more stable or profitable sectors, pushing many toward domestic work or informal agriculture (APHRC & CSR, 2022). Non-farm enterprises such as food processing, livestock sales, and small-scale trading provide alternative income sources (Plan International, 2023), but their success depends on overcoming barriers related to training, capital, and market access. Cross-country comparisons further illustrate that rural women in places like Nepal and Ethiopia diversify into male-dominated or unconventional trades, highlighting the importance of culturally tailored empowerment strategies (Plan International, 2023).

Beyond agriculture and informal trading, digital technology is emerging as a transformative pathway for young women entrepreneurs in Malawi. Mobile phones, mobile money services (Airtel Money and Mpamba) and social media platforms such as WhatsApp and Facebook enhance market reach, facilitate e-commerce, and provide real-time access to pricing and supplier networks, thereby boosting profitability (Malanga & Banda, 2020; Malanga & Banda, 2021; Jolex & Tufa, 2022). ICT adoption not only improves productivity but also strengthens resilience through tools such as weather forecasting and crop management apps, which could transform agricultural value chains if more widely utilized (Jolex & Tufa, 2022). However, systemic challenges remain, including rural-urban disparities in internet access—only 14% of Malawians use the internet compared to 85% in Kenya (ITU, 2017; Jolex & Tufa, 2022)—and low smartphone ownership due to affordability constraints (Malanga & Banda, 2021). Nevertheless,

given young women's faster ICT adoption rates (ITU, 2017) and the potential of digital solutions to expand financial inclusion and innovation (Jacob, 2021), targeted training, infrastructure investment, and policy support could unlock significant opportunities for rural women in Malawi.

2.4. Socio-economic factors influencing young women's participation in business

Research consistently shows that socio-economic factors strongly shape young women's participation in business, particularly in agribusiness and entrepreneurship. Amariah and Murei (2022) found that demographic, economic, social, and skills-related variables all significantly influence women's involvement in income-generating projects, with economic factors demonstrating the strongest correlation. Similarly, Adeyanju, Mburu, and Mignouna (2021) highlighted how participation in agricultural training programs significantly increased youth agribusiness incomes, though paradoxically, higher education levels reduced entrepreneurial performance, possibly due to increased risk awareness.

Broader comparative studies reinforce these findings: enabling factors such as access to networks, training, and low inflation encourage entrepreneurship, while economic stress, regulatory hurdles, and fear of failure suppress it (Bras, 2020; Burbar & Shkukani, 2021; Pollack et al., 2012; Sener & Tunali, 2019; Usman & Zuru, 2019; Roman et al., 2018). In the Malawian context, Matuntha and Banda (2025) observed that age and gender significantly impact entrepreneurial participation, with younger men showing higher engagement than women, while higher education reduced entrepreneurial intentions. These insights emphasize the complex interplay between demographic, social, and institutional environments in shaping entrepreneurial outcomes.

In Malawi, the situation is further compounded by rural women's limited access to education, childcare responsibilities, and systemic gender norms that confine them to informal, low-income activities (IFAD, 2022; Chakravarty et al., 2017; APHRC & CSR, 2022). Educational and skills gaps leave young women vulnerable to informal work (Khan, 2020), while cultural practices and discriminatory land tenure systems restrict access to productive assets (Mataya, 2009; Khan, 2020). Household responsibilities and patriarchal norms also reduce women's mobility and increase vulnerability to gender-based violence when economic independence challenges traditional roles (Baliki, 2019; Bouée & Bioulac, 2018; Kavuma et al., 2018).

Access to finance remains a major barrier, as women often face requirements such as collateral or male consent for banking services (Khan, 2020). Yet, social and financial networks like SACCOs, savings groups, and cooperatives provide critical support, while NGO and government programs enhance skills, market access, and financial inclusion (Kavuma et al., 2018). Overall, young women's participation in business in Malawi is constrained by overlapping socio-economic factors, but opportunities exist if interventions holistically address education, cultural barriers, asset ownership, and access to markets and finance.

2.5. Barriers to AGYW participation in business activities

Young women in Malawi and wider Sub-Saharan Africa face numerous barriers that limit their participation in business, many of which are rooted in systemic discrimination, socio-cultural norms, and resource constraints. Limited access to capital, land, and credit remains a critical challenge: high interest rates, stringent collateral requirements, and discriminatory lending practices often exclude women from formal financing (Urama et al., 2022; Mashapure et al., 2022; Jacob, 2021). Patriarchal inheritance systems and inflated land prices exacerbate women's marginalization from productive resources (Urama, 2020). Educational disparities further restrict entrepreneurial capacity, as poverty, early marriage, and entrenched gender roles deny many girls access to formal education and vocational training, leaving them unprepared for business opportunities (Plan International, 2022; Jacob, 2021).

The absence of mentorship and exclusion from male-dominated entrepreneurial networks amplify these disadvantages, limiting women's access to knowledge, confidence, and collaborative opportunities. Even when women access resources, social stigma and restrictive gender norms often undermine their agency: patriarchal communities frequently perceive them as "incapable" of meaningful contributions, pushing them into low-value sectors or forcing them to cede decision-making to male relatives (Plan International, 2023; Jacob, 2021).

Additional barriers stem from infrastructure gaps, digital exclusion, and restricted access to information. High broadband costs, low smartphone ownership, unreliable electricity, and spousal restrictions on device access perpetuate a digital divide that prevents women from leveraging ICT tools for business growth (Jolex & Tufa, 2022; Malanga & Banda, 2021; Mwatsika, 2021). These deficits deny women the benefits of e-commerce, mobile banking, and online networks, reinforcing their confinement to informal, low-profit activities. Lack of market information also leaves women vulnerable to exploitation by intermediaries, as they often cannot access real-time price updates or technical knowledge to diversify and compete effectively (Mashapure et al., 2022). Gendered occupational segregation further narrows women's business opportunities, as cultural norms restrict them to "acceptable" trades and discourage entry into male-dominated sectors, limiting income potential (Plan International, 2023). These overlapping barriers—financial, educational, cultural, infrastructural, and informational—collectively entrench women's economic marginalization. Addressing them requires systemic interventions such as gender-sensitive financing, affordable education and ICT access, inclusive mentorship programs, and cultural reforms that expand women's autonomy and entrepreneurial agency (Urama, 2022; Jacob, 2021).

2.5 Policy and Programmatic Interventions

Strategies to improve young women's participation in business emphasize expanding access to information, education, finance, and digital tools while addressing structural gender norms. Reliable market information is crucial for sustainability, as shown in Manicaland, Zimbabwe, where the absence of market research and transport cost planning reduced profits for women entrepreneurs (Mashapure et al., 2022). Digital tools present transformative opportunities, but require rural broadband expansion, subsidized data, renewable energy, and formalization of microenterprises to widen market access (Malanga & Banda, 2021; Jolex & Tufa, 2022). Programs like Rwanda's Smart Africa initiative and Ethiopia's Digital Ethiopia 2025 demonstrate the role of public-private partnerships in bridging the digital divide (Smart Africa, 2021; Ethiopian Ministry of Innovation, 2020). Equally, skills development through vocational training, apprenticeships, and life skills programs—such as Kenya's KYEP, Ninaweza, and Latin America's

Jovenes—have shown varying success, though outcomes remain sensitive to gender norms and logistical barriers (Chakravarty et al., 2017; Plan International, 2022). Mentorship and networking further enhance managerial and leadership capacities, equipping women with bookkeeping, budgeting, and confidence-building skills essential for enterprise growth (Mashapure et al., 2022; Bouée & Bioulac, 2018).

Financial inclusion is central, as start-up capital shortages persist globally (Simba et al., 2023). In Malawi, NGOs such as Kirk Start International and Family Development Services support women entrepreneurs with training and seed capital (Phiri & Rantšo, 2023). Evidence from Uganda shows hybrid financial models yield strong impacts: YOP increased women's incomes by 84%, WINGS doubled business ownership, and adolescent savings accounts paired with financial education doubled savings rates (Chakravarty et al., 2017). Cash grants proved more effective than microcredit, though sustainability requires integrating finance with mentorship and peer support. Addressing social and cultural barriers also proves vital: delaying early marriage and supporting education through interventions such as Malawi's Zomba program and Kenya's school uniform initiative reduced teenage pregnancy and enhanced long-term business potential (Chakravarty et al., 2017). Holistic models like Liberia's EPAG and Uganda's ELA clubs, which combined training, capital, childcare, and safe peer spaces, achieved notable outcomes, including employment gains of 47% and reduced teen pregnancy by 26% (Chakravarty et al., 2017). Ultimately, gender-sensitive government policies and comprehensive, multi-dimensional programs that integrate digital inclusion, financial access, mentorship, and structural reforms remain essential to creating enabling environments where women entrepreneurs can thrive (Bouée & Bioulac, 2018).

2.6. Theoretical review

Theoretical perspectives on women's participation in business reveal how economic models, cultural norms, and resource access shape entrepreneurial opportunities and constraints. The unitary decision-making model (Becker, 1973; Mgonezulu et al., 2024) assumes altruism by household heads, often overlooking women's contributions due to entrenched patriarchal norms, thereby limiting their agency in business. In contrast, feminist economic theory challenges this view by highlighting how gender biases in traditional economics undervalue women's roles, advocating for equity and empowerment to enhance household welfare and economic growth. Relatedly, the Feminisation U hypothesis (Urama et al., 2022) explains shifts in female labour force participation during economic transitions: women's engagement is initially high in agrarian economies, declines with industrialisation due to urbanisation, cultural constraints, and labour market polarisation, and rises again with advanced development as education and declining fertility expand opportunities. Similarly, the cultural theory of entrepreneurship (Cochran, 1965; Mashapure et al., 2022) underscores how socio-cultural values, such as risk tolerance and gender norms, determine women's entrepreneurial behaviour, while the creative destruction theory (Schumpeter; Matuntha & Banda, 2024) stresses the role of innovation and risk-taking in disrupting traditional systems, positioning young women's creativity as critical for entrepreneurial success.

Complementing these perspectives, the human capital theory (Njiraini, 2019) views education, training, and skills acquisition as essential "capital" for increasing productivity and business success, directly linking women's capacity-building to economic outcomes. The income theory of money (Copernicus, 1517; Galbács, 2015; Benchimol, 2016; Amariah, 2022) further illustrates how women's engagement in agribusiness and informal trade contributes to household income, financial independence, and empowerment. Meanwhile, resource theory (Barney, 1991; Amariah, 2022) highlights access to strategic resources—such as capital, education, and legal rights—as key determinants of competitiveness, pointing to patriarchal barriers in Malawi that restrict women's entrepreneurial success. Finally, empowerment theory (Rappaport, 1981; Hanmer & Klugman, 2016; Amariah, 2022) integrates economic, social, and political dimensions, framing empowerment not only as financial independence but as overcoming structural inequalities that marginalize women. Together, these theories provide a multi-layered lens for understanding the intersection of gender, culture, and economics, emphasizing that sustainable business participation by young women in Malawi requires both resource access and systemic transformation.

2.7. Conceptual Review

Several conceptual perspectives have been advanced to explain how individual, structural, and systemic factors shape entrepreneurship among young women in Africa and Malawi.

Individual Attributes and Entrepreneurship

Matuntha and Banda (2024) conceptualize entrepreneurship as a decision shaped by an individual's psychological characteristics, demographic profile, and socio-economic circumstances. Demographic variables such as age, gender, and education interact with socio-economic factors—including income level and access to capital—to influence whether and how an individual ventures into business. This model highlights the importance of personal endowments and social context in shaping entrepreneurial intentions.

Four-Step Framework for Job Creation

Velde (2022) presents a broader four-step framework for addressing youth unemployment in Africa, which also illuminates pathways for young women in Malawi. First, identifying promising sectors with growth and employment potential is essential; for Malawi, agro-processing, tourism, and digital services emerge as strategic entry points, given women's existing participation and the country's comparative advantage in agriculture. Second, addressing economic and political constraints is critical, particularly structural barriers such as limited access to land, credit, and technology, as well as skills mismatches reinforced by gendered education pathways. Third, designing enabling and targeted policies—such as gender-responsive training, affirmative action in entrepreneurship grants, and childcare support—helps women transition from informal subsistence roles to more sustainable enterprises. Finally, navigating political economy dynamics through coalition-building, accountability mechanisms, and cultural reframing ensures long-term institutional support. This framework, rooted in Human Capital and Empowerment theories, stresses that systemic equity—not economic growth alone—is key to unlocking women's potential as economic agents.

Jobs, Gender, and Small Enterprises

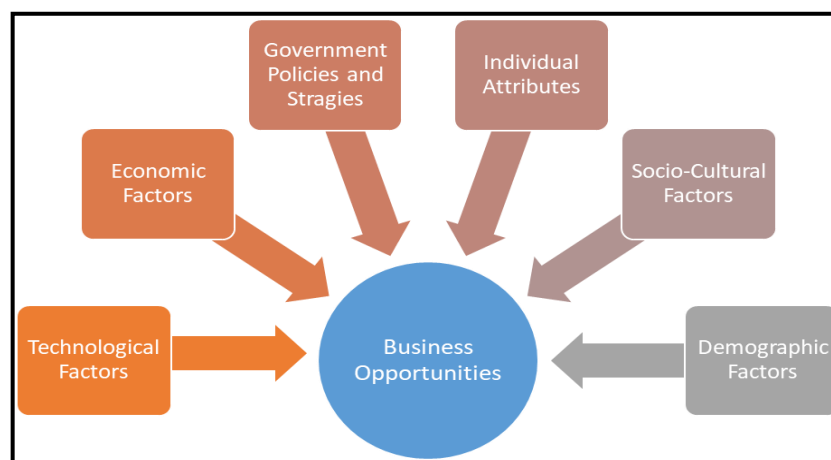
Richardson, Howarth, and Finnegan (2004) integrate the Sustainable Livelihoods (SL) approach with the MAIR model (Motivation, Abilities, Ideas, Resources) to examine women's entrepreneurship. The SL framework emphasizes access to human, natural, physical, financial, and social capital as prerequisites for livelihood diversification. In Malawi, patriarchal land tenure systems, financial exclusion, and weak digital infrastructure constrain women's access to these assets. The MAIR model complements this by focusing on entrepreneurial success factors: women's motivation, skill sets, exposure to innovative ideas, and access to resources. Gender norms often limit women's business ideas to low-value activities (e.g., petty trade), while resource constraints hinder scaling up. The framework also critiques fragmented enterprise support systems, noting that most government and NGO initiatives remain gender-blind and poorly coordinated, particularly in addressing rural women's needs. It concludes with gender-transformative implications, calling for policies that integrate asset reform, mentorship networks, and cultural advocacy to strengthen young women's entry into high-value enterprises.

Integrated Conceptual Framework for This Study

Drawing from these perspectives, this study proposes a conceptual framework in which *business opportunities for young women in T/A Likoswe* are shaped by six interlinked factors: technological, socio-cultural, economic, government policies and strategies, demographic, and individual attributes.

1. **Technological Factors:** Access to mobile banking, e-commerce, and digital marketing can lower entry barriers, but digital illiteracy and high internet costs limit uptake.
2. **Socio-Cultural Factors:** Gender norms prioritizing domestic roles, combined with perceptions of entrepreneurship as male-dominated, constrain participation, though mentorship and shifting norms create alternative pathways.
3. **Economic Factors:** Income generation and access to capital are decisive. Inflation, unstable markets, and limited collateral remain challenges, though microfinance and women-targeted initiatives offer entry points.
4. **Government Policies and Strategies:** Gender-inclusive policies, training programs, and empowerment initiatives can enable participation, but bureaucratic inefficiencies and weak implementation dilute their impact.
5. **Demographic Factors:** Age, education level, marital status, and household responsibilities determine women's capacity to engage in business. Early marriage and childcare duties remain significant barriers.
6. **Individual Attributes:** Entrepreneurial mindset, resilience, confidence, and skills development (as per Human Capital Theory) directly influence success in overcoming contextual constraints.

Figure 1: Conceptual Framework — Business Opportunities for Young Women



3. Methods

3.1 Research Design

This study adopted a mixed-methods descriptive survey design. This design was chosen because it allows for the collection of quantitative and qualitative data from a defined population to explore perceptions, opportunities, and challenges (Kothari, 2014). It captured both the prevalence of entrepreneurial activities among adolescent girls and young women (AGYW) and the underlying socio-cultural dynamics shaping their participation. Quantitative surveys provided measurable data on participation rates, preferred business ventures, and access to resources, while qualitative methods—focus group discussions (FGDs) and key informant interviews (KIIs)—offered deeper insights into attitudes, barriers, and opportunities.

The design was cross-sectional, conducted within Traditional Authority (T/A) Likoswe in Chiradzulu District, Malawi. A cross-sectional design was appropriate because it allowed the researcher to assess the status of AGYW entrepreneurship at a single point in time, capturing immediate challenges and opportunities relevant for programmatic interventions.

3.2 Study Population and Sampling

The study population comprised adolescent girls and young women aged 15–24 years, residing in T/A Likoswe. This group was selected because it represents a critical demographic often excluded from formal employment but with significant potential for entrepreneurship. In addition, district-level stakeholders such as officers from the Ministry of Gender, Ministry of Youth, and Ministry of Agriculture, as well as local employers and community leaders, were included as key informants.

A sample size of 75 AGYW was selected using simple random sampling from community lists provided by local leaders. This ensured representativeness across different villages. For qualitative data, 5 key informant interviews (KIIs) were conducted with district officials and employers, while 2 focus group discussions (FGDs) were held with AGYW (each with 8–10 participants). Purposive sampling was used for key informants to ensure that individuals with relevant expertise and authority were included. According to Mugenda and Mugenda (2003), a sample size above 30 is adequate for descriptive research, while larger samples improve precision and reliability. The selected sample ensured both breadth and depth of responses.

Data Collection Tools and Procedures

Three main tools were employed: i) Structured Questionnaire (Quantitative) administered to 75 AGYW to capture demographic information, business activities, interest in entrepreneurship, and barriers to entry; ii) Semi-Structured Interview Guide (Qualitative) used for KIIs with district officials and employers for institutional perspectives regarding AGYW entrepreneurship, available support mechanisms, and perceived barriers; and iii) Focus Group Discussion Guide (Qualitative) used in FGDs with AGYW to explore cultural expectations, peer influence, perceptions of viable businesses, and challenges faced in starting enterprises.

Additionally, observation checklists were used to assess physical infrastructure (e.g., markets, business stalls) and availability of resources in the community; and secondary data were collected through document review of relevant reports, journal articles and policy documents.

3.4 Data Analysis

Collected data was cleaned, coded, and analyzed using Statistical Package for Social Sciences (SPSS) and Microsoft Excel. Quantitative data was analyzed using descriptive statistics such as frequencies, percentages, and cumulative distributions. Results were presented in tables, graphs, and charts for clarity. Cross-tabulations were applied to examine relationships between age groups, educational attainment, and entrepreneurial involvement.

Qualitative data from FGDs and KIIs were audio-recorded, transcribed verbatim, and analyzed thematically. Coding was conducted manually and clustered into themes such as *barriers to entrepreneurship*, *preferred business ventures*, *support systems*, and *cultural influences*. Triangulation between quantitative and qualitative findings enhanced the validity of results.

3.5 Ethical Considerations

The study adhered to ethical principles throughout. Respondents were informed of the purpose of the research and gave verbal or written consent before participation. Confidentiality and anonymity were guaranteed, with responses used solely for academic purposes. Participation was voluntary, and respondents could withdraw at any stage without consequences. The study also sought approval from relevant community leaders before data collection (Resnik, 2018).

4. Results and Discussion

4.1 Demographic Profile of Respondents

The study surveyed 75 adolescent girls and young women (AGYW) aged 15–24 in T/A Likoswe. The majority (64%) were aged 18–22, while 23% were under 18 and 13% were aged 23–24. Over half had completed secondary education, 4% had some tertiary schooling (diploma), while others yet reported completing primary school only. This educational distribution reflects wider patterns in Malawi, where female school completion rates remain lower than males due to early marriage, pregnancy, and poverty (World Bank, 2023).

From a livelihoods perspective, 40% of respondents were unemployed at the time of the survey, while 60% were engaged in informal activities such as vending and casual agricultural labor. This confirms earlier national surveys which highlight high levels of youth underemployment, particularly among women (Mkandawire et al., 2023).

Table 1. Demographic profile of respondents

Variable	Type	Mean	Min	Max	% = 1	Standard Deviation (SD)
Age	Numeric	18.7	15	23	–	2.60
Education Level	Ordinal	1.9	1	3	–	0.74
Microloan Access	Binary	–	–	–	50%	–

Training	Binary	–	–	–	40%	–
Business Ownership	Binary	–	–	–	60%	–

4.2 Preferred Business Ventures

When asked about preferred business opportunities, respondents identified tailoring (10%), agribusiness—especially poultry and vegetable farming (65%), hairdressing (15%), and small retail/trading (10%) as their main areas of interest (Table 1).

Table 2. Preferred Business Ventures among AGYW in T/A Likoswe

Business Type	Percentage of AGYW Interested
Tailoring & Designing	10%
Hairdressing	15%
Agribusiness (poultry, crops)	65%
Retail/Trading	10%

These findings are consistent with research in Malawi and other SSA countries, where tailoring, beauty services, and small-scale agriculture dominate women's enterprises due to low entry costs and skill accessibility (Amariah & Murei, 2022; FAO, 2021). Similar patterns were observed in South Sudan and Uganda, where women overwhelmingly engaged in poultry farming and tailoring as their first business ventures (IFAD, 2022).

The high interest in agribusiness reflects an emerging trend of youth agripreneurship across SSA. Chitika et al. (2024) emphasize the role of climate-smart agriculture as a sustainable livelihood for youth, though they caution that limited access to irrigation and credit remain barriers.

4.3 Barriers to Entrepreneurship

Respondents identified lack of startup capital (78%), inadequate business skills (65%), limited market access (41%), and cultural barriers including gender norms (38%) as the main obstacles to entrepreneurship. These barriers were reinforced during focus group discussions, where participants emphasized that most microfinance institutions demand collateral, which young women do not possess.

A 20-year-old FGD participant remarked:

“Even if we want to start tailoring or poultry businesses, without money we cannot. The banks need collateral, but we have nothing.”

From the structured interviews, 60% of the respondents reported limited access to capital as a barrier, while 45% indicated lack of business skills, 25% reported cultural constraints and 15% reported low confidence (Table 2).

Table 3. Barrier to entrepreneurship

Barrier	Frequency (n)	Percentage
<i>Limited Access to capital</i>	45	60%
<i>Lack of Business skills</i>	33	45%
<i>Cultural restrictions</i>	19	25%
<i>Harassment/lack of safety in marketplaces</i>	15	20%
<i>Low confidence</i>	11	15%

These findings mirrors Jacob's (2021) findings on financial exclusion in SSA, where discriminatory practices and collateral requirements systematically disadvantage women. It also resonates with Adeyanju et al. (2021), who identified lack of vocational training as a significant barrier for young women's agribusiness ventures.

4.4 Support Systems and Opportunities

When asked about support received, less than 15% of AGYW reported benefiting from NGO or government entrepreneurship programs. Most noted that existing programs target older women or mixed-gender youth groups, leaving adolescent girls underrepresented.

Key informant interviews highlighted gaps in program targeting. A district gender officer explained:

“Most of the youth programs do not focus specifically on adolescent girls. We see many young men benefiting, while girls are left behind.”

This finding aligns with Plan International (2023), which stresses that interventions often fail to account for the unique challenges AGYW face, including household responsibilities and early motherhood. Without intentional targeting, AGYW remain excluded from support structures.

4.5 Cultural and Social Norms

Qualitative findings underscore the powerful role of social norms in shaping AGYW's entrepreneurial participation. FGD participants reported that community expectations often discourage girls from pursuing business, with many encouraged instead toward early marriage. Some respondents highlighted restrictions on mobility, where families are reluctant to allow girls to travel outside the village for markets.

These cultural barriers are well-documented in SSA literature. Bouée & Bioulac (2018) argue that entrenched gender norms confine women to low-value activities, while IFAD (2022) emphasizes the need for interventions that address social attitudes alongside business support.

4.6. Discussion in Context

The results reveal a clear paradox: AGYW in T/A Likoswe possess strong entrepreneurial aspirations and identify viable business opportunities, yet systemic barriers restrict their participation. These findings are consistent with regional literature highlighting the gendered nature of youth entrepreneurship (Amariah & Murei, 2022; FAO, 2021).

Three key insights emerge:

1. Finance is the critical barrier – consistent with Jacob (2021), without tailored microfinance products AGYW cannot translate business ideas into reality.
2. Skills training is insufficient and poorly targeted – as Adeyanju et al. (2021) argue, training programs must be practical, short-term, and aligned with market needs.
3. Cultural norms remain an invisible barrier – interventions that focus only on financial and technical aspects without addressing socio-cultural expectations risk failure (Plan International, 2023).

Overall, the findings highlight the need for integrated approaches that combine financial inclusion, vocational training, and social norm change.

6. Conclusion and Recommendations

This study examined the business opportunities available to adolescent girls and young women (AGYW) aged 15–24 in T/A Likoswe, Chiradzulu District, Malawi. Using a mixed-methods design, the research identified tailoring, hairdressing, agribusiness, and petty trading as the most viable ventures, but found that systemic barriers—including lack of startup capital, limited skills, restricted market access, and entrenched gender norms—constrain meaningful participation. Despite these barriers, AGYW expressed strong entrepreneurial interest, suggesting untapped potential for inclusive rural development if appropriate interventions are implemented.

The results contribute to existing literature by providing **localized evidence** from a marginalized rural community, complementing broader national and regional analyses. They underscore that AGYW are not passive recipients of aid but active agents with aspirations, creativity, and resilience. However, without targeted support, their entrepreneurial potential remains unrealized.

Recommendations

1. **Enhance Financial Inclusion:** Establish youth-friendly microfinance schemes with flexible collateral requirements. Promote savings and loan associations tailored specifically for AGYW.
2. **Expand Vocational and Business Skills Training:** Introduce short-term (3–6 month), practical skills training in tailoring, hairdressing, agribusiness, digital marketing and business skills. Integrate mentorship programs that link AGYW with successful women entrepreneurs.
3. **Address Socio-Cultural Barriers:** Engage traditional leaders and parents in sensitization campaigns to support girls' entrepreneurship. Challenge restrictive gender norms through community dialogues and role models.
4. **Policy and Programmatic Alignment:** Ensure that national strategies like Malawi 2063 translate into local-level interventions. Align NGO and government initiatives to directly target AGYW, not only general youth or women groups.

By implementing these recommendations, policymakers, NGOs, and community stakeholders can unlock AGYW's entrepreneurial potential, contributing to poverty reduction, gender equity, and sustainable rural development in Malawi.

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