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Influence of Social Networks on In-Service Teachers' Intentions to Start Businesses in Chongwe District of Zambia



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## Influence of Social Networks on In-Service Teachers' Intentions to Start **Businesses in Chongwe District of Zambia**

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### **Abstract**

**Purpose:** This study examined the influence of social networks on in-service teachers' intentions to start up a business in Chongwe district, Zambia. The research was motivated by the growing need for economic diversification and self-reliance among public servants, particularly teachers, who increasingly seek alternative income through entrepreneurship.

**Methodology:** Using a mixed-methods approach, the study collected data from 150 structured questionnaires and conducted in-depth interviews with selected teachers.

**Findings:** The findings showed that only 35% of respondents believed social networks influenced their entrepreneurial intentions, while 65% did not. Furthermore, 70% of the teachers were unclear about business registration, taxation, and regulatory compliance, and a similar percentage were unaware or unsure of existing government policies that support entrepreneurship. The study also found that most teachers primarily use social networks for personal communication rather than for professional or business-related purposes. Key barriers to entrepreneurship included limited entrepreneurial knowledge, fear of market competition, and insufficient exposure to business ideas. These challenges suggest that social networks currently have a minimal role in shaping teachers' business start-up intentions.

Unique Contribution to Theory, Policy and Practice: Based on these insights, the study recommends that government institutions enhance communication about entrepreneurship policies, provide targeted training on business procedures, and promote the professional use of social networks. Such measures could help improve entrepreneurial awareness and encourage greater participation in business ventures among government school teachers.

**Keywords:** Social Networks, In-Service Teachers, Entrepreneurial Intentions, Entrepreneurship

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### 1.0 Introduction

The study investigated how social networks influence government school teachers' intentions to start their own businesses in Chongwe district. With social media becoming a major part of people's lives, the research aimed to explore how platforms such as Facebook, WhatsApp, and LinkedIn influence entrepreneurial mindsets among government school teachers. The focus was on the interaction of personal and professional networks and their influence on decision making related to entrepreneurship.

The influence of social networks on government school teachers' intentions to start up a business represents a compelling intersection of technology, professional identity and entrepreneurial aspirations. In the digital age, social networks such as Facebook, LinkedIn, WhatsApp, and other online communities have become essential tools that shape individual behaviors, decisions, and ambitions, including those of government school teachers considering entrepreneurial ventures (Kapoor et al., 2023).

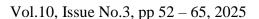
Globally, social networks have been recognized as powerful enablers of entrepreneurship. They facilitate access to information, mentorship, market opportunities and emotional support all critical components for entrepreneurial success (Fischer & Reuber, 2022). Platforms like LinkedIn and Facebook allow users to build professional relationships, share knowledge, and connect with potential partners or clients. According to Tajudeen et al. (2023), these platforms enable professionals, including public sector workers, to tap into entrepreneurial ecosystems that were previously inaccessible through traditional means.

Furthermore, social networks help reduce barriers typically associated with business start-up. As Indrupati and Henari (2023) explain, these platforms serve as support systems that mitigate fears such as failure or lack of capital by offering success stories, practical guidance, and community reinforcement. However, the extent of their impact is often shaped by variables such as the user's engagement level, the credibility of shared information, individual motivation, and the alignment of network content with entrepreneurial objectives (Ahmad et al., 2021).

Globally, research by Burt (2024) and others has emphasized that social networks are not only sources of information and resources but also channels for emotional support, trust building and the development of entrepreneurial identity. This is particularly important for individuals in highly structured professions such as public service, where risk aversion and rigid career paths often discourage business ventures. For government school teachers, networking opportunities on social platforms offer exposure to new ideas, peer influence, mentorship, and access to capital, which can stimulate the intention to pursue entrepreneurship (Okorie, 2020).

From an economic standpoint, the importance of entrepreneurship cannot be overstated. According to Ferreira et al. (2023), entrepreneurship plays a vital role in job creation and innovation, yet approximately 22.6% of small businesses worldwide fail within the first year (Khan et al., 2021). In many developing countries, technical and social entrepreneurship is seen as a pathway to

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addressing broader economic challenges, including unemployment and poverty (Liao et al., 2022). Consequently, understanding the catalysts that drive entrepreneurial intentions such as the influence of social networks is of critical relevance.

In the African context, research has increasingly focused on how digital and social networks influence entrepreneurial activity. Mumbwa and Phiri (2023) note that platforms like Facebook, WhatsApp, and LinkedIn are gaining traction as informal business hubs across Zambia and other African countries. These networks offer accessible, low-cost channels for government school teachers to gather business insights, advertise products, and connect with entrepreneurs. However, despite the growing relevance of these tools, many government school teachers in Zambia still underutilize them for entrepreneurial purposes (Sikalumbi, 2022).

Recent studies also highlight that government school teachers in Zambia face structural and psychological barriers to business entry, including fear of competition, regulatory ambiguity, and insufficient knowledge about business start-up procedures such as registration, taxation, and compliance. This points to a broader gap not only in digital engagement but also in policy dissemination and entrepreneurial capacity building.

While global and regional research underscores the growing importance of social networks in influencing entrepreneurial behavior, their potential remains underexploited among government school teachers in Zambia. A comprehensive understanding of how these platforms affect government school teachers' intentions to start a business is essential for shaping more responsive policies and support programs. By addressing both the psychological and institutional factors that limit the entrepreneurial use of social networks, Zambia can better harness the potential of its public workforce in contributing to the national entrepreneurial ecosystem.

### **Statement of the problem**

The integration of social networks into daily life has globally enhanced access to entrepreneurial resources such as mentorship, business knowledge, and market opportunities. Platforms like Facebook, WhatsApp, and LinkedIn help formal employees overcome common start-up barriers. However, in Zambia, particularly among government school teachers, the use of social networks for entrepreneurship remains limited. While these teachers are increasingly active on digital platforms, they mainly use them for personal communication rather than professional or business development (Mumbwa & Phiri, 2023). This highlights a gap between the potential and actual use of social networks in fostering entrepreneurship. With Zambia's focus on entrepreneurship for economic growth, it is important to explore how these platforms can support business aspirations, especially among teachers in Chongwe district.

### **Purpose of the study**

The purpose of this study was to explore and assess the influence of social networks on government school teachers' intentions to start up a business in Chongwe district. Specifically, the research

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aimed to understand how various social networking platforms such as Facebook, WhatsApp, and LinkedIn affect government school teachers' entrepreneurial aspirations, decision-making processes, and access to essential resources for business ventures.

By examining the extent to which social networks provide government school teachers with valuable connections, information, and support, the study seeks to determine whether these platforms can serve as catalysts for entrepreneurial activities.

### **Objective of the study**

To determine the influence of social networks on teachers' entrepreneurial intentions to start businesses in Chongwe district.

### 2.0 Literature Review

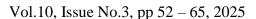
Social networks, defined as the web of relationships that individuals maintain through family, friends, colleagues, and professional contacts, have been shown to play a crucial role in shaping entrepreneurial intentions by providing access to resources, information, and support systems (Aldrich & Zimmer, 1986; Hoang & Antoncic, 2003; Farooq et al., 2021). In Africa, the entrepreneurial intentions of teachers are influenced by a complex interplay of socio-economic factors, including government policies, economic instability, and access to entrepreneurial resources (Nketsiah et al., 2020; Osei et al., 2022). Government school teachers, often characterized by job security and steady income, face challenges in shifting towards entrepreneurial ventures due to risk aversion and bureaucratic work cultures (Amankwah-Amoah et al., 2018; Chigunta, 2021).

Ibrahim & Mas'ud (2016) highlight that social networks among government school Teachers in countries like Nigeria provide an essential support system for aspiring entrepreneurs. However, a key challenge is the lack of institutional support for government school Teachers who wish to transition into entrepreneurship. African governments, while promoting entrepreneurship on a macro level, often fail to provide tailored programs that address the unique challenges faced by Government school Teachers (Sikalumbi, 2021).

Moreover, Akanbi (2020) emphasizes the role of social capital in entrepreneurial development within the public sector in sub-Saharan Africa. Government school Teachers rely on peer networks, both online and offline, to gather information and resources necessary for entrepreneurial activities. Yet, due to the high perceived risk of leaving secure government employment, many government school Teachers in Africa are hesitant to pursue business ventures unless they have a strong support system, such as access to loans or informal capital through their social networks.

Ibrahim and Mas'ud (2016) state that entrepreneurial networks in Nigeria offer government school Teachers access to capital, mentorship, and market knowledge, which are critical for successful business start-ups. In contexts where formal entrepreneurship training is limited, these networks

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serve as informal ecosystems for capacity building. Networks, particularly informal ones, are key for government school Teachers who use peer connections to develop business ideas and navigate regulatory systems.

According to Mairura et al. (2019), government school Teachers in Kenya benefit from strong networks that include family, friends, and professional contacts. These networks provide not only financial resources but also crucial encouragement and emotional support. The authors argue that entrepreneurial intentions among government school Teachers in Kenya are significantly higher among those embedded in strong social and professional networks, with many leveraging these networks to form partnerships and collaborate in small business ventures.

Afolabi et al. (2020) discuss how social networks are pivotal in shaping entrepreneurial intentions among government school Teachers in Nigeria. These networks help reduce the uncertainty and risk associated with starting a business. The study reveals that government school Teachers who actively engage in social and professional networks are more likely to develop entrepreneurial intentions due to the exchange of business ideas, information about market opportunities, and potential collaborations.

Recent studies show that entrepreneurial networks enable teachers to access critical resources such as financial capital, training opportunities, and mentorship that would otherwise be difficult to obtain (Karemu & Muturi, 2022; Wambugu & Kinyua, 2023).

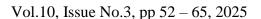
For example, networks allow them to secure financial capital, either through informal loans from peers or through introductions to formal financial institutions. These networks also offer emotional support, which is crucial in the decision-making process for individuals considering entrepreneurship.

Outside Africa, particularly in developed countries like the United States and the United Kingdom, government school Teachers' entrepreneurial intentions are shaped by a combination of institutional and personal factors. Studies reveal that government school Teachers often view entrepreneurship as a post-retirement activity or a part-time venture to supplement their income, given the secure nature of government jobs.

Van Gelderen et al. (2019) argue that in Western economies, Government school Teachers' entrepreneurial intentions are often bolstered by access to comprehensive entrepreneurial ecosystems, including mentorship programs, start-up incubators, and government funded innovation initiatives. Social networks, particularly online platforms like LinkedIn, play a crucial role in connecting government school Teachers with entrepreneurial resources and opportunities.

Ramadani et al. (2017) found that government school Teachers in countries like Germany and the Netherlands were more likely to pursue entrepreneurship when they had access to robust social networks, which provided information on market trends, funding opportunities, and collaboration with other entrepreneurs. However, the key motivators often differed, with many pursuing

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entrepreneurships to engage in innovation or social enterprise rather than purely economic gain (Sikalumbi, 2023).

In the UK, Kirkwood (2016) examined the role of professional networks in shaping entrepreneurial intentions among public-sector employees. The study found that government school Teachers who participated in formalized business networks, such as business incubators and entrepreneurial training programs, were more likely to start businesses. This is largely due to the structured support systems that offer guidance on regulatory frameworks, financing options, and business strategy development.

Musona et al. (2021) found that while government school Teachers in Zambia are aware of the potential benefits of entrepreneurship, only a small percentage actively consider starting a business due to structural and cultural barriers. Social networks, particularly informal groups such as family, church communities, and online platforms like Facebook, provide government school Teachers with emotional support and limited financial assistance. However, the use of these networks for entrepreneurial purposes remains limited, as most government school Teachers use them for personal

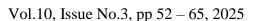
There is a significant gap in research that specifically addresses the unique challenges faced by Zambian government School Teachers in pursuing entrepreneurship. While some studies, such as Mumba et al. (2019), explore general entrepreneurship in Zambia, there is little focus on how government policies, social networks, and other socio-cultural factors specifically impact government school Teachers.

A study by Chanda et al. (2022) highlights that formal entrepreneurial networks, such as business associations and chambers of commerce, are less accessible to government school Teachers in Zambia. The authors point out that while these networks are open to the public, Government school Teachers often lack the time or resources to participate, making them reliant on smaller, informal networks. Furthermore, many government school Teachers in Zambia are unaware of government programs or microfinance opportunities that could be accessed through entrepreneurial networks

Mungoma and Mulenga (2021) found that government school Teachers in Zambia who actively participate in local entrepreneurial groups or associations were more likely to express entrepreneurial intentions. These groups often provide information on government policies, funding opportunities, and business management training, although access to these networks is not widespread across the civil service. The study also noted that government school Teachers' use of digital networking platforms (such as WhatsApp and Facebook) to connect with other entrepreneurs is growing, but these platforms are used more for social connections than for business

Government policies and regulations play a significant role in shaping entrepreneurial intentions, especially among government school Teachers who may face unique challenges transitioning from public service to private enterprise.

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Akpan et al. (2021) examined the impact of government policies on entrepreneurial activities in Nigeria, highlighting that government school Teachers are often unaware of government programs designed to support entrepreneurship. The study found that many government policies aimed at promoting small and medium-sized enterprises (SMEs) do not specifically cater to the needs of government school Teachers. Policies such as the *National Entrepreneurship Policy* encourage entrepreneurship in general but do not provide clear pathways for government school Teachers to transition from public service to entrepreneurship.

In South Africa, Fatoki and Oni (2014) explored how government regulations, particularly the regulatory environment for SMEs, affect government school Teachers' entrepreneurial intentions. The study found that while government programs such as the *Small Enterprise Development Agency (SEDA)* and the *National Youth Development Agency (NYDA)* provide valuable support, government school Teachers often find it challenging to access these resources due to bureaucratic hurdles. Moreover, policies restricting government school Teachers from engaging in private business activities while in service create additional challenges.

In developed countries, government policies tend to be more clearly defined and structured to support entrepreneurship across different sectors, including public servants. Many countries have established frameworks that make it easier for government school Teachers to start businesses, either while they are still in service or upon retirement.

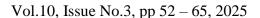
Block and Sanders (2016) in their study of government policies in Europe found that Government school Teachers in many EU countries benefit from policies that provide financial incentives, training programs, and simplified regulatory procedures to encourage entrepreneurship. For example, in Germany, government school Teachers are allowed to engage in part-time entrepreneurial activities if these do not conflict with their public duties. Government support for entrepreneurship through initiatives like the *German Federal Employment Agency's Start-Up Grant* has been pivotal in increasing Government school Teachers' intentions to start businesses.

In the United States, Bruce et al. (2014) discussed how *Small Business Administration (SBA)* programs and tax incentives influence public sector employees' entrepreneurial intentions. The study found that Government school Teachers who are nearing retirement are more likely to take advantage of these programs, as they provide a financial safety net and reduce the perceived risks of leaving a stable government job.

In Zambia, the government has made efforts to promote entrepreneurship, but Government school Teachers face specific regulatory challenges that can either inhibit or encourage their intentions to start businesses.

Chanda et al. (2020) examined government initiatives in Zambia, such as the *Citizen Economic Empowerment Commission (CEEC)* and the *Public Service Microfinance Company (PSMFC)*, which are designed to support entrepreneurship among Zambians, including Government school Teachers. The study found that while these programs offer financial support, they are often

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underutilized by Government school Teachers due to lack of awareness and complicated application processes. Additionally, regulations restricting Government school Teachers from engaging in certain types of businesses while still in service can act as a deterrent to entrepreneurial intentions.

Mubanga and Phiri (2019) highlighted that although Zambia's *National Policy on Entrepreneurship* aims to foster a conducive environment for SMEs, the policy does not specifically address the needs of Government school Teachers. The bureaucratic nature of public service in Zambia often conflicts with entrepreneurial activities, creating a perceived risk for Government school Teachers who wish to start businesses. However, programs like the *Public Service Microfinance Company* loans have started to bridge this gap by providing Government school Teachers with access to capital.

### Notable research gap

In many African countries, including Zambia, there is limited research on how formal entrepreneurial education, digital platforms, and targeted government policies support teachers' entrepreneurial intentions. Most existing studies focus on the general population or informal networks, leaving this key segment of the public workforce underrepresented. There is a particular gap in understanding how digital social networks (e.g., WhatsApp, Facebook) and professional networks can be leveraged to foster entrepreneurship among teachers, as well as how their roles within government bureaucracy influence their business aspirations. Furthermore, little attention has been paid to how formal entrepreneurial networks can be developed or how government policies can facilitate teachers' access to entrepreneurial resources and outcomes.

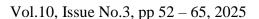
### 3.0 Methodology

This study adopted a mixed-methods research approach, incorporating both qualitative and quantitative techniques, alongside a descriptive research design. The descriptive design was particularly effective for addressing research questions and for exploring and gaining a deeper understanding of social, psychological, and organizational issues related to entrepreneurial intentions. The mixed-methods approach allowed for the comparison of findings from both data types, facilitated the exploration of relationships between qualitative and quantitative results, and enabled one type of data to complement, contextualize, or enrich the interpretation of the other.

Descriptive research design was used where findings were compared by exploring relationships between qualitative and quantitative results. This involved integrating both quantitative and qualitative methods to describe the phenomenon under study comprehensively.

Quantitative descriptive research focused on collecting numerical data through a questionnaire to describe trends, patterns, and relationships between social network usage and entrepreneurial intentions among government school teachers while qualitative descriptive research phase was

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used to gather more in-depth insights (interview) to complement the quantitative findings (Sikalumbi, 2023).

The subject of the study for this research was government institutions, all of Chongwe district. Both male and female Government school Teachers were targeted and age ranged from 25 to 55 years. To avoid biasness, 75 males and 75 females were targeted out of the population of 245 Government school Teachers from targeted departments.

A total of 150 respondents were chosen from the entire population of targeted (245) in selected Government institutions as follows; 75 females and 75 males. The Government institutions targeted were Mphango Secondary school, Matipula primary school, Chongwe secondary school, Chongwe primary school and Mukamambo secondary school.

In this research respondents were chosen to use probability sampling. To be more specific, stratified random sampling was carried out and it allowed for the calculation of sampling error. Each individual civil servant in Chongwe district from selected Government institutions had an equal chance of being picked as targeted sample. The target sample was put in strata using gender and years worked (1 to 3 years, 4 to 8 years, 9 to 15 years and above 16 years).

The questionnaire was used to gather quantitative data from a large sample of Government school Teachers, focusing on their use of social networks and how these platforms influence their entrepreneurial intentions while individual interviews were used to collect qualitative data that provided in-depth insights into the Government school Teachers' personal experiences, perceptions, and challenges related to social networks and entrepreneurship. These interviews were semi-structured, allowing for a guided but flexible conversation where participants freely expressed their opinions.

The data used was both primary and secondary and both qualitative and quantitative. Qualitative data was responses from conducted interviews with government school Teachers in Chongwe district to explore their experiences, perceptions, and attitudes regarding entrepreneurship and the role of social networks in their decision-making process.

Quantitative data in this study consisted of numerical measurements provided by teachers in Chongwe district. Rather than using natural language descriptions, the data was expressed in numerical terms. This included figures such as the number of teachers who intended to start a business while still employed and those who did not, as well as demographic information, levels of engagement with social networks, and attitudes toward entrepreneurship. These variables allowed for statistical analysis to identify patterns and relationships relevant to the research objectives.

In this research, triangulation was employed by comparing data from both the quantitative and qualitative phases to identify areas of convergence or discrepancy. This methodological approach enhanced the validity and reliability of the findings by providing a more comprehensive and

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corroborated understanding of the research problem. Triangulation is widely recognized for its ability to strengthen research credibility by offsetting the weaknesses inherent in single-method studies (Creswell & Plano Clark, 2018; Flick, 2018).

### **Ouestionnaires and Interviews**

The researcher employed a rigorous methodology to investigate the influence of social networks on teachers' intentions to start up a business in Chongwe district, Zambia. Interview questions were carefully aligned with the research objectives and theoretical framework, and probing techniques were used to explore participants' responses in depth, ensuring that the data accurately captured their experiences and perspectives. For the quantitative phase, the questionnaire content was validated by ensuring that the items comprehensively covered relevant aspects of social networks and entrepreneurial intentions, as informed by existing literature and theoretical models. Factor analysis and other statistical techniques were applied to examine the underlying structure of the questionnaire items and to confirm that they measured the intended constructions. By addressing reliability and validity considerations in both interviews and questionnaires, the researcher enhanced the credibility and quality of the data collected. These methodological steps ensured that the findings reflect participants' real experiences, thereby strengthening the overall validity and reliability of the research outcomes. The mixed-methods approach, combined with careful data collection and analysis, provided a robust foundation for understanding the complex dynamics through which social networks shape entrepreneurial aspirations among teachers.

### 4.0 Findings and Discussions

This chapter presents the key findings of the study and discusses their implications in relation to the research objectives and existing literature. The data were collected using both quantitative (questionnaires) and qualitative (interviews) methods, targeting government school teachers in Chongwe district. The findings are organized thematically based on the major variables of the study, including social network engagement, entrepreneurial intentions, awareness of government policies, and barriers to entrepreneurship

# Influence of social networks on school Teachers' intentions to start up a business in Chongwe district.

Out of the total respondents, 35% indicated that their social networks had influenced their thoughts or plans to start a business. This suggests that social connections, whether through family, professional associations, friends, colleagues, or community groups, can play a meaningful role in shaping entrepreneurial aspirations among teachers. However, a significant majority, 65% of respondents, reported that their social networks had not influenced their business intentions. This indicates a potential disconnect between the available social capital and its effective utilization in fostering entrepreneurial motivation within this demographic. While social networks do have an influence on the entrepreneurial intentions of a portion of government school teachers in Chongwe district, their overall impact appears limited. The fact that most teachers do not view social

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networks as a major factor in their decision to start a business suggests that other elements, such as access to finance, government support, personal motivation, or risk tolerance, may play a more critical role in shaping their entrepreneurial pursuits.

# The role of social networks on government policies in shaping Government school Teachers' entrepreneurial intentions to start up a business in Chongwe district.

The study revealed that the primary motivation for government school teachers in Chongwe district to engage with social networks is to maintain personal relationships, with 72% (108 respondents) indicating that their use of platforms such as WhatsApp and Facebook is primarily to stay connected with family and friends. Only 28% (42 respondents) reported using these platforms for professional or entrepreneurial purposes, such as accessing business-related information, networking, or engaging in technology and innovation spaces. Qualitative insights from interviews echoed these findings, with participants emphasizing the social and emotional value of these networks rather than their utility for business development. This trend highlights a notable gap in how government school teachers leverage digital platforms to support entrepreneurial ambitions, despite the potential of social media to facilitate access to market information, mentorship, and business opportunities. This aligns with prior studies which suggest that while social networks have the capacity to foster entrepreneurship, their impact is often limited when users lack awareness, strategic intent, or institutional support (Tajudeen et al., 2021; Fischer & Reuber, 2022). The predominance of personal over professional use underscores the need for targeted interventions, such as digital literacy and entrepreneurial training, that can help reorient the use of social networks from casual interaction toward entrepreneurial empowerment within the public sector.

# Types of social networks used by teachers and how they influence teachers' intentions to start businesses

The study highlighted a significant gap in teachers' awareness of policies aimed at promoting entrepreneurship. Only 30% of respondents (45 out of 150) reported being familiar with such policies, while the remaining 70% (105 respondents) were either unaware or uncertain of their existence. This lack of awareness suggests that government initiatives to foster entrepreneurship among public sector employees are not being effectively communicated or sufficiently promoted. Furthermore, the limited use of social networks for business purposes among teachers appears to be influenced by additional barriers such **as** fear of competition, lack of trust, and minimal exposure to entrepreneurial ideas or encouragement from peers. These factors collectively hinder the potential of social networks as tools for entrepreneurial engagement, underscoring the need for more targeted awareness campaigns, training programs, and policy outreach efforts tailored specifically to teachers.

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### **5.0 Conclusion**

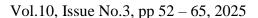
In conclusion, the study found that while social networks have the potential to influence entrepreneurial intentions, their impact among teachers in Chongwe district remains limited. The dominant use of social networks for discussions centered around politics and social life rather than business or professional development illustrates a missed opportunity for leveraging these platforms to foster entrepreneurship. Additionally, the lack of awareness of government policies aimed at promoting entrepreneurship highlights a critical communication gap. These findings suggest that social networks are not currently a strong determinant of entrepreneurial intentions within this demographic. To foster a more entrepreneurial public sector, deliberate efforts should be made to enhance the strategic use of social networks, increase awareness of supportive government policies, and provide targeted capacity-building initiatives. Such interventions would empower teachers to contribute meaningfully to economic growth and innovation in Chongwe district, in line with the broader objectives of promoting entrepreneurship within the public sector.

### 6.0 Ethical consideration

The researcher adhered to ethical guidelines by making informed consent, confidentiality and data protection. The ethical approval was sought from Chalimbana University Ethics Committee prior to data collection. The researcher collected data based on honesty and trust, and the responses were obtained with consent.

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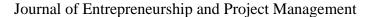




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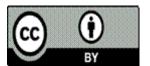


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