

Digital Transformation and Strategic Resilience: A Framework for Sustainable Women Entrepreneurship in Zimbabwe's Post-Covid Economy

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ABSTRACT

This study examines how digital transformation enables strategic resilience among women entrepreneurs in Zimbabwe's volatile post-COVID economy. Through a comprehensive desk review of academic literature, policy documents, and industry reports (2020-2025), the research identifies key mechanisms by which digital technologies such as mobile money, e-commerce platforms, and digital financial services help women entrepreneurs overcome traditional barriers to market access, financial inclusion, and supply chain disruptions. Findings reveal a staged progression in digital adoption, with mobile technologies serving as critical entry points due to Zimbabwe's high mobile penetration (102.26%). Women entrepreneurs leverage these tools to expand markets, secure alternative financing, enhance operational flexibility, and innovate business models, demonstrating remarkable adaptability amid economic instability. The study develops a conceptual framework for sustainable women entrepreneurship, integrating five dimensions: digital literacy, technology-enabled financial inclusion, digital market expansion, innovation-driven business models, and collaborative digital ecosystems. Four emerging sustainable business models are identified, digitally enhanced traditional enterprises, digital service innovators, circular economy facilitators, and digital community enterprises each combining profitability with social impact. However, persistent challenges include infrastructure gaps, gender-specific constraints (e.g., time poverty and cultural norms), and fragmented policy support. Practical implications highlight the need for integrated, gender-responsive policies, targeted financial products, and capacity-building programs that address both digital and entrepreneurial resilience. The research contributes to literature on gender, digital entrepreneurship, and strategic resilience in developing economies, offering actionable insights for policymakers, financial institutions, and support organizations. Ultimately, the study underscores digital transformation as a vital enabler of sustainable women-led enterprises in Zimbabwe's evolving economic landscape, advocating for systemic support to harness its full potential.

Keywords: Digital transformation, Women entrepreneurship, Strategic resilience, Sustainable development, Post-COVID economy, Zimbabwe

INTRODUCTION

Research Context and Background

Zimbabwe's economic landscape presents a complex environment characterized by periods of hyperinflation, currency instability, and structural challenges. Within this context, women entrepreneurs have emerged as critical economic actors, demonstrating extraordinary resilience despite facing gender-specific obstacles. The COVID-19 pandemic introduced additional complexity, disrupting supply chains, restricting mobility, and constraining market access and financial resources (World Bank, 2024).

Concurrent with these challenges, digital transformation has accelerated globally, creating new opportunities for business model innovation and market access. Digital technologies have become increasingly accessible in Zimbabwe, with mobile penetration rate increasing from 98.60% to 102.26% and growing internet accessibility, particularly in urban areas (POTRAZ, 2024). This digital evolution presents significant opportunities for women entrepreneurs to overcome traditional barriers to economic participation and build more resilient enterprises.

Research Significance

This research is significant for several compelling reasons. First, women entrepreneurs in Zimbabwe operate at a unique intersection of gender-specific constraints and remarkable adaptive capabilities. Second, the accelerated digital transformation catalysed by the COVID-19 pandemic has created unprecedented opportunities for business model innovation. Third, Zimbabwe's participation in regional economic frameworks like the African Continental Free Trade Area (AfCFTA) opens new possibilities for market expansion through digital channels. Finally, understanding how digital technologies enable strategic resilience among women entrepreneurs contributes to broader discussions on sustainable economic development in volatile contexts.

As noted by the European Investment Bank, “More than half the SMEs in Zimbabwe are led by women, while over half of Zimbabwean companies say that limited access to credit is preventing their growth” (EIB, 2025). This underscores the importance of addressing both challenges and opportunities for women entrepreneurs in the country.

Research Objectives

The research pursues four key objectives to examine the intersection of digital transformation, resilience, and women's entrepreneurship in Zimbabwe.

1. To analyze how digital technologies enable Zimbabwean women entrepreneurs to overcome traditional barriers to market access and financial inclusion.
2. To identify the resilience strategies adopted by women-owned businesses to navigate economic volatility in Zimbabwe's post-COVID economy.
3. To evaluate the effectiveness of current government initiatives in supporting sustainable women entrepreneurship
4. To explore emerging sustainable business models that combine profitability with positive social impact.

Research Questions

This research investigates how digital transformation enables strategic resilience among women entrepreneurs in Zimbabwe's post-COVID economy and develops a framework for sustainable entrepreneurship practices considering Zimbabwe's unique economic context. The study addresses the following research questions:

1. How are digital technologies enabling Zimbabwe's women entrepreneurs to overcome traditional barriers to market access and financial inclusion?
2. What resilience strategies have women-owned businesses developed to withstand economic volatility in the post-COVID environment?
3. How effective are current government initiatives in supporting sustainable entrepreneurship?
4. What sustainable business models are emerging that deliver both profitability and positive social impact?

LITERATURE REVIEW

Digital Transformation in Developing Economies

Digital transformation refers to the integration of digital technology into all business areas, fundamentally changing how businesses operate and deliver value (Schwab, 2022). In developing economies, this transformation has unique characteristics. Osinubi et al. (2025) found that “digitalization has a positive effect on sustainable development” and “acts as a complement to the entrepreneurship-sustainable development nexus.”

The literature identifies several pathways through which digital transformation impacts entrepreneurship in developing economies. Digital technologies reduce transaction costs and information asymmetries, enabling more efficient market participation (Nambisan, 2017). Digital platforms facilitate access to previously inaccessible markets (Chege et al., 2020). Digital financial services enhance financial inclusion, particularly for underbanked entrepreneurs (Suri & Jack, 2016). Finally, digital technologies enable new business models previously unavailable (Autio et al., 2018).

However, digital transformation in developing economies faces significant challenges, including limited infrastructure, low digital literacy, and persistent digital divides along gender, rural-urban, and socioeconomic lines (Gillwald et al., 2019).

Women Entrepreneurship in Zimbabwe

Women entrepreneurship in Zimbabwe has evolved significantly over recent decades. Traditionally concentrated in informal sectors, women-owned businesses have increasingly diversified into manufacturing, services, and technology-enabled enterprises (Nyoni & Bonga, 2018).

Research by Mazonde and Carmichael (2020) indicates that women entrepreneurs in Zimbabwe navigate complex intersections of cultural, institutional, and economic constraints. Cultural norms often limit women's business growth through restricted access to networks, family responsibilities, and gendered expectations. Institutionally, women face challenges in accessing finance, business registration, and property rights. Economically, they often have limited access to markets, technology, and business development services.

Despite these challenges, studies document remarkable resilience strategies employed by Zimbabwean women entrepreneurs, including leveraging social capital, developing innovative resource mobilization approaches, and adopting flexible business models that adapt to economic volatility (Manhondo & Matanda, 2022).

Strategic Resilience in Volatile Contexts

Strategic resilience extends beyond mere survival or recovery from disruptions. It encompasses the capacity to anticipate challenges, adapt business models, and transform adversity into opportunity (Linnenluecke, 2017). In volatile economic contexts like Zimbabwe, strategic resilience becomes particularly critical for business sustainability.

The literature identifies several dimensions of strategic resilience relevant to entrepreneurship in volatile contexts: financial resilience (Williams et al., 2017), operational resilience (Christopher & Peck, 2004), market resilience (Bhamra et al., 2011), and psychological resilience (Bullough et al., 2014).

Recent studies have begun to explore how digital technologies enhance strategic resilience. Digital platforms enable more agile business models that quickly adapt to disruptions (Verhoef et al., 2021). Digital financial services provide alternative funding mechanisms when traditional finance is constrained (Hinson et al., 2019). E-commerce channels offer market diversification opportunities when physical markets are disrupted (Sun et al., 2020). Digital communication tools facilitate knowledge sharing and collaborative problem-solving during crises (Seetharaman, 2020).

Research Gap

While existing literature provides valuable insights into digital transformation, women entrepreneurship, and strategic resilience separately, there is limited research at their intersection, particularly in Zimbabwe's unique economic context. Specifically, there is a gap in understanding how digital technologies enable strategic resilience among women entrepreneurs in volatile post-COVID economies. Additionally, there is a need for a conceptual framework that integrates digital transformation into sustainable entrepreneurship practices for women in Zimbabwe's specific context.

The Global Entrepreneurship Monitor (GEM) 2024/2025 report highlights that "fear of failure" is increasing among potential entrepreneurs globally, rising from 44% in 2019 to 49% in 2024. This finding underscores the

importance of understanding resilience strategies, particularly among women entrepreneurs operating in challenging economic environments like Zimbabwe.

METHODOLOGICAL FRAMEWORK

This study employs a comprehensive desk review methodology for several reasons. First, it allows for systematic analysis of existing literature, reports, and documentary evidence without the ethical and practical challenges of primary data collection during uncertain economic times. Second, it enables the integration of diverse information sources to develop a holistic understanding of the complex intersection of digital transformation, women entrepreneurship, and strategic resilience. Third, it provides a foundation for conceptual framework development based on synthesized evidence.

The data collection process involved identifying and gathering relevant documentary sources through a systematic search strategy, including academic literature, policy documents, economic reports, organizational reports, and media reports. The search strategy employed various databases including Google Scholar, JSTOR, EBSCOhost, African Journals Online, and the Zimbabwe National Digital Repository.

Documents were selected based on relevance, currency (priority to 2020-2025 publications), credibility, comprehensiveness, and accessibility. The analytical approach employed thematic analysis to identify, analyze, and interpret patterns within the documentary data, proceeding through familiarization, coding, theme development, review and refinement, and framework development.

Although this research did not involve direct human participants, ethical considerations remained important in handling and interpreting documentary evidence, including intellectual integrity, proper attribution, balanced representation, and contextual sensitivity.

FINDINGS AND ANALYSIS

Digital Adoption Patterns Among Women Entrepreneurs in Zimbabwe

The documentary analysis reveals distinctive patterns in how women entrepreneurs in Zimbabwe are adopting and utilizing digital technologies. Table 1 summarizes these patterns based on business size and sector.

Table 1: Digital Adoption Patterns Among Women Entrepreneurs in Zimbabwe

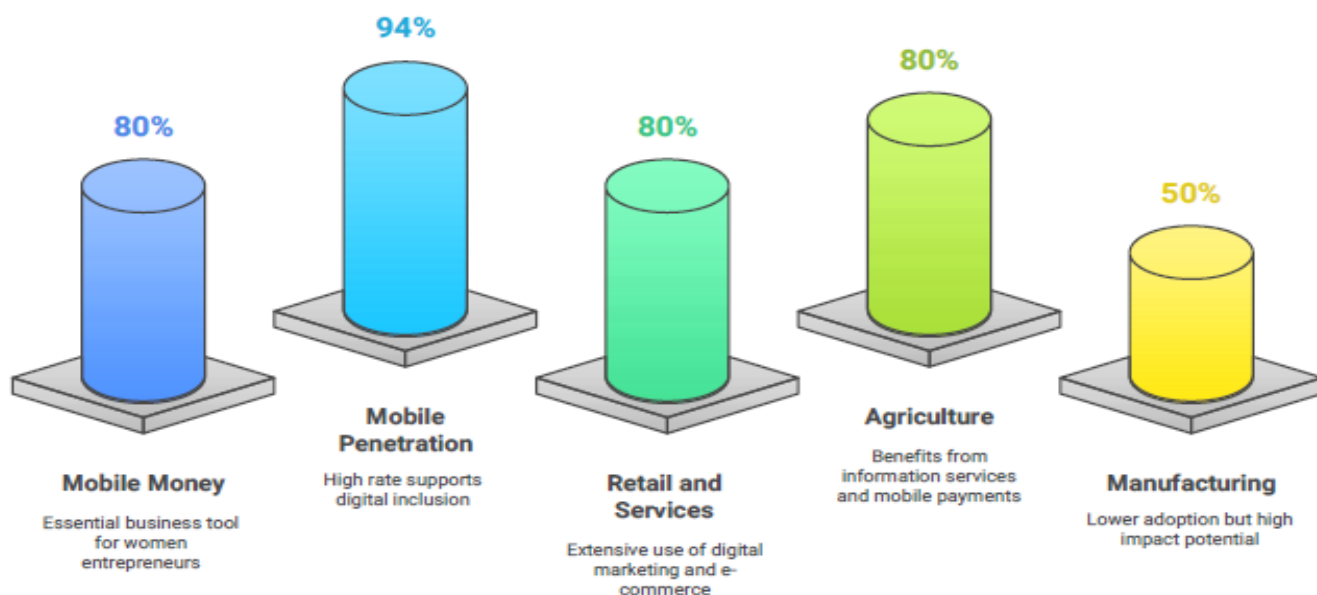
Business Characteristic	Primary Digital Tools	Main Uses	Adoption Barriers	Enabling Factors
Micro Enterprises (1-5 employees)	Mobile money, Social media, WhatsApp Business	Payments, Customer communication, Marketing	Limited digital literacy, Cost of devices, Data expenses	Mobile penetration, Low-cost entry options, Peer networks
Small Enterprises (6-30 employees)	E-commerce platforms, accounting software, Digital banking	Market expansion, Financial management, Business formalization	Limited technical skills, Unreliable connectivity, Security concerns	Targeted training programs, Sector-specific solutions, Microfinance support
Medium Enterprises (31-75 employees)	Enterprise software, Digital supply chain tools, Advanced analytics	Operational efficiency, Supply chain management, Data-driven decision making	Integration costs, Legacy systems, Specialized skill requirements	Investment capital access, Business development services, Industry associations
Agriculture Sector	Mobile weather apps, Digital	Weather information,	Rural connectivity, Device	Agricultural extension digital services,

	marketplace platforms, Mobile money	Market monitoring, price Input, procurement	affordability, Literacy barriers	Specialized agritech solutions, Community access points
Trade & Retail Sector	Mobile payment systems, Inventory apps, Social commerce	Contactless transactions, Stock management, Online selling	Transaction costs, Digital security, Consumer digital adoption	Marketplace aggregators, Point-of-sale innovations, Digital payment incentives
Services Sector	Booking platforms, Cloud-based services, Digital marketing tools	Service delivery, Remote work capabilities, Customer acquisition	Skill gaps, Client digital readiness, Platform competition	Specialized training, Business model adaptation support, Digital service bundles
Manufacturing Sector	Production management software, E-procurement systems, Quality control applications	Process optimization, Supply chain management, Compliance and standards	High implementation costs, Integration challenges, Technical expertise needs	Technology financing, Sector-specific digital transformation programs, Technical partnerships

The analysis shows that digital adoption follows a staged progression, with entrepreneurs typically beginning with simple applications like mobile money and social media marketing before advancing to more complex technologies. This progression is influenced by business maturity, access to capital, skill levels, and strategic orientation.

A significant finding is the central role of mobile technologies as entry points to digital transformation. Zimbabwe's high mobile penetration rate (approximately 94% according to POTRAZ, 2024) has created a foundation for digital inclusion even among entrepreneurs with limited resources. Mobile money services, particularly EcoCash, have become essential business tools, with documentary evidence indicating that over 80% of women entrepreneurs now use mobile payment systems regularly as shown in Fig. 1 below.

Fig 1: Digital Technology Adoption by Women Entrepreneurs in Zimbabwe



The data also reveals sector-specific adoption patterns. Women entrepreneurs in retail and services have embraced digital marketing and e-commerce most extensively, while those in agriculture benefit primarily from

information services and mobile payments. Manufacturing businesses show lower adoption rates but potentially higher impact when digital technologies are successfully implemented.

Digital Enablers of Strategic Resilience

The analysis identified five key mechanisms through which digital technologies enable strategic resilience among women entrepreneurs in Zimbabwe's volatile economic context.

First, digital platforms enable market expansion and diversification, providing access to new customers across geographical boundaries and reducing dependence on local markets vulnerable to economic shocks. Documentary evidence shows women entrepreneurs using WhatsApp Business, Facebook Marketplace, and local e-commerce platforms to reach national and even regional markets.

Second, financial inclusion and alternative financing are facilitated by digital financial services, which provide access to banking, payments, credit, and investment options previously unavailable to many women entrepreneurs. The Zimbabwe Women's Microfinance Bank has played a pivotal role in this area, offering digital banking services that reduce transaction costs and time constraints.

Third, digital tools enhance supply chain flexibility and efficiency, enabling more agile supplier relationships, inventory management, and logistics arrangements. Documentary evidence indicates that women entrepreneurs using digital procurement and inventory management tools were better able to adapt to supply disruptions during COVID-19 restrictions.

Fourth, digital technologies support business model innovation and pivoting, facilitating rapid adaptation in response to changing conditions. The analysis revealed numerous examples of women entrepreneurs using digital tools to pivot their businesses during economic shocks.

Fifth, digital platforms enable knowledge access and collaborative networks, providing critical business information, skills development resources, and peer support networks. Women's business associations increasingly use digital channels to disseminate market information, regulatory updates, and best practices.

The effectiveness of these digital enablers varies significantly based on business size, sector characteristics, entrepreneur characteristics, and external support ecosystems.

Government and Institutional Support Mechanisms

The documentary analysis revealed several key government and institutional initiatives supporting digital transformation among women entrepreneurs in Zimbabwe, summarized in Table 2.

The analysis reveals several patterns in these support mechanisms. First, there is growing recognition of the importance of digital transformation for women's economic empowerment, reflected in the increasing integration of digital components in traditional support programs. Second, financial institutions are playing a pivotal role in enabling digital adoption through specialized credit products and digital financial services. Third, there is an emerging focus on sector-specific digital transformation support, recognizing the different digital needs across industries.

However, the documentary evidence also identifies significant gaps in support mechanisms. Geographic disparities are evident, with rural women entrepreneurs receiving less effective support for digital transformation. Coordination challenges exist between different support initiatives, leading to duplication in some areas and gaps in others. Finally, there is limited support for advanced digital transformation beyond basic adoption, constraining the growth potential of digitally mature women-owned businesses.

The Zimbabwe Women's Microfinance Bank has emerged as a particularly important institution, with its awareness campaigns across different provinces and focused programs like the Agric4She initiative demonstrating commitment to supporting women entrepreneurs nationally.

Table 2: Key Support Mechanisms for Women Entrepreneurs' Digital Transformation

Initiative	Implementing Organization	Key Features	Documented Impact	Limitations
Women Development Fund	Ministry of Women Affairs, Community, Small and Medium Enterprises Development	Low-interest loans for business digitalization, technical support for technology adoption, Training on digital skills	2,500+ women entrepreneurs supported since 2020, Higher digital adoption rates among recipients, Improved business survival rates	Limited fund size relative to demand, Urban concentration of beneficiaries, Bureaucratic application procedures
Zimbabwe Women's Microfinance Bank Digital Banking	Zimbabwe Women's Microfinance Bank	Digital account opening, Mobile banking services, Digital loan application and processing	Enhanced financial inclusion, Reduced transaction costs, Increased lending efficiency	Connectivity challenges in rural areas, Limited product range, Technology integration issues
Women in ICT Initiative	Ministry of ICT, Postal and Courier Services	Digital literacy training, Technology entrepreneurship programs, Innovation grants for women-led tech startups	3,000+ women trained in digital skills (2022-2024), 50+ women-led tech startups established, Increased participation in tech sector	Urban focus, Limited post-training support, Sustainability challenges
Digital Economy Policy Framework	Government of Zimbabwe	Regulatory framework for digital businesses, Digital infrastructure development plans, E-government services	Improved policy environment, Digital business registration processes, Infrastructure expansion priorities	Implementation gaps, Funding constraints, Coordination challenges between agencies
Digital Trade Hub	ZimTrade	E-commerce training, Export facilitation through digital channels, Online marketplace for Zimbabwean products	Expanded export markets for women entrepreneurs, Digital skills development, Market intelligence access	Limited product coverage, Scale constraints, Integration with global platforms
EIB and Stanbic Bank Credit Line	European Investment Bank and Stanbic Bank	€20 million facility for SMEs and women entrepreneurs, Focus on businesses owned or run by women	Supporting longer-term loans to women entrepreneurs, Addressing financing gaps for digital transformation	Recently launched (March 2025), Impact yet to be fully assessed

Emerging Sustainable Business Models

The analysis identified four emerging sustainable business models among digitally enabled women entrepreneurs in Zimbabwe as shown in Fig. 2 below:

Fig.2: Sustainable Business Models in Zimbabwe



Digitally Enhanced Traditional Enterprises: These businesses maintain traditional core operations while strategically integrating digital technologies to enhance resilience and sustainability. Examples include traditional craft producers using digital marketplaces to reach global ethical consumers.

1. **Digital Service Innovators:** These businesses leverage digital platforms to create entirely new service offerings that address social or environmental challenges. Examples include educational technology ventures providing affordable skills training.
2. **Circular Economy Facilitators:** These enterprises use digital technologies to enable more circular resource flows, reducing waste and creating value from previously discarded materials. Examples include online marketplaces for second-hand goods.
3. **Digital Community Enterprises:** These businesses use digital platforms to mobilize community resources and address collective challenges. Examples include cooperative e-commerce initiatives aggregating products from multiple small producers.

Critical success factors for these sustainable business models include effective integration of digital and physical operations, strong alignment between digital strategies and specific sustainability goals, adaptation to local context constraints, and ability to create multiple value streams that enhance overall resilience.

Challenges and Barriers to Digital Transformation

Despite the significant opportunities presented by digital transformation, women entrepreneurs in Zimbabwe face substantial challenges in fully leveraging digital technologies. The analysis identified several categories of barriers:

1. **Infrastructure and Access Barriers:** Unreliable electricity supply, limited internet connectivity, high cost of data and digital devices, and limited access to appropriate technology.
2. **Capability and Skills Gaps:** Digital literacy limitations, technical skills deficits, strategic capacity constraints, and limited awareness of relevant digital options.
3. **Gender-Specific Constraints:** Time poverty due to disproportionate domestic responsibilities, cultural norms affecting women's use of technology, gender biases in digital support services, and lower digital confidence levels.

4. Ecosystem and Policy Limitations: Fragmented digital entrepreneurship support ecosystem, limited financing options specifically for digital transformation, regulatory uncertainty, underdeveloped digital payment infrastructure, and cybersecurity concerns.

These barriers interact in complex ways, creating compound challenges for women entrepreneurs. The evidence also suggests that barriers vary significantly based on business location, size, and sector.

Conceptual Framework

The digital economy presents both opportunities and challenges for women entrepreneurs in Zimbabwe, where economic instability, gender disparities, and infrastructural deficits persist. This study proposes a conceptual framework as shown in Fig. 3 that redefines sustainable women entrepreneurship as an adaptive, dynamic process rather than a static outcome. Grounded in documentary analysis, the framework emphasises how women entrepreneurs navigate Zimbabwe's volatile economic landscape through strategic digital transformation, resilience mechanisms, and contextual moderators.

Core Components of the Framework for Sustainable Women Entrepreneurship

Independent Variables: Key Dimensions of Digital Transformation

The framework identifies five digital transformation dimensions that empower women entrepreneurs to achieve sustainability:

1. Digital Literacy and Skills: Foundational competencies in digital tools, cybersecurity, and data analytics enhance business operations and decision-making.
2. Tech-Enabled Financial Inclusion: Access to mobile banking, digital loans, and crowdfunding reduces dependency on traditional financial institutions.
3. Digital Market Expansion: E-commerce platforms and digital marketing amplify market reach beyond geographical constraints.
4. Innovation-Driven Business Models: Adaptive, multi-stream revenue models (e.g., hybrid digital-physical services) increase resilience against economic shocks.
5. Collaborative Digital Ecosystems: Participation in digital networks (e.g., WhatsApp business groups, LinkedIn communities) fosters resource-sharing and collective problem-solving.

These dimensions enable women entrepreneurs to leverage digital technologies strategically, mitigating structural barriers in Zimbabwe's economy.

Contextual Moderators: External Influencing Factors

While digital transformation provides opportunities, its effectiveness is moderated by Zimbabwe's socio-economic realities:

1. Macroeconomic Conditions: Hyperinflation, currency instability, and policy unpredictability shape digital adoption feasibility.
2. Gender Dynamics: Cultural biases in technology access, funding disparities, and household responsibilities influence entrepreneurial participation.
3. Institutional Support: Government policies (e.g., digital tax incentives) and NGO-led training programs determine digital infrastructure accessibility.
4. Digital Infrastructure: Internet penetration, electricity reliability, and mobile network coverage dictate operational scalability.

These moderators highlight the need for contextualized digital solutions that align with Zimbabwe's unique challenges.

Mediating Resilience Mechanisms: How Digital Tools Enable Adaptation

Resilience is not inherent but cultivated through strategic digital utilization:

1. Adaptive Flexibility: Pivoting business models (e.g., shifting to online sales during crises).
2. Resource Reconfiguration: Repurposing digital tools for cost-efficiency (e.g., using social media for low-cost marketing).
3. Modularity & Diversification: Integrating multiple digital income streams (e.g., virtual consulting alongside physical products).
4. Collaborative Resilience: Leveraging digital networks for collective bargaining and knowledge exchange.

These mechanisms allow women entrepreneurs to absorb shocks and sustain operations amid economic turbulence.

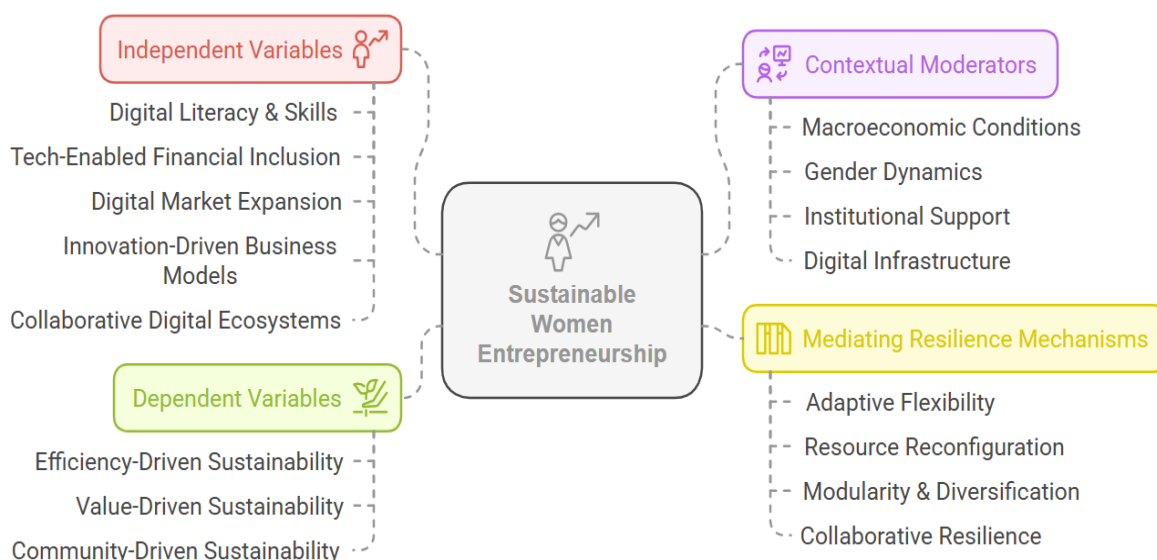
Dependent Variables: Sustainable Women Entrepreneurship

Sustainability is measured through three interdependent pillars:

1. Efficiency-Driven Sustainability: Cost reduction, waste minimization, and optimal resource use via digital tools.
2. Value-Driven Sustainability: Ethical business practices, social impact, and inclusive employment models.
3. Community-Driven Sustainability: Local empowerment through digital skills transfer and women-led economic networks.

This framework positions sustainable women entrepreneurship as an evolving, digitally mediated process rather than a fixed state. By integrating digital transformation, contextual adaptability, and resilience strategies, Zimbabwean women entrepreneurs can navigate economic volatility while fostering long-term sustainability. Future research should explore empirical validation of this framework and policy interventions to enhance digital inclusivity for women in emerging economies.

Fig 3: Conceptual Framework for Sustainable Women Entrepreneurship in Zimbabwe



DISCUSSION AND IMPLICATION

Digital Transformation as Enabler of Resilience

The findings contribute to understanding how digital transformation enables strategic resilience among women entrepreneurs in volatile economic contexts. The identified strategic resilience mechanisms align with emerging perspectives on entrepreneurial resilience as a dynamic capability rather than a static attribute (Linnenluecke, 2017; Korber & McNaughton, 2018).

The staged progression of digital adoption supports technology adoption models proposed by Chege et al. (2020) but reveals a more context-specific pattern influenced by Zimbabwe's particular infrastructure limitations and economic conditions. Women entrepreneurs in Zimbabwe demonstrate opportunistic and pragmatic adoption patterns, prioritizing technologies that address immediate resilience needs over comprehensive digital strategies.

The central role of mobile technologies as entry points to digital transformation aligns with findings from other African contexts (Suri & Jack, 2016; Hinson et al., 2019) but takes on heightened significance in Zimbabwe's cash-constrained economy. Mobile money services have become essential business infrastructure, enabling transactions when physical currency is scarce and traditional banking systems are difficult to access.

Practical Implications

For policy makers, integrated policy approaches are essential, addressing infrastructure, skills, financing, and market access barriers simultaneously. Contextually appropriate digital infrastructure investments should prioritize reliability and affordability over advanced capabilities. Gender-responsive digital policies should explicitly address gender-specific constraints, and enabling regulatory environments should accommodate digitally enabled business models.

For financial institutions, specialized credit products designed for digital transformation investments should be developed. Financial service providers should accelerate the digitalization of their own services, leverage digital data for alternative credit assessment, consider bundled offerings combining financial services with digital business tools, and actively participate in broader digital entrepreneurship ecosystems.

For entrepreneurship support organizations, programs should move beyond basic digital literacy to develop strategic digital capabilities, facilitate peer learning networks, tailor support to sector-specific digital transformation needs, address digital resilience strategies explicitly, and help women entrepreneurs develop integrated business models that effectively combine digital and physical elements.

For women entrepreneurs, strategic digital investment prioritization based on resilience benefits is crucial. Entrepreneurs should explore collaborative approaches to digital transformation, develop hybrid business models that strategically integrate digital elements into existing business operations, cultivate continuous learning mindsets, and evaluate potential digital investments based on their contribution to business resilience.

CONCLUSION

This research makes several significant contributions to understanding the intersection of digital transformation, strategic resilience, and women entrepreneurship in Zimbabwe's post-COVID economy. It provides a comprehensive analysis of how women entrepreneurs leverage digital technologies to navigate economic volatility, develops a conceptual framework integrating digital transformation, strategic resilience, and sustainability principles, and identifies emerging sustainable business models demonstrating how women entrepreneurs combine economic, social, and environmental value creation despite Zimbabwe's challenging economic environment.

Despite its contributions, this research has limitations. As a desk review, it relies on existing documentation, which may have gaps or biases. The rapidly evolving nature of both digital technologies and Zimbabwe's economic context means some findings may have limited temporal validity. Additionally, the focus on Zimbabwe limits the direct transferability of findings to other economic contexts.

Future research directions include primary research directly engaging women entrepreneurs in Zimbabwe, longitudinal studies tracking digital transformation trajectories over time, comparative studies examining digital entrepreneurship strategies across different volatile economies, research exploring the intersection of digital transformation and specific sustainability dimensions, and action research approaches testing digital support interventions.

In conclusion, digital transformation is playing a crucial role in enabling strategic resilience among women entrepreneurs in Zimbabwe's post-COVID economy. Despite significant challenges, women entrepreneurs are creatively leveraging digital technologies to build more resilient and sustainable businesses. Supporting women's digital entrepreneurship represents a vital pathway to inclusive economic development by enhancing their capacity to leverage digital technologies for strategic resilience, contributing to an entrepreneurial ecosystem that not only withstands economic shocks but transforms them into opportunities for sustainable value creation.

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