



Impact of entrepreneurship on university students' academic welfare during the COVID-19 pandemic in Masvingo Province, Zimbabwe

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Abstract: The study explored how student entrepreneurship during the COVID-19 pandemic influenced academic welfare in Masvingo Province, Zimbabwe. By focusing on academic outcomes and entrepreneurial activities among university students, the study directly contributes to SDG 4: Quality Education, which promotes inclusive and equitable education, and SDG 8: Decent Work and Economic Growth, which encourages youth entrepreneurship, innovation, and sustainable employment. Qualitative research and descriptive survey design were employed to explore the aforementioned topic. The research sample was purposively sampled twenty students, seven lecturers, and two Student Affairs Division members. The research instruments that were used included questionnaires and interviews. The positive impacts established were that most students were involved in the business ventures, continued their studies, and were exposed to business ventures not offered in their curriculum. The study also revealed that some students poorly managed their time and missed lectures, resulting in psychological stress. Accordingly, it was suggested that students could employ business assistants and establish online shops to concentrate on their studies. The study recommended that universities support students through start-up funds, an inclusive timetable, and collaboration with



telecommunications service providers. Students can also approach micro-financing institutions for assistance in setting up their businesses to generate funds for fees and other academic-related needs.

Keywords: entrepreneurship, COVID-19 pandemic, academic welfare

Sustainable Development Goals (SDGs): **SDG 4:** Quality Education; **SDG 8:** Decent Work and Economic Growth

1. Introduction

COVID-19 pandemic resulted in national lockdowns worldwide (United Nations, 2020). There was a need to adopt various technologies to ensure access to education among diverse learners. This sudden shift from face-to-face to virtual learning environments might have imposed some challenges on both university students and educators, especially in developing countries like Zimbabwe, where virtual learning environments were impulsively delivered due to the unanticipated COVID-19 pandemic. This scenario motivated researchers to explore how entrepreneurship impacted university students' academic welfare during the COVID-19 pandemic.

The COVID-19 pandemic profoundly disrupted higher education worldwide, compelling universities to transition to remote learning, thereby affecting students' academic experiences and overall welfare. In Zimbabwe, the pandemic exacerbated existing economic challenges, leading to increased financial strain on university students. In response, many students turned to entrepreneurial activities as a means to support themselves financially during this period.

Entrepreneurship among university students has been recognized as a potential avenue for economic empowerment and skill development. Studies have explored the role of entrepreneurship education in fostering entrepreneurial intentions and capabilities among students. However, there is a paucity of research examining the direct impact of entrepreneurial engagement on students' academic welfare, particularly within the context of the COVID-19 pandemic in Zimbabwe.

Ratten (2020) carried out a study in Australia on "Corona virus (COVID -19) and entrepreneurship: changing life and work landscape." The paper focused on how the COVID-19 crisis affected cultural, lifestyle and social entrepreneurship. Results from the research showed that to cope with lifestyle entrepreneurship, there is a need for new norms that require more lifestyle forms of entrepreneurship to cope with the uncertainty in the market climate. This research only focused on the cultural, lifestyle and social entrepreneurship. It was mainly based on the literature review, unlike the current research which gathered empirical evidence on how entrepreneurship impacted how entrepreneurship impacted on the academic welfare of university students in Masvingo Province of Zimbabwe.

While some research has addressed the challenges faced by students during the pandemic, such as limited access to online learning resources and increased psychological stress, there is limited empirical evidence on how entrepreneurial activities have influenced students' academic performance, motivation, and overall well-being. Moreover, existing studies often focus on broader national contexts, lacking specific insights into regional dynamics, such as those in Masvingo Province.

This gap in the literature underscores the need for localized studies that investigate the interplay between entrepreneurship and academic welfare among university students during crises. Understanding this relationship is crucial for developing targeted interventions and support systems that can enhance student resilience and academic success in the face of future disruptions.

Brown, Rocha & Cowling (2020) presented a commentary on "Financing entrepreneurship in times of crisis: Exploring the impact of COVID-19 on the market for entrepreneurial finance in the United Kingdom". The commentary explored how the current COVID-19 crisis affects key entrepreneurial finance sources in the United Kingdom. Their findings suggested that the volume of new equity transactions in the United Kingdom had declined markedly since the outbreak of the COVID-19 pandemic. Suggestions were made that policy makers can utilise these real-time data sources to help inform their strategic policy interventions and assist the firms most affected by crisis events. This commentary did not consider university students who need finance for their studies and businesses.

Owusu and Frimpong-Manso (2020), researched "The impact of COVID-19 on children from poor families in Ghana and the role of welfare institutions." The study revealed that COVID-19 has put a lot of undue economic and social pressure on low-income families, and due to these pressures,

children from such families are likely to suffer a higher risk of child labour and streetism. This study researched the social structure of the families and what welfare institutions are doing to assist such families. These families might have university students engaging in entrepreneurial activities for survival. Accordingly, it is crucial to determine how such activities affect their academic welfare during the COVID-19 pandemic.

Martins, Tinga, Manjate, Siteo, and Matusse, (2021), researched, "Online learning during COVID-19 emergency- a descriptive study of university students' experience in Mozambique." Their research aimed at describing students' experiences with the teaching and learning process using digital platforms during the state of emergency. The study concluded that, the most used platforms were WhatsApp, email, and Google Classroom and about 64% reported an unsatisfactory level of competence and just over three-quarters had some difficulty. Their study targeted university students but ignored the impact of entrepreneurship on the academic welfare of these students during COVID-19.

Mawonedze, Tanga, Luggya, and Nsubuga (2020) in the paper, "Implementing strategies of entrepreneurship education in Zimbabwe," explored, how the strategies of entrepreneurship education in clothing and textile programmes are implemented in selected Technical Colleges in Zimbabwe. The findings revealed that implementing the lecture method in most colleges deviates remarkably from each other. The research study primarily focused on entrepreneurship education. Therefore, there is a need to establish the impact on university students' academic welfare during COVID-19 pandemic.

This study aligns with global development priorities, particularly the United Nations Sustainable Development Goals (SDGs). It explores how student entrepreneurship during the COVID-19 pandemic influenced academic welfare in Masvingo Province, Zimbabwe. By focusing on academic outcomes and entrepreneurial activities among university students, the study directly contributes to SDG 4: Quality Education, which promotes inclusive and equitable education, and SDG 8: Decent Work and Economic Growth, which encourages youth entrepreneurship, innovation, and sustainable employment.

1.1. Statement of the problem

University students face different challenges in online lectures, such as the high cost of data and technology. They have no option but to embark on entrepreneurial activities to continue their education in a restrictive environment. Some of these activities demand movement, which is not conducive to online learning. Raising funds under the COVID-19 conditions proved to be a mammoth task for most university students. These circumstances such as balancing entrepreneurship and academic demands, may significantly impact their academic performance. There is a need to address such challenges to curb drop outs, high unemployment rates, suicidal tendencies, and university closures, as there may not be many students enrolled. Universities are a market place where young entrepreneurs meet to conduct their businesses whilst learning. Therefore, it is necessary to investigate entrepreneurship's impact on university students' academic welfare. Studies presented above did not explore how entrepreneurship impacts the academic welfare of university students during the COVID-19 pandemic.

1.2. Research questions

The study sought to answer the following questions:

- i. How does entrepreneurship positively impact university students' academic welfare during the COVID-19 pandemic?
- ii. How does entrepreneurship negatively impact university students' academic welfare during the COVID-19 pandemic?
- iii. What strategies could be put into place to the negative impacts of entrepreneurship on university students' academic welfare during the COVID-19 pandemic?

1.3. Conceptual framework

The impact of entrepreneurship on university students' academic welfare can be understood through a conceptual framework that emphasizes the interplay of education, environment, and individual factors. This framework highlights how fostering entrepreneurial intentions among students can lead to improved economic outcomes and personal development. Jinjiang, Nazari, Yingqian, & Ning, (2020) posit that opportunity-based entrepreneurship is initiating venture activity because of new idea and personal amplifications.

During the COVID-19-induced lockdown, Zimbabwean university students engage in business ventures such as selling cakes online to satisfy their needs (food, data bundles and educational technology). It was not easy for them but this was their sole means of survival. Entrepreneurship enhances student welfare through income generation, skill-building, and self-efficacy contributing to SDG 8 (target 8.3) and indirectly supporting SDG 4.4 by strengthening job-relevant skills. Excessive entrepreneurial commitments may reduce academic focus, leading to poor performance and stress, threatening SDG 4.1 (quality and completion of education).

2. Literature review

2.1. Positive impacts of entrepreneurship on university students' academic welfare during the COVID-19 pandemic

The COVID-19 pandemic has not only had a significant and catastrophic effect on business and economies globally, but has also identified new venture creation's external and internal enablement. According to Maritz, Perenyi, Waal, and Buck (2020), global research has shown the importance of entrepreneurship during an economic crisis, such as that faced during the current COVID-19 pandemic. They further claim that factors such as entrepreneurial personality, new business models, and innovation, among others may be relevant to dampen economic hardship during such challenging circumstances. Zimbabwean university students can adopt this strategy to enhance their academic welfare because circumstances have changed, and the future is uncertain. Many university students can start business ventures under the new normal to continue their studies. Due to lockdown restrictions, they need to switch from face-to-face to online business. Hernández Sánchez et al. (2020) found that optimism and proactive personality mediated the impact of pandemic stress on entrepreneurial intention. Students high in these traits perceived less negative impact and reported better mental health outcomes.

According to Rodríguez-Gómez et al. (2021), when universities integrate entrepreneurship into formal curricula, they empower students with skills relevant to both education and employment thus supporting SDG 4.4. Similarly, student entrepreneurship aligns with SDG 8.3, which advocates for development-oriented policies that promote productive activities, especially for youth and women.

Isenberg and Schultz (2020) revealed upskilling due to online activities, flexible manufacturing, emergency management, digital microfinance, supply chain resilience, remote communication platforms, remote tech support and even smarter cities. Some university students support their families through these new businesses. This positively impacts on their academic welfare because a peaceful mind yields good grades. Home production of products in short supply is a strategy entrepreneurs adopt to boost their income under COVID-19 restrictions. Compelling evidence has shown that many small businesses have rebounded and retained a customer base through rapidly adapted product/service offerings to keep their doors "ajar" and prolong employment opportunities (Dutta & Smitta, 2020). For example, start-up InkSmith pivoted from kids design and tech tools to face shields (Maritz, Perenyi, Waal, & Buck, 2020). The lockdown has caused a substantial shift to online shopping and working from home, and has caused uneasiness for crowded workspaces and public transport (Owusu & Frimpong-Manso., 2020). Due to reduced mobility, this business model affords the university more time for their families and studies.

Entrepreneurship also offered tangible financial and career benefits for students facing economic hardship. In regions where government aid or part time work was scarce, student ventures provided alternative income streams (Guo, Zhang, Tian, Zheng, & Ying, 2022). Accounting students can start a cake business by watching YouTube tutorials. The need for survival during the pandemic has awoken hidden talents in students. Students doing arts can also venture into Commerce lending money at different interest rates. This is not taught in the Arts classes but they can do the practicals of other subjects like accounting through entrepreneurship.

Although specific earnings figures are rarely reported, case reports suggest student-run small businesses (e.g. online tutoring, crafts, or community services) helped students cover tuition and living costs when campus jobs disappeared. In addition, entrepreneurial projects often focused on solving pandemic problems (such as making health supplies or online services), which gave students meaningful ways to contribute. This practical engagement likely bolstered students' sense of agency and reduced financial stress, even if evidence on longer-term income effects is still emerging (Montoro Fernández, Cárdenas Gutiérrez, & Bernal Guerrero, 2022).

Despite these promising findings, the literature has notable gaps. First, most studies come from Asia and Europe. For instance, the empirical research cited above is based in China and Spain; a Latin American survey touched on psychological factors, but Southern Africa and other regions

remain under-studied. Hard data on academic outcomes such as grades, retention, or graduation rates for entrepreneurial students during COVID-19 are largely missing. Longitudinal studies are needed to see if the skills gained through entrepreneurship translate into sustained academic success. By fostering self-efficacy, creativity, and purpose, entrepreneurship helped students adapt to remote learning and economic uncertainty. Students who embraced entrepreneurial projects often reported greater resilience and a sense of control over their future.

These findings, though preliminary, suggest that integrating entrepreneurship support in universities can boost student motivation and psychological health in times of crisis. However, the uneven geographic coverage and lack of long-term outcome data highlight the need for broader, more inclusive studies. Future research should fill these gaps to fully understand how entrepreneurship education can sustain students' academic welfare in post-pandemic contexts.

2.2. Negative impacts of entrepreneurship on university students' academic welfare

The global COVID-19 pandemic led to a surge in student entrepreneurship as a coping mechanism for financial hardship. While entrepreneurial activity had many positive outcomes, a growing body of literature highlights the adverse effects on students' academic welfare, particularly in terms of time management, mental health, academic performance, and work-study-life balance.

Entrepreneurial ventures demand considerable time and commitment, which often clashes with academic responsibilities. According to Shah, Arora, and Kaur (2021), students in India who operated small businesses during the pandemic experienced significant academic time sacrifice, with over 60% reporting reduced time for assignments, lectures, or exams. Time conflicts led to increased academic stress and fatigue, contributing to symptoms of burnout. This may have led to less or no income for some students resulting in deferment due to registration challenges and participation in Google Classroom. Some students may defer due to a lack of funds. Other students who do cross border trading may defer their studies when they are locked in foreign countries or when borders are closed due to the pandemic.

Several empirical studies noted a correlation between student entrepreneurship and declining academic performance. For instance, Wang and Tan (2022) conducted a comparative study among Chinese university students and found that those deeply involved in entrepreneurial activities had lower GPA scores compared to non-entrepreneurial peers. The study suggested that academic focus was compromised due to business commitments, particularly in online education environments with limited structure.

The pressure to sustain a business during a global crisis also exacerbated psychological distress. According to Ali, Ahmed, and Khan (2021), many student entrepreneurs in Pakistan experienced heightened anxiety levels, especially related to financial uncertainty and fear of failure. The dual burden of academic assessments and unstable entrepreneurial income contributed to poor mental health outcomes, including sleep disorders and depression symptoms.

Many entrepreneurs face challenges not only as business owners, but also as family and household members. Entrepreneurs spoke of lost revenues decreased sales, reduced cash flow, and efforts to find financing to stay afloat (Looze & Desai, 2020). Many spoke of financial hardships and the need to pay bills and cover rent. It is often unclear when entrepreneurs are thinking strictly about their businesses or instead about their situations because of the connectedness of both spheres. Entrepreneurs' financial well being and household financial situations are closely tied to the well being of their businesses. This context hinders students from finishing their studies due to limited funds resulting in increased stress levels. These challenges may lead to different psychological problems among university students eventually affecting their academic welfare. Some may develop anxiety and depression when their businesses do not thrive, resulting in learning difficulties. Some might be hospitalised and miss lectures.

Some entrepreneurs faced the challenge of finding new customers during the pandemic. While finding customers was the challenge cited most often by entrepreneurs both before and during the pandemic, the percentage of entrepreneurs reporting this as a challenge was higher than before (72% vs. 62%) (Looze & Desai, 2020). They talked about the difficulty they have experienced in finding new clients when they cannot meet with people face-to-face, and the challenge posed by potential customers who are unwilling to spend money on goods or services they do not see as necessities during the pandemic. This negatively impacts on academic performance due to stress. Stress can come in different ways in an individual's daily life. The lower mental well being also reflects how the business and the entrepreneur are intertwined especially the personal financial consequences.

Since all family members stay home the entire day, the house would likely become more unkempt with everyone eating and playing at home (Chowdhury, 2020; Fazackerley, 2020). In a gender-equal world, the additional housework and childcare created by COVID-19 lockdowns would be equally shouldered by men and women. However, as the opening quotes suggest, the newly created housework and childcare will likely primarily fall on women. This negatively impacts female entrepreneurs with products to sell and assignment deadlines to meet, as they also do housework chores and look after the family. Female university students will likely drop out during the pandemic to fend for their families. As discussed earlier, some of them are cross-border traders and may defer once they are locked in other countries while trying to take care of their families and studies. Most of these female students would sacrifice their studies so that their children can attend online lessons.

While entrepreneurship provided students with financial relief and psychological resilience during the COVID-19 pandemic, it also posed serious challenges. The most commonly reported negative impacts included academic burnout, decreased academic performance, increased psychological stress, and disruption of academic priorities. These findings call for a more nuanced understanding of how universities can support student entrepreneurs to balance their dual roles effectively. Further research is needed, especially in underrepresented regions like Zimbabwe, to inform policies that protect students' academic welfare while fostering entrepreneurial ambition.

2.3. Strategies to address the negative impacts of entrepreneurship on university students' welfare during the COVID-19 pandemic

While student entrepreneurship during the COVID-19 pandemic offered financial and psychological benefits, studies also identified negative consequences such as academic burnout, reduced performance, and stress. In response, several strategies have emerged to mitigate these challenges, implemented by universities, governments, and students themselves. These strategies aim to support students in balancing entrepreneurial ventures with academic commitments.

One of the most effective strategies has been the implementation of flexible learning policies by universities. According to Khan et al. (2022), institutions that allowed asynchronous learning, deadline extensions, and modular coursework enabled student entrepreneurs to manage their academic workloads better. In their survey of 600 South Asian students, 78% reported that academic flexibility significantly reduced stress levels and allowed them to keep up with both studies and business commitments. Additionally, the establishment of entrepreneurship support centers and incubators helped students align their ventures with academic goals. Mutize and Ndlovu (2023) noted that South African universities offering structured entrepreneurship mentorship—linked to academic departments—helped students integrate entrepreneurial experiences into coursework, reducing the sense of conflict between business and academics.

Entrepreneurial education programs increasingly emphasize time management, goal setting, and planning skills, which are essential for reducing burnout. Zhao and Li (2022) found that students who participated in time management workshops reported higher productivity and lower academic stress. These students also demonstrated greater self-regulation in managing business and academic tasks. Further, the integration of entrepreneurial projects into course curricula has been found effective. For example, Rodríguez-Gómez et al. (2021) documented a Spanish university's initiative where student-run businesses were graded as part of business management coursework, aligning academic and entrepreneurial efforts and reducing time conflicts.

Financial pressures were a key driver of student entrepreneurship during the pandemic. To prevent academic sacrifice due to the need to earn income, some governments and universities provided grants, stipends, and business seed funding. Mwangi and Ochieng (2022) found that when Kenyan student entrepreneurs received targeted financial aid, they were more likely to reduce business hours during exam periods without fear of income loss. University students can team up and pool their funds for business start-ups. This reduces the case of a single person coming up with loads of capital to start up a business. They may then channel profits towards their tuition and other needs. Such teamed up businesses include poultry farming and market gardening.

As student entrepreneurship continues to rise, especially during crises like the COVID-19 pandemic, supporting academic welfare becomes increasingly important. The literature identifies key strategies: flexible academic policies, entrepreneurial curriculum integration, time management training, mental health support, and financial assistance. Together, these interventions help mitigate the negative impacts of student entrepreneurship, allowing students to thrive both academically and professionally. However, there remains a pressing need to adapt and scale these interventions in under-resourced settings like parts of Zimbabwe, where students face compounded challenges.

If traders are well informed and have everything they need to succeed, they do well, make money and continue to trade. Ultimately benefiting the broker and their customers (Ferguson, 2020).

According to UN Conference on Trade and Development (UNCTAD) (2021), COVID-19 has led to a surge in e-commerce and accelerated digital transformation amid slowing economic activity. However, consumers and businesses have not capitalised on pandemic-induced e-commerce opportunities due to persistent barriers in many of the world's least developed countries. These include costly broadband services, overreliance on cash, lack of consumer trust, poor digital skills among the population, and governments' limited attention to e-commerce (UNCTAD, 2021).

University students can upgrade their trading skills by doing business online. This can include buying their restocking goods for resale on the internet. This will avoid crossing the border illegally, where some may be locked in foreign countries or miss examinations whilst in quarantine. Some shops now have online catalogues where one can choose what they want and pay online using PayPal or other platforms such as *Mukuru*, Access Forex and Tarhill. These goods can later be sold using social media platforms like WhatsApp or Facebook and payments can be made using mobile banking platforms like Ecocash. This would mean more time given to studies while at the same time earning a living.

Hiring an assistant could be very helpful in reducing stress and pressure on university students. While the assistant assists with the business, the student focuses more on studies. Cross-border traders can hire "runner" (assistant) (Berg, Zuze, & Bridgman, 2012; Cuello, 2020). This is a person staying in another country who buys goods on behalf of the student and then sends them to the student for a specific fee. This would mean that the student would not have to travel to a particular country but rather someone does the shopping whilst the student is at his/her home attending to academic welfare, for example, online lessons and assignments. Since the pandemic, most adjustments have had to be made by university students both in their businesses and at home. The movements of trying to deliver goods and services to their customers may result in missing examination dates leading to deferment. These students can engage the university management when setting up the examination timetables to reach a compromise and have a win-win situation. For a university to be functional, it needs students and for students to be enrolled, they need money to register; therefore, they cannot shut their businesses or concentrate more on their studies alone.

3. Methodology

In this research, the qualitative approach was used. The researcher chose this type of approach, which generated detailed descriptions of university students' experiences, feelings and perceptions about the impact of entrepreneurship on their academic welfare during the COVID-19 pandemic, which can be used in improving the higher education system. A descriptive survey design was used in the study because it allowed the research to be conducted in the respondents' natural environment, which ensured the collection of high-quality and honest data. The population for this study consisted of all students, lecturers and members of the students' affairs department in Zimbabwean universities. The sample was purposively sampled, consisting of twenty students and seven lecturers across university schools and two members from the students' affairs department of one university in Masvingo Province. Open-ended online questionnaires and telephone interviews were used due to COVID-19 regulations such as social distancing. Questionnaires were distributed among 20 university students. Interviews were administered to 7 lecturers and 2 student affairs officers. Data was analysed using Thematic data analysis. The research used themes that were derived from the research objectives.

4. Findings and discussion

4.1. Positive impacts of entrepreneurship on university students' academic welfare during COVID-19 pandemic

In order to survive, most students bought basic commodities for their households. They located customers through online platforms such as WhatsApp and Facebook and delivered goods door to door during the pandemic, especially those who got passes to enter town. Previous research has also shown that the surge in new business applications in the pandemic is of interest given the important role that start-ups play in job creation, innovation, and productivity growth (Daron, Akcigit, Bloom, & Kerr, 2018; Guzman and Stern, 2020). Some experienced significant profits from these and had to register for their studies to access the university e-learning platform (Google Classroom). Wang, Jing, Han, Jing, & Xu, (2020) also found that in China people resorted to online business. Similarly, participants in this study revealed that social groups were created where different sellers and buyers met to advertise their products, and payments could be made through

Ecocash and bank transfers. Other students doing cross border trading employed "runners" in different countries to import their commodities. One university student had this to say;

Although data bundles and educational technologies such as smartphones, laptops, and modems are expensive, I utilise the profits I generate from my online business to ensure continued education during the COVID-19 pandemic. However, this is not the same for all university students.

It could be noted that internet bandwidth is relatively low with fewer access points, and data packages are costly compared to the income of many developing countries, thus making accessibility and affordability inadequate for online education. Some students who were doing business could use part of their income to purchase data bundles for online lectures. This positively impacted their academic welfare because they could surf the internet and meet assignment deadlines. Fura & Negash (2020) revealed that in Wolliso town, students have been utilizing some coping strategies that include social connections with friends, family, professionals or physically with people in need during the COVID-19 crisis through email, social media (Facebook, WhatsApp, telegram) or SMS text.

During the COVID-19 pandemic in Zimbabwe, business ventures gave a practical lesson to some university students who ventured into businesses for survival. Some students gained entrepreneurial skills that are hardly taught in their academic curriculum. They learnt arbitrage methods especially those who were into changing illegal money, because knowing the day's exchange rate is critical. This was a learning curve even to those without a background of commercials. They have become knowledgeable about trading and can transfer that knowledge to other business-related decisions, such as what happens at the Zimbabwe Stock Exchange. However, in Indonesia, Koto & Pulungan (2017) analysed that, students' financial literacy does not significantly influence their investment decision in the Indonesian Stock Exchange.

Student entrepreneurship fosters job creation and self-employment, supporting SDG Target 8.3 (promoting development-oriented policies that support productive activities and entrepreneurship). Youth engagement in business enhances economic resilience and innovation during crises, aligning with Target 8.6 (reduce the proportion of youth not in employment, education or training). Students involved in entrepreneurship often develop practical and soft skills (e.g., time management, problem-solving, financial literacy), which contribute to Target 4.4 (increase the number of youth and adults with relevant skills for employment and entrepreneurship). Entrepreneurship supports experiential learning models, which help make education more relevant and inclusive in times of crisis, enhancing lifelong learning opportunities (Target 4.7). Entrepreneurship during the pandemic empowered students to gain work-related competencies while continuing their education, thereby contributing to inclusive, relevant, and skill-enhancing education and economic participation.

4.2. Negative impacts of entrepreneurship on university students' academic welfare during COVID-19 pandemic

This study found that some students could not attend online lectures because some business ventures needed more time, which could affect their academic welfare. The pandemic could affect some business ventures, leading to an inability to purchase needed electronic devices, power and data among other online learning requirements. To a certain extent, some students had access challenges to online lectures due to weak connections in areas where they could have visited for business. The police could confiscate some orders due to a lack of licenses resulting in an inability to access online lectures. Some argued that if there had not been the restrictions, they could have expanded their customer bases which could bring in more revenue, which could bring in more revenue, enabling them to purchase the required educational facilities.

Balancing business and academic demands had been difficult for most students during the pandemic because during the day, one had to make ends meet and then during the night one had to study in order to meet assignment deadlines. Time management was complicated for women as they had to juggle their business ventures during the day and fulfil other roles at home before they could concentrate on their studies. One female respondent made the following remarks;

As a mother, I must attend to family issues while attending online lectures. Online learning, especially in the home environment may not be appreciated by relatives with low education levels. It might be considered less important than entertaining family members. As such, ignoring family demands learning while at home is very difficult.

Bonk (2020) also found that, even in developed countries, students still experienced difficulties adapting to remote learning. In the current study, some students showed stress levels due

to unmet deadlines for assignments and perceived deferment due to financial constraints because their dreams would have been shattered. All respondents acknowledged the development of chronic diseases among students due to failure to balance business and academic demands, work and personal issues at home. There are numerous diverse impacts of the COVID-19 pandemic on girls'/ women's education for example dropouts (Acosta & Evans, 2021).

The pressure to balance business and studies often led to academic fatigue, reduced concentration, and potential dropouts, threatening SDG Target 4.1 (ensure completion of quality education). Unequal access to capital and digital tools for entrepreneurship can widen inequalities, undermining Target 4.5 (eliminate gender disparities and ensure equal access to education for vulnerable groups). Informal or unregulated student businesses may not align with decent work standards, contradicting the essence of Target 8.5 (full and productive employment and decent work for all). Lack of structured support can lead to burnout or failed ventures, contributing to instability in youth economic participation. Without institutional safeguards and policy support, student entrepreneurship can undermine educational outcomes and promote economically unstable ventures, which hinders the long-term achievement of SDGs 4 and 8.

4.3. Strategies to address negative impact of entrepreneurship on university students' academic welfare during COVID-19 pandemic

Research participants revealed that university students could do well during COVID-19 if they could get start-up funds. Kuckertz (2021), in their research, concluded that during challenging times, new start-ups have a high chance of surviving, likely due to the lack of job opportunities. Students who wish to start their businesses can approach banks like Empower Bank, micro plan financing institutions, and their relatives to finance their businesses. This can go a long way as their interests are affordable, and even the terms and conditions are manageable. They can also start a group business where the capital is shared and when the business stabilises, they can gradually operate independently. Such practical business experiences build a strong foundation for Education 5.0 which has become the pillar of all universities.

Despite connectivity challenges, students who ventured into business faced balancing work and academic demands. It would be sensible for them to employ assistants in their businesses whilst they concentrate more on their studies. Nonetheless, instead of employing assistants for their businesses, some students employ people who meet their academic requirements, resulting in poor-quality graduates. Since applications such as Zoom and Google Meet allow students to mute video and audio, some students hardly attend online lectures. As such, lecturers should implement mechanisms to ensure effective participation of students who are the primary beneficiaries.

This study also established that, setting up online shops can assist students in gaining business experience and meeting their academic goals. This is ideal since Zimbabwean universities have embraced Education 5.0 incorporating innovation and industrialisation. For example, at Great Zimbabwe University, the clothing shop can be set up online and finished products can be advertised and sold online through software applications that students in Computer Science can be asked to design as part of course requirements. Payments can also be done online by setting up payment systems like PayPal and Ecocash.

Integrated policy approaches can develop entrepreneurship-inclusive curricula that allow flexibility and credit-bearing business projects. This supports SDG 4.3 (ensure equal access to affordable and quality tertiary education) and 4.4. Universities can partner with government and industry to provide seed capital, mentorship, and structured support, fulfilling SDG 8.b (develop and operationalize a global strategy for youth employment). Providing psychosocial support and time-management training helps reduce student burnout, ensuring retention and academic success (SDG 4.1, 4.5). Ensuring equal access to digital infrastructure and financial literacy training promotes inclusive entrepreneurship, reducing educational disparities (SDG 4.5) and promoting equitable growth (SDG 8.10). By implementing institutional and policy reforms, the negative impacts of student entrepreneurship can be mitigated in a way that enhances education quality and youth employment prospects, accelerating progress toward SDG 4 and SDG 8.

5. Conclusions and recommendations

This study examined the impact of entrepreneurship on university students' academic welfare during the COVID-19 pandemic in Masvingo Province, Zimbabwe. The research contributes to sustainable development theory and practice by illuminating how crisis-driven student entrepreneurship serves as both a resilience strategy and a potential disruptor of academic progression. The findings demonstrate that entrepreneurship enhanced students' financial stability,

self-reliance, and practical skill acquisition. These aspects contribute directly to the goals of SDG 8 (Decent Work and Economic Growth) by fostering youth-led innovation, self-employment, and economic participation. Concurrently, entrepreneurial involvement enriched students' applied learning experiences and fostered competencies that support SDG 4 (Quality Education), particularly in relation to relevant, inclusive, and skills-based learning.

Yet, the study also identified significant drawbacks. Without institutional frameworks to support and guide entrepreneurial efforts, students encountered challenges including academic fatigue, reduced study time, stress, and in some cases, academic underperformance. These outcomes underscore the risk of entrepreneurship undermining educational access, equity, and completion, particularly for disadvantaged students thereby threatening the full realization of SDG 4. By uncovering this dual impact, the study contributes to sustainable development practice by advocating for integrated, multi-sectoral strategies that support student entrepreneurship without compromising educational objectives. It highlights the need for systemic interventions that align higher education, labour market readiness, and youth empowerment policies within the SDG framework.

This study recommends that universities support innovative students through the Students' Affairs Division which should identify students with viable business ideas that can generate income for both students and the university. The funds generated can be loaned to those students and other stakeholders who want to start-up their businesses for example the Tourism section can prepare and sell meals to the university staff, students and other interested community members. In the clothing factory, the university can attach students who are doing textile and design work to the clothing factory for income generation.

Entrepreneurship should be incorporated into the module outlines for each programme. For example, those doing an Arts programme can establish bands that can be hired for different occasions at an affordable charge. The university can incorporate telecommunications providers offering affordable services to support online learning. This supports SDG 4.4 by enhancing youth skills for employment and entrepreneurship. Students can approach micro-financing institutions such as Empower Bank and Econet, for assistance in setting up their businesses, which eventually helps them meet academic demands. When their business stabilises, they can employ assistant workers to run their businesses whilst they concentrate on their studies. They can also utilise night time to study further and conduct business during the day if such business activities demand physical presence. They can also do their businesses online.

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Conflicts of interest

The authors declare no conflict of interest.

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