



**ENTREPRENEURIAL PASSION, TECHNOLOGY ADOPTION, AND
ENTREPRENEURIAL RESILIENCE OF WOMEN-OWNED BUSINESSES IN
NAKASERO MARKET, KAMPALA DISTRICT**

BY

MIREMBE RHONA SOLOME

2019/HD10/25650U

+256 773 778854

mbrhon@gmail.com

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PLAN A

AUGUST, 2025

DECLARATION

I, **MIREMBE RHONA SOLOME** declare that this dissertation is my original work. It has never been submitted to any university or other institution of higher learning for the award of any academic qualification. Any assistance that I have received has been duly acknowledged in this Research dissertation.

Signature 

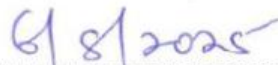
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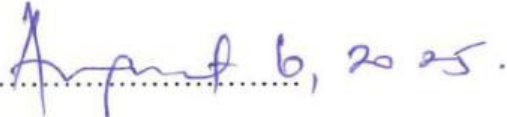
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APPROVAL

This is to certify that this dissertation satisfies the partial fulfilment of the requirements for the award of a Master of Business Administration of Makerere University with my approval as a supervisor.

Signed.......... Date..........

DR. DIANA NANDAGIRE MUWANGA

Signed.......... Date..........

DR. WALIYA GWOKYALYA

Activate

DEDICATION

This work is dedicated to my husband and our little girls, my ever-present source of support and inspiration.

ACKNOWLEDGEMENT

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LIST OF ACRONYMS

MIWE – Mastercard Index of Women Entrepreneurs

SME – Small and Medium Enterprises

KCCA – Kampala Capital City Authority

TAM – Technology Adoption Model

PU – Perceived Use

PEU – Perceived Ease of Use

EPRC – Economic Policy Research Centre

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ABSTRACT

Entrepreneurial passion and technology adoption are key factors in fostering entrepreneurial resilience. Passion drives motivation, creativity, and persistence, enabling entrepreneurs to navigate challenges and remain committed to their goals. Meanwhile, adopting technology enhances efficiency, adaptability, and competitiveness, allowing businesses to respond to changes and scale effectively. Together, these factors help entrepreneurs overcome obstacles and sustain their ventures. This study was guided by three specific objectives namely, to examine the relationship between entrepreneurial passion and entrepreneurial resilience, examine the relationship between technology adoption and entrepreneurial resilience, and to assess the combined effect of entrepreneurial passion and technology adoption on entrepreneurial resilience. The study was conducted using a cross-sectional design which involved a quantitative approach. A closed-ended self-administered questionnaire was used for data collection. The sample comprised 265 women entrepreneurs in Nakasero Market. A response rate of 94 % was registered. On return from the field, the questionnaires were checked for completeness and entered in SPSS version 25 for analysis. Data was cleaned and thereafter analyzed. The findings were summarized to provide an understanding of the drivers of entrepreneurial resilience among female entrepreneurs in the Nakasero market, in Uganda. The correlation results showed a positive association between the examined variables. There was a positive association between entrepreneurial passion and entrepreneurial resilience and between technology adoption and entrepreneurial resilience. The regression results also showed that the two independent variables, technology adoption, and entrepreneurial passion jointly, were statistically significant predictors of entrepreneurial resilience. The study shows that technology adoption and entrepreneurial passion are predictors of entrepreneurial resilience among female entrepreneurs in Uganda. Further research is needed to examine the other factors that promote entrepreneurial resilience such as cultural, social, and psychological elements, access to technology and training, establishing financial support systems, advocating for policies that support gender equality in entrepreneurship, including measures to address systemic barriers and promote an enabling environment for women-owned businesses.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents the study's background, the statement of the problem, its purpose, its objectives, the research questions, its significance, the scope, and the conceptual model.

1.1 Background of the Study

Uganda has a strong culture of entrepreneurship, including women, and it is reported as one of the only seven countries worldwide that has achieved gender parity in terms of the number of women driven to pursue entrepreneurial activities (World Bank, 2021). While Uganda lost its first ranking to Botswana, the MasterCard Index of Women Entrepreneurs (MIWE) still ranked Uganda (38.4%) second to Botswana (38.5%) and in third place Ghana (37.2%) (MIWE, 2021), for the third consecutive year.

Despite this impressive ranking and the fact that women entrepreneurs own at least 31% of all registered Small and Medium Enterprises (SMEs) in Uganda (as per the report by the International Women's Entrepreneurial Challenge (IWEC) Foundation, 2021), most women entrepreneurs in Uganda—just like their counterparts around the world—were adversely affected by the Covid-19 pandemic, the economic crisis, the Russia-Ukraine war, and rising inflation, to mention but a few (Afifu *et.al.*, 2021). This is because most women entrepreneurs run businesses in local markets and industry sectors that are less profitable and most vulnerable to external shocks, often leading to business closure and financial distress (Global Entrepreneurship Monitor Report, 2022).

The recovery rate of female-owned enterprises remains worryingly slower than that of male-owned enterprises. For instance, 77% of female-owned enterprises experienced reduced ability to repay their loans or access new loans, compared to 66% for male-owned enterprises (Economic Policy

Research Centre, 2021). Such challenges have been linked to low entrepreneurial resilience and weak adaptive capabilities among women entrepreneurs, likely due to the difficulties they face in operating and scaling their businesses.

To boost entrepreneurs operating in informal markets such as Nakasero market, women entrepreneurs are expected to build resilience capacities that enable them to cope and adapt to these dynamic business changes and challenges (Onoshakpor *et al.*, 2020). Entrepreneurial resilience is a dynamic adaptation process that helps business owners move forward in the face of complex, continuous, and unstable market conditions as well as manage difficult market conditions and unpredictable future events (Kromidha & Bachtiar, 2024). Thus, the resilience of women entrepreneurs is critical for business survival and success, especially in markets in Uganda (Azazz & Elshaer, 2022). Despite the importance of resilience in the success of women entrepreneurs, there have been few studies especially in developing economies—focusing on women running micro-enterprises in markets like Nakasero Market in Uganda. The factors that influence business resilience in such settings have not been thoroughly investigated.

Existing research has pointed to entrepreneurial passion and technological adoption as precursors to building entrepreneurial resilience among women entrepreneurs operating in markets (Schutte & Mberi, 2020; Ayala & Manzano, 2014). Entrepreneurial passion is the fire that fuels persistence and enables entrepreneurs to overcome challenges and fully engage in their business activities (Cardon *et al.*, 2013). However, this passion does not operate in isolation. Passion needs to be supported by enabling tools, such as technology, and an environment that fosters resilience through adaptive learning and social support networks.

Technology adoption contributes to enhancing resilience and enabling effective responses to external shocks (Wang & Chen, 2022). Research by the Global Entrepreneurship Monitor

indicated that the use of digital tools to automate operations, market and sell to customers, and discover new markets is a critical lever for business resilience especially for vulnerable businesses such as women-led market enterprises (GEM, 2022). However, while digital tools are promoted as a solution, the reality for many women entrepreneurs in Uganda is more complex. Barriers such as limited digital literacy, poor internet infrastructure, high costs of smartphones and data, and general affordability continue to hinder widespread technology adoption. These challenges are compounded in informal settings like Nakasero, where daily business pressures often leave little room for digital upskilling or investment.

The study is anchored in the dynamic capabilities theory, which asserts that business ventures possess resources, competencies, and capabilities to integrate, build, and reconfigure themselves amidst economic crises and external shocks. Women-owned businesses that leverage these resources such as digital tools and capabilities such as entrepreneurial passion tends to remain resilient and thus effectively cope, survive, and succeed in rapidly changing business environments (Kurtz & Varvakis, 2016).

This study investigated entrepreneurial passion, technology adoption, and entrepreneurial resilience among women-owned businesses. While these variables have been studied in isolation in different contexts, their interaction particularly among women entrepreneurs in the informal markets of Uganda remains empirically underexplored. This research therefore contributes new knowledge by exploring the mechanisms through which entrepreneurial passion and technology adoption jointly influence the development of resilience in this unique context.

1.2 Statement of the Problem

Entrepreneurial resilience enables business owners to adapt and thrive amid adversity (Korber & McNaughton, 2018). While women entrepreneurs in Africa have shown resilience (MIWE, 2021),

their businesses remain more vulnerable to shocks and financial distress (GEM, 2022). In Uganda, 77% of women-led enterprises struggled to repay or access new loans post-COVID-19, compared to 66% of male-owned businesses (EPRC, 2021). Uganda also lost its top African ranking in women business ownership to Botswana (MIWE, 2021), reflecting concerns over the sustainability of women-led enterprises. This vulnerability is deepened by Uganda's high female business failure rate—nearly 40% of women-led micro and small enterprises collapse within three years (UBOS, 2023).

Entrepreneur resilience that is through optimism, hardiness, and resourcefulness, reflects an entrepreneur's ability to persist, adapt, and recover. However, it remains unclear whether weaknesses in these dimensions are due to reduced entrepreneurial passion or difficulties in adopting digital tools that support business continuity. Though literature links passion and technology adoption to resilience (Schutte & Mberi, 2020; Wang & Chen, 2022), few studies examine their combined influence on resilience in informal markets of developing countries. Guided by dynamic capabilities theory, this study established the relationship between.

1.3 Purpose of the Study

This study sought to establish the relationship between entrepreneurial passion, technology adoption, and entrepreneurial resilience of women-owned businesses in the Nakasero market.

1.4 Objectives of the Study

- i) To examine the relationship between entrepreneurial passion and entrepreneurial resilience of women-owned businesses in Nakasero market.
- ii) To examine the relationship between technology adoption and entrepreneurial resilience of women-owned businesses in Nakasero market.

- iii) To assess the combined effect of entrepreneurial passion and technology adoption on the entrepreneurial resilience of women-owned businesses in Nakasero market.

1.5 Research Questions

- i) What is the relationship between entrepreneurial passion and entrepreneurial resilience of women-owned businesses in Nakasero market?
- ii) What is the relationship between technology adoption and entrepreneurial resilience of women-owned businesses in the Nakasero market?
- iii) What is the combined effect of entrepreneurial passion and technology adoption on the entrepreneurial resilience of women-owned businesses in the Nakasero market?

1.6 Scope of the Study

1.6.1 Conceptual Scope

This study focused on three major variables namely, entrepreneurial passion, technology adoption, and entrepreneurial resilience of women businesses in the Nakasero market. Therefore, entrepreneurial resilience formed the dependent variable while entrepreneurial passion and technology adoption constituted the independent variables respectively.

Entrepreneurial resilience refers to the ability of entrepreneurs to adapt, recover, and thrive in the face of challenges, setbacks, or crises.

Entrepreneurial passion is the intense enthusiasm and motivation an entrepreneur has for their business or venture.

Technology adoption is the process of incorporating new technologies into a business to enhance operations, productivity, and competitiveness.

1.6.2 Geographical Scope

The study was conducted among women business owners in Nakasero Market, one of Uganda's largest and oldest informal markets, centrally located in Kampala and serving as a major commercial hub. The market was purposively selected due to its high concentration of women-led micro and small enterprises and its exposure to economic shocks. During the COVID-19 pandemic, these businesses were among the most affected, facing challenges such as reduced customer flow, disrupted supply chains, and limited access to finance—contributing to a failure rate of nearly 40% within three years (UBOS, 2023). Evidence also shows that women entrepreneurs were more vulnerable than their male counterparts to the economic impacts of the crisis (EPRC, 2021), making Nakasero a relevant case for this study.

1.7 Significance of the Study

Women Entrepreneurs. The study will help women entrepreneurs understand how passion for their ventures and the adoption of technology can strengthen their resilience. It offers practical insight into how these factors jointly contribute to business survival and growth in challenging environments.

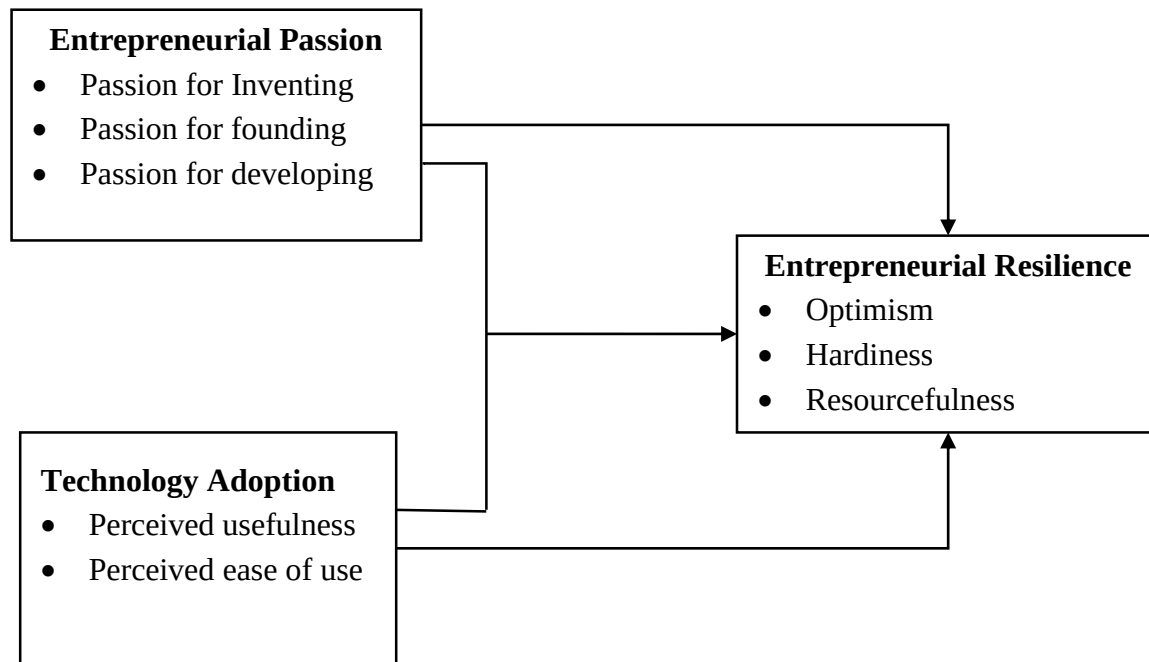
SMEs. By identifying entrepreneurial passion and technology adoption as key predictors of resilience, the study supports SME development efforts aimed at enhancing business adaptability, particularly for women-led enterprises in informal markets.

Policy Makers. The findings offer evidence to guide gender-responsive policies and programs that promote digital inclusion and entrepreneurial motivation as means to strengthen the resilience of women-owned enterprises in Uganda.

Academia. The study contributes empirical evidence on the positive relationship between entrepreneurial passion, technology adoption, and resilience, enriching literature on women entrepreneurship in informal economies and urban market settings.

1.8 Conceptual Framework

Figure 1: Conceptual framework



Source: adapted and modified from Cardon et al., 2013; Davis 1989 and Ayala & Manzano, 2014

From figure 1 above, entrepreneurial resilience is the dependent variable and it is measured by optimism, hardiness, resourcefulness. Entrepreneurial passion is independent variable one and it is measured by passion for inventing, passion for founding, passion for developing. Technology adoption is the independent variable two and it is measured by perceived usefulness, perceived ease of use. Entrepreneurial passion leads to entrepreneurial resilience, technology adoption leads to entrepreneurial resilience and the combination of entrepreneurial resilience and technology adoption jointly lead to entrepreneurial resilience.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents a review of the existing scholarly literature on study variables of authentic leadership, organizational culture, and organizational resilience. The chapter also looks at the literature on the relationship between the variables of the study.

2.1 Theoretical Review

This study was guided by the Dynamic Capability Theory, originally developed by Teece, Pisano, and Shuen (1997), as a refinement of the Resource-Based View (RBV). The theory asserts that beyond possessing valuable, rare, inimitable, and non-substitutable (VRIN) resources, a firm must possess the ability to renew and reconfigure these resources to achieve and sustain competitive advantage in dynamic environments. Unlike static resources emphasized in RBV, dynamic capabilities are defined as the firm's abilities to integrate, build, and reconfigure internal and external competences in response to rapidly changing environments (Teece, 2014). These capabilities include strategic decision-making, innovation, and organizational learning processes that facilitate timely and effective responses to business challenges.

The assumptions underpinning the Dynamic Capability Theory are: (1) that firms operate in volatile, complex, and fast-changing environments; (2) competitive advantage is transient unless continuously updated; and (3) adaptability, flexibility, and responsiveness are essential strategic attributes. The strength of the theory lies in its ability to explain firm-level heterogeneity in responses to similar environmental challenges, and it offers a robust lens for understanding how resilience is built through internally cultivated processes and externally responsive actions.

In relation to this study, the theory explains how women entrepreneurs develop entrepreneurial resilience by building and reconfiguring two key dynamic capabilities: entrepreneurial passion and technology adoption. Entrepreneurial resilience is conceptualized in this study as comprising three dimensions: optimism, hardiness, and resourcefulness. Optimism entails maintaining a positive outlook even under stress; hardiness reflects persistence and commitment in the face of adversity; and resourcefulness denotes the ability to mobilize and creatively use available resources. These attributes enable entrepreneurs to bounce back from setbacks and maintain business continuity.

Despite the wide endorsement of dynamic capabilities in strategic management literature, the application of this theory to women-led small enterprises in informal sectors remains underexplored. Some scholars critique the theory for being abstract and lacking concrete measurement frameworks for capabilities (Arend & Bromiley, 2009). Others argue it is overly firm-centric and fails to consider broader institutional and socio-cultural barriers affecting entrepreneurs, especially women in developing countries. In Uganda, for instance, systemic financial exclusion, societal gender roles, and infrastructural limitations may constrain the development and application of dynamic capabilities, even where entrepreneurial passion and interest in technology exist.

The theory offers a powerful framework for examining the internal drivers of resilience among women entrepreneurs. By highlighting how passion and technology adoption function as adaptive routines, the theory helps illuminate the pathways through which women in markets like Nakasero can withstand shocks, recover from disruptions, and maintain business performance.

2.2 Entrepreneurial Resilience

Entrepreneurial resilience has emerged as a critical area of inquiry in recent decades, especially in understanding how entrepreneurs persist and thrive amid economic shocks, personal adversity, and volatile market dynamics (Padilla-Meléndez et al., 2022). The concept, originally rooted in psychology and medicine, has evolved to describe the entrepreneur's capacity to absorb shocks, adapt, and grow despite hardship (Duchek, 2020). In the context of entrepreneurship, resilience is more than a reactive ability; it reflects proactive adaptation that enables ventures to navigate uncertainty and pursue opportunity even in turbulent environments. Kromidha and Bachtiar (2024) describe entrepreneurial resilience as a dynamic adaptation process that empowers business owners to manage instability, preserve psychological and physical energy, recover from setbacks, and reconfigure business practices in response to failure or change. This perspective aligns with Nassuna *et al.* (2023), who emphasize that SMEs in Uganda that survived the COVID-19 pandemic demonstrated resilience through financial agility, strategic foresight, and operational innovation.

The literature is dominated by three core dimensions of entrepreneurial resilience—optimism, hardiness, and resourcefulness—as proposed by Ayala and Manzano (2014). Optimism reflects the entrepreneur's ability to remain hopeful and forward-looking even in the face of ambiguity or loss, enabling constructive learning from failure and the perseverance to endure uncertainty (McInnis-Bowers et al., 2017). Hardiness encompasses self-regulation and emotional strength, where entrepreneurs demonstrate commitment, courage, and resistance to external pressures, allowing them to remain mission-focused under stress (Ayala & Manzano, 2014). Resourcefulness denotes an entrepreneur's capacity to creatively mobilize skills, relationships, and materials to solve problems and seize opportunities, particularly in low-resource environments where

innovation is born out of necessity (Fatoki, 2018). These attributes have been lauded for their predictive value in determining entrepreneurial success and sustainability.

However, scholarly debates persist regarding the universality and contextual relevance of resilience frameworks. While the optimism-hardiness-resourcefulness model is widely applied, critics argue that it may inadequately capture resilience in informal or resource-constrained contexts, where structural barriers, cultural norms, and systemic inequities shape how resilience is manifested (Azazz & Elshaer, 2022). These scholars argue that overemphasis on individual adaptability can obscure the role of institutional support and policy in enabling entrepreneurial survival (Duchek, 2020). Despite these critiques, the resilience framework remains valuable for analysing how women entrepreneurs, particularly in volatile urban settings like Nakasero market, use psychological and strategic competencies to navigate adversity and maintain business continuity. By integrating these dimensions; optimism, hardiness, and resourcefulness, this study positions entrepreneurial resilience as both an individual capacity and a strategic advantage in uncertain environments.

2.3 Entrepreneurial Passion

Entrepreneurial passion is increasingly recognized as a critical psychological driver of entrepreneurial activity and business success. Rooted in motivational psychology, the concept refers to a strong inclination toward self-defining activities that are loved, personally significant, and into which substantial time and energy are invested (Sigmundsson et al., 2020). This deep-seated emotional engagement is often described as a fusion of intense positive affect and persistent goal-directed behavior. In entrepreneurship, passion serves not merely as emotional enthusiasm but as a fundamental internal force that influences how entrepreneurs identify opportunities, cope with challenges, and persevere in their ventures (Cardon et al., 2009). Scholars agree that passion

contributes significantly to entrepreneurial outcomes, yet they also debate its implications. While some argue that it enhances innovation, grit, and venture success (Vallerand & Verner-Filion, 2020), others caution that excessive passion may lead to over-commitment, biased decision-making, and burnout, particularly in uncertain and resource-constrained environments (Breugst et al., 2012).

In entrepreneurial literature, passion has been operationalized along three core dimensions: passion for inventing, passion for founding, and passion for developing (Cardon et al., 2013), all of which serve as key attributes under the variable of entrepreneurial passion. Passion for inventing relates to the entrepreneur's excitement about generating new ideas, creating products, and seeking innovative solutions. It is expressed through activities such as environmental scanning, opportunity recognition, and the use of prototypes to bring novel offerings to life (Cardon et al., 2009). Entrepreneurs high in this attribute exhibit creativity and proactivity, often driving early-stage venture formation. Passion for founding reflects a strong desire to establish and structure new ventures. This includes assembling resources, developing business models, and executing launch strategies (Hatak et al., 2021). It is typically visible in entrepreneurs who identify market gaps, design viable solutions, and take initiative to bring their ideas to market (Karimi, 2021). Passion for developing captures an entrepreneur's commitment to growing and nurturing a venture beyond its initial establishment. This attribute is evident in efforts to scale operations, increase sales, build organizational capacity, and secure funding for expansion (Lee & Herrmann, 2021). Each dimension not only reflects a functional area of entrepreneurial engagement but also embodies the psychological energy required to endure and thrive in the entrepreneurial journey.

Within the Ugandan context, Tindiwensi et al. (2023) highlight that entrepreneurial passion plays a vital role among youth agri-preneurs, where emotional investment in their ventures enables

persistence despite adversity. Their study underscores that entrepreneurs who are deeply passionate demonstrate enhanced resilience, innovation, and adaptability. This position aligns with Cardon et al.'s (2013) argument that passion can be a sustainable driver of entrepreneurial resilience—defined as the ability to withstand, adapt to, and recover from business setbacks. However, scholars such as Ho and Pollack (2014) raise concerns about passion becoming a liability when it blinds entrepreneurs to market signals or causes emotional exhaustion. Thus, passion must be complemented by strategic thinking and emotional regulation to remain effective.

In this study, entrepreneurial passion is conceptualized as a multidimensional construct comprising passion for inventing, founding, and developing. It is assessed in terms of its influence on the resilience of women-owned enterprises, with specific attention to how emotional engagement with business activities fosters continuity and adaptability amid challenging market conditions. By focusing on these three attributes, the study recognizes that passion is not monolithic but rather a nuanced and multifaceted contributor to entrepreneurial resilience.

2.4 Technology Adoption

Technology adoption plays a pivotal role in shaping the processes and outcomes of entrepreneurship. The integration of digital technologies has redefined how entrepreneurs identify, evaluate, and exploit opportunities, improve efficiency, and innovate, particularly during periods of uncertainty such as the COVID-19 pandemic (Autio *et al.*, 2018; Santos *et al.*, 2023). By facilitating access to markets, enabling resource optimization, and enhancing business resilience, technology has become indispensable in modern entrepreneurial ventures.

This study conceptualizes technology adoption through five key attributes: perceived usefulness, perceived ease of use, cost-effectiveness, strategic relevance, and scalability. Drawing from the Technology Acceptance Model (TAM) by Davis (1989), perceived usefulness refers to the degree

to which an entrepreneur believes that a given technology enhances performance, while perceived ease of use denotes the extent to which the technology is considered user-friendly and effortless (Dwivedi et al., 2011). Cost-effectiveness assesses whether the anticipated benefits of technology adoption justify the financial investment. Strategic relevance relates to the suitability of a technology to the business's goals and lifecycle stage, while scalability captures its potential to support future expansion.

Different technologies serve varied functions depending on the stage of entrepreneurial development. For emerging entrepreneurs, tools like social media, mobile banking, and cloud computing facilitate affordable marketing, communication, and storage solutions. For more established enterprises, advanced tools such as artificial intelligence, Blockchain, and big data analytics enable process automation, product innovation, and market diversification (Autio & Rannikko, 2016). However, the decision to adopt a specific technology often hinges on the leverage it offers in terms of competitiveness and efficiency, relative to its cost and complexity (Gong & Janssen, 2021).

Empirical studies offer both supportive and critical perspectives on technology adoption. On the one hand, digital platforms have democratized entrepreneurship by lowering entry barriers and enabling broader participation, particularly among women and other marginalized groups. Onoshakpor *et al.* (2020) note that during the pandemic, women entrepreneurs increasingly used social media and messaging apps to maintain customer engagement, promote products, and coordinate sales. These tools enabled continuity amid physical restrictions and fostered resilience in the face of systemic shocks.

On the other hand, structural constraints such as limited digital literacy, poor infrastructure, and socio-cultural barriers continue to undermine the potential of digital technologies in many

developing countries. Kyakulumbye and Pather (2022) argue that effective technology adoption requires participatory design approaches that involve end-users in the development and implementation process. This ensures contextual relevance, boosts user acceptance, and addresses barriers related to functionality and accessibility.

Additionally, a growing body of literature cautions against the uncritical adoption of sophisticated technologies without the requisite skills, infrastructure, or alignment with strategic goals. Inappropriate or premature adoption can strain limited resources and distract from core business functions (Autio & Rannikko, 2016). As such, successful technology integration must be informed by a clear understanding of business needs, user capabilities, and the broader ecosystem.

In Uganda, the experience of women entrepreneurs illustrates both the transformative potential and persistent challenges of technology adoption. While digital tools have provided new avenues for market access and operational efficiency, limitations in training, financing, and support systems hinder their optimal use. Addressing these gaps through targeted interventions is critical to ensuring inclusive digital entrepreneurship.

2.5 Entrepreneurial Passion and Entrepreneurial Resilience

Entrepreneurial passion and entrepreneurial resilience are increasingly recognized as critical psychological resources that influence entrepreneurial success, particularly in small and medium-sized enterprises (SMEs). Research suggests a strong positive relationship between the two, with passion enhancing the entrepreneur's capacity to persist in the face of adversity (Cardon et al., 2017). Passionate entrepreneurs are more likely to perceive setbacks as manageable and temporary, thus demonstrating greater persistence and adaptive capacity.

Entrepreneurial passion has been conceptualized in both trait-based and motivation-based frameworks. Smith *et al.* (2001) describe it as an inherent trait, while Bird (1989) presents it as a motivational force that stimulates entrepreneurial behavior. Hatak *et al.* (2021) emphasize its role as a component of human capital, arguing that passion strengthens the entrepreneur's engagement with their venture. Given the close connection between an entrepreneur and their business—especially in the context of micro, small, and medium enterprises (MSMEs)—the entrepreneur's attributes, including passion, directly influence the strategic direction and resilience of the enterprise (De Mol *et al.*, 2020; Ivanova-Ruffo *et al.*, 2020).

Passion enhances entrepreneurial competence by fostering creativity, opportunity recognition, and innovation (Lee & Herrmann, 2021). It contributes to entrepreneurial resilience by providing the emotional energy necessary to navigate uncertainty and failure. Cardon *et al.* (2017) argue that this combination of emotional investment and cognitive engagement helps entrepreneurs withstand challenges and pursue long-term goals, which is particularly essential for sustaining early-stage ventures.

Empirical studies further underscore the interdependence of entrepreneurial passion and resilience. For instance, Schulte and Mberi (2020) found that resilient entrepreneurial ventures in Zimbabwe were consistently led by entrepreneurs who exhibited high levels of passion. This passion translated into proactive behavior, innovation, and a positive response to environmental threats. Their findings reinforce the theoretical view that for most start-ups—where business and owner are often inseparable—the entrepreneur's resilience significantly determines the venture's resilience (Lahiri *et al.*, 2020).

Complementary studies in the Ugandan context reveal similar trends. Nassuna *et al.* (2023) emphasize that entrepreneurial resilience, defined as the capacity to adapt and maintain operations

during adversity, is essential for business continuity. In parallel, Tindiwensi et al. (2023) identify entrepreneurial passion as a key driver of innovation, perseverance, and sustained engagement. Together, these studies suggest that while resilience equips entrepreneurs to manage external shocks, passion fuels the motivation to continue striving toward business goals.

The literature consistently demonstrates that entrepreneurial passion fosters resilience by enhancing goal commitment, problem-solving capacity, and emotional stability. This link is particularly relevant for MSMEs and family-owned businesses, where the influence of the owner or manager is often decisive in the success or failure of the enterprise. Thus, entrepreneurial passion does not merely contribute to psychological well-being but serves as a strategic asset that supports long-term business sustainability.

Given this backdrop, it is pertinent to explore whether entrepreneurial passion similarly predicts resilience among women-owned ventures in Uganda. Considering the centrality of individual agency in MSME success, understanding how passion influences resilience could offer valuable insights into the sustainability and growth of women-led enterprises in emerging economies.

2.6 Technology Adoption and Entrepreneurial Resilience

Technology adoption is increasingly recognized as a vital dynamic capability that fosters entrepreneurial resilience. As businesses face ever-evolving challenges, technology provides tools that enable transformation in operations, production, and management processes (Gupta et al., 2020). Particularly, technology enhances market intelligence by enabling real-time data collection, analysis, and reporting, thereby allowing entrepreneurs to anticipate market shifts and implement timely responses to emerging threats (Huang & Farboudi-Jahromi, 2021; Magnano et al., 2022). Empirical evidence shows that ventures equipped with advanced technological tools demonstrate

higher resilience compared to those with limited technological capabilities (Matarazzo et al., 2021).

The relationship between technology and resilience has been explored from multiple dimensions. Kyakulumbye and Pather (2022) argue that the integration of information and communication technologies (ICTs), particularly through participatory design approaches tailored to the specific needs of SMEs, enhances adaptability and responsiveness to environmental changes. Similarly, Nassuna et al. (2023) emphasize the supportive role of technology in strengthening financial resilience by improving operational efficiency and responsiveness. These studies converge on the point that technology enhances organizational agility, which is crucial for survival and growth in turbulent environments.

Beyond operational efficiency, technology plays a crucial role in fostering innovation and enhancing the customer experience, both of which are central to entrepreneurial resilience. In an *era* characterized by rapidly changing consumer preferences and intense competition, ventures must constantly innovate to remain relevant. Technology enables businesses to gather customer feedback, generate and implement new ideas, and deliver superior products and services (Jung *et al.*, 2021; Holbeche, 2019). This capacity to respond effectively to dynamic customer demands increases customer satisfaction and loyalty, thereby strengthening the resilience of technology-enabled ventures (Fulco et al., 2019; Senbeto & Hon, 2020).

Moreover, technology adoption is essential in building and sustaining businesses in the digital economy. The Fourth Industrial Revolution and the rise of gig economies have demonstrated that entrepreneurs who leverage digital tools—such as virtual transactions and remote work infrastructure—are better positioned to overcome barriers such as geographical distance and labour

shortages (Wright et al., 2019). Conversely, ventures that fail to adopt relevant technologies risk operational stagnation or collapse, especially in volatile contexts.

The COVID-19 pandemic offers a poignant illustration of technology's role in enhancing entrepreneurial resilience. During this crisis, many entrepreneurs remained operational by swiftly adopting digital solutions, particularly e-commerce and remote communication platforms. Those who embraced technology were more likely to navigate lockdowns and restrictions successfully, reinforcing the argument that digital adaptability is key to business continuity in times of crisis (Dheer & Salamzadeh, 2022; Syed et al., 2020).

The reviewed literature consistently demonstrates that technology adoption enhances entrepreneurial resilience by fostering innovation, improving responsiveness, and supporting continuity under adverse conditions. Given these findings, it becomes pertinent to investigate how women-owned ventures in Uganda can leverage technology to build resilience and sustain their enterprises amid socio-economic and environmental uncertainties.

2.7 Entrepreneurial Passion, Technology Adoption, and Entrepreneurial Resilience

Entrepreneurial passion and technology adoption represent distinct yet complementary resources that contribute significantly to entrepreneurial resilience. Passion, as a component of human capital, provides the internal drive, motivation, and commitment necessary to persist through challenges (De Mol *et al.*, 2020; Hatak *et al.*, 2021). Relatedly, technology functions as a competitive and dynamic capability that enhances operational efficiency, innovation, and adaptability in the face of adversity (Syed et al., 2020; Van Aerschot & Parviainen, 2020). When combined, these two elements are likely to create a synergistic effect, enhancing resilience more than either resource alone.

The synergy principle, which posits that the joint effect of multiple resources often exceeds their individual contributions, provides a theoretical foundation for understanding how entrepreneurial passion and technology adoption can interact to foster resilience (Beer & Micheli, 2017). Passion drives the entrepreneurial desire to innovate and sustain the business, while technology facilitates the implementation of those innovations and supports operational continuity. Together, they strengthen the entrepreneur's capacity to navigate environmental uncertainties and business setbacks.

This interdependence is further reflected in business management literature, which highlights that while passion fuels the entrepreneur's vision and perseverance, technology serves as a tool to translate that vision into tangible outcomes—such as product innovation, improved customer engagement, and streamlined operations. Thus, technology not only supports business functions but also amplifies the impact of entrepreneurial passion, making it a vital enabler of resilience.

Empirical evidence supports the necessity of integrating both passion and technology for sustained entrepreneurial success. Some studies reveal that entrepreneurs with strong passion but inadequate access to technology often struggle to scale or stabilize their ventures. Additionally, businesses that are technologically equipped but led by unmotivated or disengaged individuals frequently fail to thrive or survive transitions, such as succession (Namasembe & Manzanera-Ruiz, 2021; Gavigan *et al.*, 2020). These findings underscore the argument that resilience is most effectively cultivated when both internal (passion) and external (technology) resources are present.

In the Ugandan context, multiple studies reinforce this dual-resource model. Kiconco and Kibanja (2020) found that passionate women entrepreneurs were more inclined to adopt new technologies to improve their business operations and overcome challenges. Similarly, Asimwe and Rwashana (2017) reported that digital tools such as mobile banking and social media significantly contributed

to business growth and adaptability among women entrepreneurs. Oluka and Wamala (2019) further established that women who combined passion with access to digital technologies demonstrated higher levels of resilience, allowing them to sustain operations and respond effectively to market shifts.

These findings collectively suggest that entrepreneurial passion and technology adoption jointly foster a resilient entrepreneurial mindset and capability. Passion instils purpose and endurance, while technology empowers execution and responsiveness. This synergy is particularly important in dynamic and uncertain environments, where resilience is not merely about survival but also about the ability to innovate, adapt, and grow.

The literature strongly supports the view that entrepreneurial resilience is better through the interplay between passion and technology. However, isolated reliance on either factor may be insufficient. It remains critical to investigate whether this integrated model holds true among women-owned enterprises in Uganda, where socio-economic challenges and gender-specific constraints may influence the dynamics of entrepreneurial resilience.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the research methodology that the researcher employed for this study. It explains the research design, target population, sampling methods and sample size, measurement of instruments, source of data, data collection procedure, data analysis, and ethical considerations.

3.1 Research Design

In this study, a cross-sectional survey design was adopted. This design was adopted because it allows researchers to collect data at a single point in time from a large sample. This design is cost-effective and time-efficient, making it ideal for studies that aim to gather insights without the need for long-term observation (Creswell, 2014). A quantitative approach was used because it facilitates the gathering of numerical data (Amin, 2005), to study the influence of the study variables.

3.2 Study Population

The study population comprised women business owners working in Nakasero market. It focused on women who owned and had run businesses/stalls for more than a year. The study population was 864 women according to Kampala City Council Authority Records (KCCA, 2022).

This population was selected because Nakasero Market is one of the oldest markets in the Kampala district with experienced women-owned businesses. Kampala City Council Authority Records (KCCA, 2014) is centrally located within the Kampala district which makes it a key economic hub attracting high volumes of customers daily hence making it a good representation of women-owned businesses in Kampala markets.

3.3 Sample size

Utilizing the sample determination table of Krejcie & Morgan (1970), a sample of 265 respondents was derived from a population of 864 women according to Kampala City Council Authority Records (KCCA, 2022).

3.4 Sampling Procedure

A simple random sampling procedure was employed. This was done using the lottery method whereby the researcher obtained the list of women-owned businesses in the Nakasero market, and each stall was given a number, and the numbers were put in a box and shuffled using the replacement method. This procedure was used because it minimized any biases in the selection process which ensured that every stall owned by women had an equal chance of being chosen, hence enhancing the representativeness of the sample.

3.5 Data Sources

As a result of not having an existing data set that could adequately answer the research questions in the context of women-owned businesses in Nakasero Market, this study relied on primary data. Primary data were obtained with a structured questionnaire served to the respondents to obtain feedback on the study variables. However, secondary data were utilized in reviewing the literature and discussing the study findings accordingly.

3.6 Data collection instrument

A 6-point Likert scale was adopted, and a close-ended questionnaire was developed by the researcher and administered to the sample population to measure key variables (*see Appendix 1*). The questionnaire contained closed-ended questions because responses are quantifiable and can easily be answered by the respondents. The items in the questionnaires were developed based on

the already established scales of scholars as seen in the measurement of variables but adapted to fit the context of this study.

3.7 Measurement of variables

The study constructs were measured using the indicators as seen in the conceptual framework as adopted from the review of various literature. The statements for the questionnaire were developed and modified by these established scholars. Participants responded to items using a 6-point, Likert-like response format with endpoints of 6=Strongly agree, 5=Moderately agree, 4=Slightly agree, 3=Slightly disagree, 2=Moderately disagree and 1= Strongly disagree.

Entrepreneurial passion was operationalized using a passion for inventing, passion for founding, and passion for developing as developed by Cardon et al. (2013). Following this Likert scale of 6=Strongly agree, 5=Moderately agree, 4=Slightly agree, 3=Slightly disagree, 2=Moderately disagree and 1= Strongly disagree.

Technology adoption was measured using the updated Technology Acceptance Model (TAM) developed by Davis, (1989) with items on perceived usefulness, perceived ease of use, and user willingness to adopt the new technologies in their business. Following this Likert scale of 6=Strongly agree, 5=Moderately agree, 4=Slightly agree, 3=Slightly disagree, 2=Moderately disagree and 1= Strongly disagree.

Entrepreneurial resilience was measured using the measures developed by Ayala and Manzano (2014) which include resourcefulness, hardiness, and optimism. Following this Likert scale of 6=Strongly agree, 5=Moderately agree, 4=Slightly agree, 3=Slightly disagree, 2=Moderately disagree and 1= Strongly disagree.

3.8 Validity and Reliability of the Instrument

3.8.1 Validity of the Instrument

Validity assesses the degree to which the questionnaire accurately measures what it sought to measure (Creswell, & Creswell, 2018). To achieve validity, the questionnaire used for this study was shared with 10 academic staff including research supervisors to assess the suitability and understandability of the items contained in the instrument to ensure items accurately covered all aspects of the variables that they aimed to measure. Based on their comments, the questionnaire was amended. While computing CVI, only the relevant responses were considered. According to Creswell (2018), a CVI of 0.7 and above is considered valid. Therefore, as indicated in Table 1 below, all items in the questionnaire were found valid.

Table 1: Content Validity Index

<i>Variable</i>	<i>Number of items</i>	<i>CVI</i>
<i>Entrepreneurial Passion</i>	14	.83
<i>Technology Adoption</i>	12	.86
<i>Entrepreneurial Resilience</i>	18	.85

Source: *Primary Data*

3.8.2 Reliability of the study

Reliability is the degree to which a research tool produces stable and consistent results (Creswell, & Creswell, 2020). A research tool is considered reliable if it allows a group of respondents to answer the same questionnaire many times with consistency. The tool was subjected to a Cronbach alpha test and as can be seen in Table 2 below, all the variables scored above .70 which indicates that the tool was reliable according to Nunnally (1978).

Table 2 Reliability Analysis

<i>Variable</i>	<i>N</i>	<i>Cronbach Alpha</i>
<i>Entrepreneurial Passion</i>	14	.885
<i>Technology Adoption</i>	12	.801
<i>Entrepreneurial Resilience</i>	18	.802

Source: SPSS Output

3.9 Data Processing, Analysis, and Presentation

Of the 265 questionnaires that were distributed, 251 were retrieved by the time the data collection process was completed. Upon review, all the questionnaires were found appropriate for analysis. As such 94% response rate was realized. The data was then entered into the Statistical Package for Social Scientists (SPSS) version 25 for analysis. Correlations and regressions were used in testing the objectives. Demographic characteristics were analyzed in terms of percentage. Relationships between variables are presented in terms of Pearson correlation and regression analysis is used to indicate the extent to which the independent variables explain the changes in the dependent variable.

3.10 Ethical Considerations

The researcher adhered to the ethical requirements of Makerere University, ensuring compliance with informed consent, anonymity, confidentiality, risk of harm, and conflict of interest principles.

Informed Consent

The researcher obtained an introductory letter from the Faculty of Graduate Studies and Research at MUBS, which was presented to the Gender Office of KCCA to secure permission for data collection in the market. After receiving approval from KCCA, the researcher approached the market leader in Nakasero Market, who provided a list of women business owners. The researcher then selected respondents through a random shuffle and sought their consent. The researcher

introduced herself, explained the data collection process, and assured respondents that their information would remain anonymous.

Anonymity and Confidentiality

The researcher ensured that the data collected would be anonymous and that personal identifiers would not be used. The data was aggregated and stored securely after analysis to maintain confidentiality.

Risk of Harm

The researcher took steps to minimize any potential risks to the respondents. Those who were uncomfortable participating were excluded from the study.

Conflict of Interest

The researcher declared any potential conflicts of interest and took measures to avoid any influence on the research process or findings.

CHAPTER FOUR

PRESENTATION, INTERPRETATION AND ANALYSIS OF FINDINGS

4.0 Introduction

This chapter contains the results of the study and the interpretation of the same. The chapter also explains each of the analyses and the reason for the same. In particular, the chapter shows the results of the general characteristics of the respondents, the correlation analysis, and the regression analysis.

4.1 Response Rate

The researcher distributed 264 questionnaires, of which 251 were returned, resulting in a 94% response rate. According to Brtnikova et al. (2018), a high response rate is crucial for drawing reliable and meaningful conclusions from survey data. With this study's response rate exceeding 70%, the data is highly suitable for analysis. The high participation can be attributed to the researcher's effective engagement and facilitation.

4.2 The Characteristics of the Respondents

This section presents descriptive results regarding the participants' characteristics, including their age, education levels, marital status, years of business experience, and number of employees in their businesses. A summary of these findings is provided in Table 3 below.

Table 3: Age of Respondents

<i>Age Bracket</i>	<i>Frequency</i>	<i>Percent</i>
<i>18-30 Years</i>	15	6
<i>30-39 Years</i>	134	53.4
<i>40-49 Years</i>	96	38.2
<i>Above 50 Years</i>	6	2.4
<i>Total</i>	251	100

Source: SPSS Generated Results V24

Table 3 reveals that 53.4% of respondents were aged between 30 and 39, followed by 38.2% between 40 and 49, 6% between 18 and 30, and 2.4% over 50. These age demographics suggest that most entrepreneurs are in their middle years, representing an energetic and experienced group with established business practices. This age group is likely better equipped to recover from setbacks and start new ventures after failure, contributing to greater entrepreneurial resilience and optimism.

Table 4: Educational Background of the Respondents

Level of Education	Frequency	Percentage
<i>Primary</i>	100	39.9
<i>Secondary</i>	79	31.5
<i>Diploma</i>	76	22.7
<i>Degree</i>	15	6
Total	251	100

Source: SPSS Generated Results V24

Table 4 shows that 39.9% of respondents had primary education as their highest level of education, 31.5% secondary education, 22.7% held a diploma, and 6% had a degree. This suggests that most entrepreneurs in the market have at least a secondary education, making them literate and capable of effectively using technology, such as smartphones, for marketing and selling their products.

Table 5: Marital Status of the Respondents

Marital Status	Frequency	Percentage
<i>Married</i>	107	42.6
<i>Single</i>	16	6.4
<i>Divorced</i>	79	31.4
<i>Single mothers</i>	49	19.5
Total	251	100

Source: SPSS Generated Results V24

Table 5 reveals that 42.6% of respondents were married, 31.4% were divorced, 19.5% were single mothers, and 6.4% were single. This suggests that women entrepreneurs come from diverse family backgrounds, which can shape their resourcefulness, optimism, passion, and adaptability to technology. For instance, married women and single mothers may face unique challenges

balancing family and business responsibilities, which could affect their innovation and optimism in running a business. On the other hand, divorced women, having likely navigated personal and family hardships, often exhibit greater resilience and determination in pursuing their entrepreneurial goals.

Table 6: Years in Business

<i>Number of years</i>	<i>Frequency</i>	<i>Percentage</i>
<i>Less than a Year</i>	35	13.9
<i>1-5 Years</i>	66	26.3
<i>6-10 Years</i>	37	14.7
<i>11-15 Years</i>	55	21.9
<i>16 Years and Above</i>	58	23.1
<i>Total</i>	251	100

Source: SPSS Generated Results V24

Table 6 shows that 26.3% of respondents had been in business for 1 to 5 years, and an equal percentage had been in business for over 16 years. Additionally, 21.9% had been in business for 11 to 15 years, 14.7% for 6 to 10 years, and 13.9% for less than a year. This indicates that most respondents had considerable business experience, with the majority having operated for at least 1 to 5 years, making them well-positioned to provide insights for the study. Their time in business reflects their understanding of optimism and resilience in entrepreneurship.

Table 7: Employees in Business

<i>Number of Employees</i>	<i>Frequency</i>	<i>Percentage</i>
<i>Less than 5 Employees</i>	187	74.5
<i>5-49 Employees</i>	64	25.5
<i>Total</i>	251	100

Source: SPSS Generated Results V24

The results in Table 7 indicate that 74.5% of the entrepreneurs had fewer than 5 employees, while 25.5% had between 5 and 49 employees. This suggests that most women entrepreneurs manage micro and small enterprises, often owning multiple stalls in the market. Their commitment and passion for their businesses are evident, as they demonstrate dedication to achieving success despite potential challenges.

4.3 Factor Analysis

The researcher used maximum likelihood and Varimax rotation to assess the internal reliability of the measures. According to Creswell (2014), factors that have a KMO of 50 and above are considered reliable for cross sectional studies. Principal Component Analysis (PCA) was chosen over Confirmatory Factor Analysis (CFA) due to the exploratory nature of the study and lack of prior validated models in the Ugandan context.

Table 8: Rotated Component Matrix for Entrepreneurial Passion

Rotated Component Matrix for Entrepreneurial Passion				
S/N	ITEM	Passion for Founding	Passion for Inventing	Passion for Developing
P12	It is exciting to figure out new ways to solve unmet market needs that can be converted into business		.878	
P13	I am motivated to upgrade the existing products/services better		.734	
PF3	Nurturing a new business through its emerging success is enjoyable	.840		
PF4	Being the founder of a business is an important part of who I am	.825		
PF2	Having my own business energizes me	.819		
PF1	Establishing a new business venture excites me	.722		
PD5	Expanding my enterprise by offering new products and services excites me			.971
Initial Eigenvalues		3.228	1.085	.826
% of Variance		46.12	15.50	11.79
% of Cumulative Variance		46.12	61.62	73.41
KMO				.773
Sig.				.000
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 4 iterations.				

Source: SPSS Generated Results V24

From Table 8, the rotated component matrix reveals three distinct factors: Passion for Founding, Passion for Inventing, and Passion for Developing, explaining a cumulative variance of 73.41%. The absence of significant cross-loadings (i.e., no items loading $\geq .40$ on multiple components)

supports clear construct differentiation. PF1 to PF4 loaded strongly and uniquely on the Founding factor, while P12 and P13 loaded exclusively on Inventing, and PD5 on Developing. The factor labels were derived based on thematic coherence and item content, aligned with theoretical constructs from Cardon *et al.* (2009). The strong KMO (.773) and significant Bartlett's Test ($p < .000$) affirm sampling adequacy and factorability. Hence, the factor structure is both statistically and conceptually robust.

Table 9: Rotated Component Matrix for Technology Adoption

Rotated Component Matrix for Technology Adoption			
S/N	ITEM	Perceived ease of use	Perceived usefulness
PU1	Using technology improves my business productivity		.692
PU5	Using technology enables me to monitor my business better		.655
PU4	With technology, I have been able to market my products better		.615
PU2	Using technology enables me to serve my customers better		.568
PA1	I find digital tools such as apps and social media easy for my business.	.754	
PA3	Interacting with the system to run my business doesn't require a lot of mental effort	.725	
PA2	I find it easy to get the technology to do what I want it to do	.719	
PA4	I can operate any technology available for use in my business	.718	
PA5	It doesn't take me a lot of time to learn how to use the different tools	.655	
Initial Eigenvalues		3.124	1.378
% of Variance		34.713	15.312
% of Cumulative Variance		34.713	50.025
KMO			.750
Sig.			.000
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 3 iterations.			

Source: SPSS Generated Results V24

Table 9 shows a two-factor solution for technology adoption, with Perceived Ease of Use and Perceived Usefulness explaining 50.03% of the cumulative variance. The absence of cross-

loadings above .40 indicates that the items distinctly loaded onto their respective components, ensuring construct clarity. Items PA1 to PA5 load exclusively and strongly on Ease of Use, while PU1 to PU5 load on Usefulness, supporting conceptual coherence as per the Technology Acceptance Model (Davis, 1989). A strong KMO (.750) and significant Bartlett's Test ($p < .000$) confirm data suitability for factor analysis, and the extracted components reflect reliable and well-differentiated constructs.

Table 10: Rotated Component Matrix for Technology Adoption

Rotated Component Matrix for Entrepreneurial Resilience				
S/N	ITEM	Optimism	Hardiness	Resourcefulness
EO5	Coping with stress strengthens me.	.709		
EO1	I have a strong sense of purpose.	.698		
EO6	I give my best effort, no matter what.	.681		
EO3	I see the humorous side of things.	.625		
EO2	I can handle unpleasant feelings.	.533		
EH4	I work towards attaining my goals despite the challenges.		.765	
EH6	I can make unpopular or difficult decisions.		.689	
EH5	I am not easily discouraged by failure.		.686	
EH3	I can deal with whatever comes my way.		.582	
ER6	I feel in control of my life.			.832
ER4	Past success gives me confidence for new challenges.			.755
ER5	I can achieve my goals.			.624
Initial Eigenvalues		4.566	2.066	.967
% of Variance		56.21	25.50	8.64
% of Cumulative Variance		56.21	81.71	90.35
KMO				.830
Sig.				.000
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 4 iterations.				

Source: SPSS Generated Results V24

Table 10 presents three-factor solution for Entrepreneurial Resilience—Optimism, Hardiness, and Resourcefulness—accounting for 90.35% of the cumulative variance. No significant cross-loadings were observed, with all items loading distinctly and strongly on their respective components, indicating robust construct differentiation. EO5, EO1, and EO6 load on Optimism, capturing internal positivity and stress coping. EH4 to EH3 load on Hardiness, reflecting persistence and decisiveness under pressure, while ER6 to ER5 load on Resourcefulness, representing self-efficacy and past achievement as resilience enablers. The factor labels are conceptually grounded in resilience theory and supported by item content, improving interpretive clarity. The strong KMO value (.830) and significant Bartlett’s Test ($p < .000$) further validate the factor structure and sampling adequacy.

4.4 Descriptive Results

A descriptive analysis using a Likert scale was conducted to examine data patterns. Scores of 6 indicated strong agreement, while lower scores reflected varying levels of disagreement. Standard deviation values between 0.00 and 0.49 signified low variation and high reliability, 0.50 to 0.99 indicated moderate variation, and values of 1.00 or higher showed high variation and lower reliability.

Table 11: Descriptive Characteristics of the Study Variables

	Range	Min	Max	Mean	Std. Dev	Variance	Skewness		Kurtosis
Entrepreneurial Passion	3.58	1.42	5.00	3.62	0.82	0.67	-0.53	0.15	-0.37
Technology Adoption	3.20	1.80	5.00	3.75	0.61	0.37	-0.42	0.15	0.11
Entrepreneurial Resilience	2.56	2.44	5.00	3.94	0.52	0.27	-0.51	0.15	0.13

Source: SPSS Generated Results V24

The descriptive results in Table 11 above provide insights into the key study variables:

Entrepreneurial Passion: The mean score of 3.62 suggests that respondents slightly agreed they had passion for entrepreneurship. The standard deviation of 0.82 indicated moderate variation, and the negative skewness (-0.53) showed a tendency toward higher passion levels.

Technology Adoption: With a mean of 3.75, respondents slightly to moderately agreed they adopted technology in their businesses. The standard deviation of 0.61 reflected moderate variation, and the skewness (-0.42) indicated a slight bias toward higher technology adoption.

Entrepreneurial Resilience: A mean of 3.94 showed respondents agreed they were resilient in their efforts, with a low standard deviation of 0.52 indicating high consistency in responses. The skewness (-0.51) pointed to a tendency toward higher resilience, and the kurtosis value (0.13) reflected a normal distribution.

4.5 Pearson Correlation

Pearson's correlation analysis was conducted to determine the degree of association between the study variables. The summary of the results is presented in Table 12 below.

Table 12: Pearson Correlation Results

Correlations											
	1	2	3	4	5	6	7	8	9	10	11
Entrepreneurial Passion (1)	1										
Passion for Inventing (2)	.668**	1									
Passion for Founding (3)	.786**	.379**	1								
Passion for Developing (4)	.743**	.188**	.356**	1							
Technology Adoption (5)	.402**	.264**	.351**	.271**	1						
Perceived Usefulness (6)	.430**	.205**	.393**	.335**	.802**	1					
Perceived ease of use (7)	.229**	.223**	.183**	.111	.823**	.322**	1				
Entrepreneurial Resilience (8)	.459**	.395**	.348**	.282**	.481**	.380**	.402**	1			
Optimism (9)	.346**	.353**	.351**	.089	.513**	.306**	.523**	.544**	1		
Hardiness (10)	.386**	.215**	.268**	.352**	.310**	.290**	.216**	.736**	.152*	1	
Resourcefulness (11)	.242**	.264**	.138*	.145*	.221**	.211**	.149*	.771**	.103	.367**	1
**. Correlation is significant at the 0.01 level (2-tailed).											
*. Correlation is significant at the 0.05 level (2-tailed).											

Source: SPSS Generated Results V24

4.6.1 Entrepreneurial passion and entrepreneurial resilience

There is a significant positive association between entrepreneurial passion and entrepreneurial resilience ($r=0.459$, $p<0.01$). This indicates that improvements in entrepreneurial passion are associated with entrepreneurial resilience. Specifically, passion for investing ($r=0.395$), passion for founding ($r=0.348$), and passion for developing ($r=0.282$) all positively influence entrepreneurial resilience. As such, when entrepreneurs have a passion for inventing, passion for founding, and passion for developing, they are likely to exhibit higher levels of optimism amidst adversity.

4.6.2 Technology adoption and entrepreneurial resilience

There is a significant positive association between technology adoption entrepreneurial resilience ($r=0.481$, $p<0.01$). This indicates that improvements in technology adoption are associated with entrepreneurial resilience. Specifically, perceived usefulness ($r=0.380$), perceived ease of use ($r=0.402$) all positively influence entrepreneurial resilience. This means that the entrepreneurs who have adopted the usefulness of modern technology are likely to exhibit high levels of hardiness, and resourcefulness.

4.6 Regression Analysis

The regression analysis model was used to test the effect of the independent variables on the dependent variables. This was done to test the extent to which the independent variable (Entrepreneurial Passion and Technology Adoption) impacts the dependent variable (Entrepreneurial Resilience). The researcher combined *Entrepreneurial Passion and Technology Adoption* by summing them and tested their joint effect on Entrepreneurial Resilience. Table 13 and Table 15 below presents the results.

Table 13: Regression Analyses for Entrepreneurial Passion, Technology Adoption on Entrepreneurial Resilience

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.085	.179		11.633	.000		
	Entrepreneurial Passion	.201	.036	.317	5.521	.000	.838	1.193
	Technology Adoption	.300	.049	.354	6.166	.000	.838	1.193
R		.562						
R Square		.316						
Adjusted R Square		.310						
Std. Error		.4312						
R Square Change		.316						
F Change		57.209						
Sig. F Change		.000						
Dependent Variable: Entrepreneurial Resilience Predictors: (Constant), Entrepreneurial Passion, Technology Adoption								

Source: SPSS Generated Results V24

Table 13 presents the regression results assessing the influence of Entrepreneurial Passion and Technology Adoption on Entrepreneurial Resilience. Prior to interpretation, multicollinearity was assessed and ruled out, as both predictors showed acceptable tolerance values (0.838) and VIF scores (1.193), aligning with recommendations by Hair et al. (2019) that tolerance values above 0.2 and VIFs below 10 indicate no multicollinearity concerns.

The model was statistically significant ($F = 57.209$, $p < .001$) and explained 31% of the variance in entrepreneurial resilience ($\text{Adj. } R^2 = 0.310$). Both Entrepreneurial Passion ($\beta = .317$, $p < .001$) and Technology Adoption ($\beta = .354$, $p < .001$) significantly predicted resilience, with technology adoption being the stronger predictor. The results suggest that fostering both entrepreneurial passion and technology adoption is essential for enhancing entrepreneurial resilience.

Table 14: Regression Analyses for the Combined of Entrepreneurial Passion and Technology Adoption on Entrepreneurial Resilience

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.167	.170		12.782	.000
	Combination	.240	.023	.557	10.586	.000
R		.557				
R Square		.310				
Adjusted R Square		.308				
Std. Error		.4320				
R Square Change		.310				
F Change		112.056				
Sig. F Change		.000				
Dependent Variable: Entrepreneurial Resilience Predictors: (Constant), Combination of Entrepreneurial Passion & Technology Adoption						

Source: SPSS Generated Results V24

A univariate regression analysis was used to determine the combined effect of the predictor variables on the dependent variables. The regression findings above in Table 14 indicated that a combination of Entrepreneurial Passion and Technology Adoption predicted up to 55.7% (Beta = 0.557, $p < .001$) of the observed variance in Entrepreneurial Resilience. The model explains 31% of the variation in entrepreneurial resilience ($\text{Adj } R^2 = 0.310$), while the remaining 69% is driven by factors outside this study. Notably, the combined effect of the independent variables is much more than the individual effect for each of the variables.

CHAPTER FIVE

DISCUSSION, RECOMMENDATION AND FUTURE RESEARCH OPPORTUNITIES

5.0 Introduction

This chapter provides a discussion of the findings and comparing them with other scholarly works in the literature. It also has the implications of the results and provides conclusions. Limitations to the study are also raised and the future research opportunities.

5.1 Discussion of Findings

5.1.1 Entrepreneurial Passion and Entrepreneurial Resilience

The study found that entrepreneurial passion significantly predicted entrepreneurial resilience ($\beta = 0.284, p = .000$). This implies that a one-unit increase in entrepreneurial passion—whether for inventing (e.g., “I am motivated to upgrade existing products/services”), founding (e.g., “Establishing a new business venture excites me”), or developing (e.g., “Expanding my enterprise by offering new products excites me”)—is associated with a 28.4% increase in resilience. This finding suggests that passionate entrepreneurs are more likely to persist and bounce back from setbacks in their business journey.

This means that entrepreneurs who are emotionally engaged and deeply driven by their ventures are more capable of withstanding adversity. In real-world terms, passion serves as an emotional fuel that sustains entrepreneurs through uncertainty, failure, or financial strain. It helps them remain optimistic, resourceful, and committed during downturns—traits crucial for navigating Uganda’s volatile SME environment.

Empirically, this aligns with Cardon et al. (2017) and De Mol et al. (2020), who affirm that entrepreneurial passion fosters positive emotions, mental stamina, and proactive coping behaviours, all of which enhance resilience. However, critics like Baron (2008) and Shepherd

(2003) caution that unbalanced passion may backfire—leading to burnout or rigid decision-making. Fisher et al. (2020) adds that external factors like access to resources and market dynamics may matter more in fragile economies. Thus, while passion is key, it must be complemented by strategy, adaptability, and external support to ensure sustainable resilience.

5.1.2 Technology Adoption and Entrepreneurial Resilience

The results revealed that technology adoption was the most significant predictor of entrepreneurial resilience ($\beta = 0.442$, $p = .000$). This suggests that a one-unit increase in technology adoption leads to a 44.2% increase in entrepreneurial resilience. The items retained under this construct included statements such as: “Using technology enables me to monitor my business better,” “With technology, I have been able to market my products better,” and “I find digital tools such as apps and social media easy for my business.” These responses reflect entrepreneurs’ perceptions of both the ease of use and the usefulness of technology in improving businesses.

This means that entrepreneurs who integrate digital tools into operations—like mobile apps, social media, or inventory systems—are more likely to remain competitive, efficient, and adaptable during economic turbulence. For instance, improved customer outreach, streamlined operations, and real-time decision-making enabled by technology all contribute to greater resilience. The statistical strength of this relationship emphasizes the important role digital competence plays for modern entrepreneurs, particularly within rapidly evolving or resource-constrained environments like Kampala’s SME sector.

Scholarly literature supports these findings, with studies highlighting how technology enhances business agility, reduces operational costs, and improves decision-making (Gupta et al., 2020; Denoo et al., 2022). However, scholars such as Orlikowski (1992) and Bessen (2019) caution that technology’s impact depends on contextual readiness—digital literacy, training, and infrastructure.

Hence, while technology adoption boosts resilience, its effectiveness is dependent on how well it is integrated into business strategy and daily operations.

5.1.3 Entrepreneurial Passion, Technology Adoption, and Entrepreneurial Resilience

The regression analysis revealed that the combined effect of entrepreneurial passion and technology adoption significantly explains entrepreneurial resilience ($R^2 = 0.316$, Adjusted $R^2 = 0.310$, $F = 57.209$, $p < .001$). Entrepreneurial passion ($\beta = 0.317$, $p < .001$) and technology adoption ($\beta = 0.354$, $p < .001$) both had positive, statistically significant effects on entrepreneurial resilience. This means that as entrepreneurs increase their levels of passion and adopt technology more effectively, their ability to withstand and recover from adversity improves measurably. For real-world entrepreneurs, this suggests that internal motivation (e.g., "I give my best effort, no matter what") and digital capability (e.g., "I find digital tools such as apps and social media easy for my business") jointly reinforce the psychological and operational tools necessary to navigate challenges.

This synergy—where passion sustains intrinsic drive and technology enhances business efficiency—reflects what scholars call the reinforcement of factors principle, in which two strong predictors work together to amplify a desired outcome (Bach-Mortensen & Montgomery, 2019). While individual constructs are influential on their own, their combined predictive power creates a more resilient entrepreneurial mindset and operation. These findings align with earlier studies by Kulik (2021) and Harrison et al. (2020), who also found that integrating emotional commitment with technological capabilities improves entrepreneurial resilience across various sectors.

5.2 Conclusions

Entrepreneurial passion is an important predictor of resilience. Passion, in its various forms (for founding, inventing, and developing), provides entrepreneurs with the internal drive and positive

emotional engagement necessary to overcome challenges. This suggests that fostering passion within women entrepreneurs can improve their capacity to remain resilient in the face of difficulties.

Technology adoption is a powerful enabler of entrepreneurial resilience. Embracing technology allows entrepreneurs to improve business processes, innovate, and reduce costs, all of which contribute to a more resilient business model. As such, encouraging women entrepreneurs to adopt and integrate technology into their businesses could strengthen their ability to cope with external pressures and market changes.

The combined effect of both entrepreneurial passion and technology adoption was found to significantly improve resilience. This indicates that these two factors, when working together, produce a more robust form of resilience than either factor alone. The interplay between emotional engagement and technological capability creates a synergistic effect, enabling entrepreneurs to thrive in challenging environments.

The model explains a 31% variance in entrepreneurial resilience, the remaining 69% maybe influenced by other factors which were not explored in detail in this study and may represent critical areas for future research and practice., such as access to capital, market dynamics, personal networks, and external support systems.

5.3 Recommendations

Align business with personal passion. Women entrepreneurs should be supported to reflect on and align their ventures with personal passions such as innovating or founding. Structured mentorship programs led by UWEAL or similar bodies can help foster emotional resilience and

long-term commitment. This is both feasible and culturally appropriate within existing market networks.

Promote technology adoption through incentives. Given its strong predictive value, technology adoption should be encouraged through tax reliefs and equipment subsidies. Policymakers can leverage existing digital strategies to extend these benefits to women entrepreneurs, particularly in informal urban markets like Nakasero.

Establish community-based ICT Training Hubs. Government and NGOs should invest in localized ICT training centers to equip women entrepreneurs with digital skills. Using existing market spaces and vocational trainers makes implementation affordable and scalable within urban settings.

Integrate passion and technology in entrepreneurial programs. Entrepreneurship programs should blend motivational coaching with digital training to enhance both emotional and technical readiness. Institutions like Enterprise Uganda and PSFU can easily incorporate this into existing development frameworks.

5.4 Limitations of the Study

Adopting a cross-sectional research design meant that the study was not able to capture the changes that may occur after the data collection period and over time thus not comprehensive enough.

The focus on women-owned businesses in Nakasero Market means the findings may not fully represent all women entrepreneurs in the Kampala district.

Use of a questionnaire, the respondents were limited to the Likert measures without expressing their views outside the questionnaire.

It is also important to note that this study reflects the responses from only one gender of the entrepreneurs, the female. This fails to offer an opportunity for comparison of whether both genders male and female would need to adopt similar variables to enhance resilience.

5.8 Areas for Further Research

Future researchers have an opportunity to carry out a similar study employing a longitudinal design that will track changes and data over time.

There is also an opportunity to conduct a similar study by employing a mixed approach.

Future researchers should be interested in undertaking a similar study and have an opportunity to include both male and female entrepreneurs.

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Appendix 1

Research Questionnaire

Dear respondent,

I am carrying out a study on “**Entrepreneurial Passion, Technology Adoption and Entrepreneurial Resilience of Women Businesses: A Case of Nakasero Market, Kampala District**” in partial fulfillment of the requirements for the award of degree of Master of Business Administration of Makerere University. It would therefore be very helpful if you assist by answering the questionnaire as per the instructions at the beginning of each section. The information sought is required for academic purposes. The findings of this study are aimed at presenting recommendations that can be referred to and or adopted towards improving entrepreneurial resilience among women owned businesses operating in Nakasero Market. Therefore, it will be treated with the highest level of confidentiality and only used for academic purposes.

Thank you

Yours faithfully,

Mirembe Rhona Solome
(Researcher)

SECTION ONE: Demographic Information (circle the most appropriate)

Age

18-30 years		31-40 years		41-50 years		Above 50 years	
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Highest Level of Education

Secondary		Diploma		Degree		Masters		Others Specify	
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Marital Status

Single		Married		Divorced		Single mother	
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For how long has your company been involved in export business?

Less than a year		1-5 years		6-10 years		11-15 years		16 & above	
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What is the average number of employees in the business?

Less than 5 employees		5-49 employees		Above 50 employees	
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Nature / Type of business.....

SECTION TWO: Entrepreneurial Passion

For the following statements, please indicate your level of agreement by ticking in the space provided where; 6=Strongly agree, 5=Moderately agree, 4=Slightly agree, 3=Slightly disagree, 2=Moderately disagree and 1= Strongly disagree.

	Entrepreneurial Passion	Level of Agreement					
		1	2	3	4	5	6
Code	Passion for Inventing						
PI 1	It is exciting to figure out new ways to solve unmet market needs that can be converted into business.						
PI 2	Searching for new ideas for products/services to offer is enjoyable to me.						
PI 3	I am motivated to upgrade the existing products/services better.						
PI 4	Scanning the environment for new opportunities really excites me.						
PI 5	Inventing new solutions to problems is an important part of who I am.						
Code	Passion for Founding						
PF1	Establishing a new business venture excites me.						
PF2	Having my own business energizes me.						
PF3	Nurturing a new business through its emerging success is enjoyable.						
PF4	Being the founder of a business is an important part of who I am.						
Code	Passion for Developing						
PD 1	I like finding the right people to market my product/service.						
PD 2	Assembling the right people to work for my business is exciting.						
PD 3	Pushing my employees and myself to make our business better motivates me.						
PD 4	Nurturing and growing businesses in this market are important parts of who I am.						
PD 5	Expanding my enterprise by offering new products and services excites me.						

SECTION THREE: Technology adoption

For the following statements, please indicate your level of agreement by ticking in the space provided where; 6=Strongly agree, 5=Moderately agree, 4=Slightly agree, 3=Slightly disagree, 2=Moderately disagree and 1= Strongly disagree.

	Technology Adoption	Level of Agreement					
		1	2	3	4	5	6
Code	Perceived usefulness						
PU 1	Using technology improves my business productivity.						
PU 2	Using technology enables me serve my customers better.						
PU 3	I find technology useful in my business.						
PU 4	With technology, I have been able to market my products better.						
PU 5	Using technology enables me to monitor my business better.						

PU 6	Using technology will keep me in business.						
Code	Perceived ease of use						
PA 1	I find the digital tools such as apps and social media easy to use for my business.						
PA 2	I find it easy to get the technology to do what I want it to do.						
PA 3	Interacting with the system to run my business doesn't require a lot of mental effort.						
PA 4	I can operate any technology available for use in my business.						
PA 5	It doesn't take me a lot of time to learn how to use the different tools.						
PA 6	My interaction with the system is clear and understandable.						

SECTION FOUR: Entrepreneurial Resilience

For the following statements, please indicate your level of agreement by ticking in the space provided where; 6=Strongly agree, 5=Moderately agree, 4=Slightly agree, 3=Slightly disagree, 2=Moderately disagree and 1= Strongly disagree.

	Entrepreneurial Resilience	Level of Agreement					
		1	2	3	4	5	6
Code	Optimism						
EO 1	I have a strong sense of purpose.						
EO 2	I can handle unpleasant feelings.						
EO 3	I see the humorous side of things.						
EO 4	Sometimes I pray to God and he helps out.						
EO 5	Coping with stress strengthens me.						
EO 6	I give my best effort, no matter what.						
Code	Hardiness						
EH 1	Under pressure, I focus and think clearly.						
EH 2	When things look hopeless, I don't give up.						
EH 3	I can deal with whatever comes my way.						
EH 4	I work towards attaining my goals despite the challenges.						
EH 5	I am not easily discouraged by failure.						
EH 6	I can make unpopular or difficult decisions.						
Code	Resourcefulness						
ER 1	I take pride in my achievements.						
ER 2	I have close and secure relationships.						
ER 3	I know where to turn for help.						
ER 4	Past success gives me confidence for new challenges.						
ER 5	I can achieve my goals.						
ER 6	I feel in control of my life.						

Thank you for your invaluable time