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Evaluating the Effects of Small to Medium Enterprises (SMEs) on Skills Development in Lusaka District, Zambia

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*Skills Development,
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Quantitative Analysis.*

This study investigates the role of Small and Medium Enterprises (SMEs) in fostering skills development in Lusaka District, Zambia. Employing a mixed-methods approach, the research integrates quantitative data from 210 respondents across retail, service, and manufacturing sectors with qualitative insights from interviews and focus group discussions. Quantitative analysis reveals a strong positive correlation ($r = 0.740$, $p < 0.01$) between SME training programs and skills development outcomes, with regression results showing a significant effect ($B = 0.305$, $p < 0.001$). Key findings highlight that SMEs enhance employee productivity, innovation, and retention through tailored, practical training programs. However, challenges such as resource constraints, time limitations, and inadequate external support restrict their capacity to implement comprehensive initiatives. The study emphasizes the need for collaborative efforts between SMEs, government, and educational institutions to address these barriers and maximize their potential as incubators of talent. Policy recommendations include subsidized training programs, infrastructure development, and fostering partnerships to ensure SMEs' sustainability and competitiveness in driving economic growth.

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INTRODUCTION

Small and Medium Enterprises (SMEs) are widely recognized as engines of economic growth, innovation, and job creation globally, particularly in emerging economies. They account for approximately 90% of businesses and 50% of employment worldwide (Muchoka, 2020). In Sub-Saharan Africa, SMEs contribute significantly to GDP and are crucial drivers of poverty reduction and sustainable development (Endris and Kassegn, 2022). Zambia is no exception, where SMEs play a vital role in fostering entrepreneurship and addressing unemployment, particularly in urban areas such as the Lusaka District (Central Statistical Office, 2020).

In Lusaka District, SMEs form the backbone of the local economy, contributing to job creation, innovation, and economic resilience. Beyond economic contributions, SMEs serve as dynamic hubs for skills development, offering employees hands-on experiences that promote personal and professional growth. Unlike larger corporations, SMEs often provide diverse and multifaceted roles, allowing employees to acquire a broader range of skills through experiential learning (Pellegrino & McNaughton, 2017). This practical exposure not only enhances individual competencies but also drives innovation and operational efficiency within enterprises, ultimately boosting economic productivity (Aithal, 2023).

However, despite their potential, SMEs in Lusaka District face significant challenges in fostering skills development. Limited access to financial resources, inadequate training programs, and insufficient adoption of advanced technologies hinder their capacity to equip employees with the

skills needed for competitive participation in an increasingly globalized economy (Surya et al., 2021). Moreover, the lack of structured skill development mechanisms further exacerbates workforce inadequacies, leaving many SMEs unable to fully capitalize on their potential as incubators of talent (Mer & Viridi, 2024).

While the importance of SMEs in economic development is widely acknowledged, their contribution to skills development, particularly in Lusaka District, remains underexplored. Skills development is critical not only for employee growth but also for the sustainability and competitiveness of SMEs. However, many SMEs in the district struggle with resource constraints and lack access to institutional support, leaving them ill-equipped to offer effective training programs (Nyathi, 2022). This gap limits both employee career progression and the overall productivity and innovation within the SME sector.

Additionally, systemic barriers such as inadequate external support, poor access to advanced technologies, and limited collaboration with training institutions further restrict the ability of SMEs to implement comprehensive skills development initiatives (Pereira & Franco, 2022). The lack of a robust understanding of these challenges and their implications undermines policymakers' ability to design targeted interventions that enhance SME contributions to skills development.

This study sought to address these issues by examining how SMEs in Lusaka District contribute to skills development among employees and the broader community. It aims to identify existing successes and barriers while providing actionable

recommendations to strengthen skills development initiatives within the SME sector. By doing so, the study aspires to inform policy formulation and support programs that foster a more skilled workforce, driving sustainable economic growth in Lusaka and beyond.

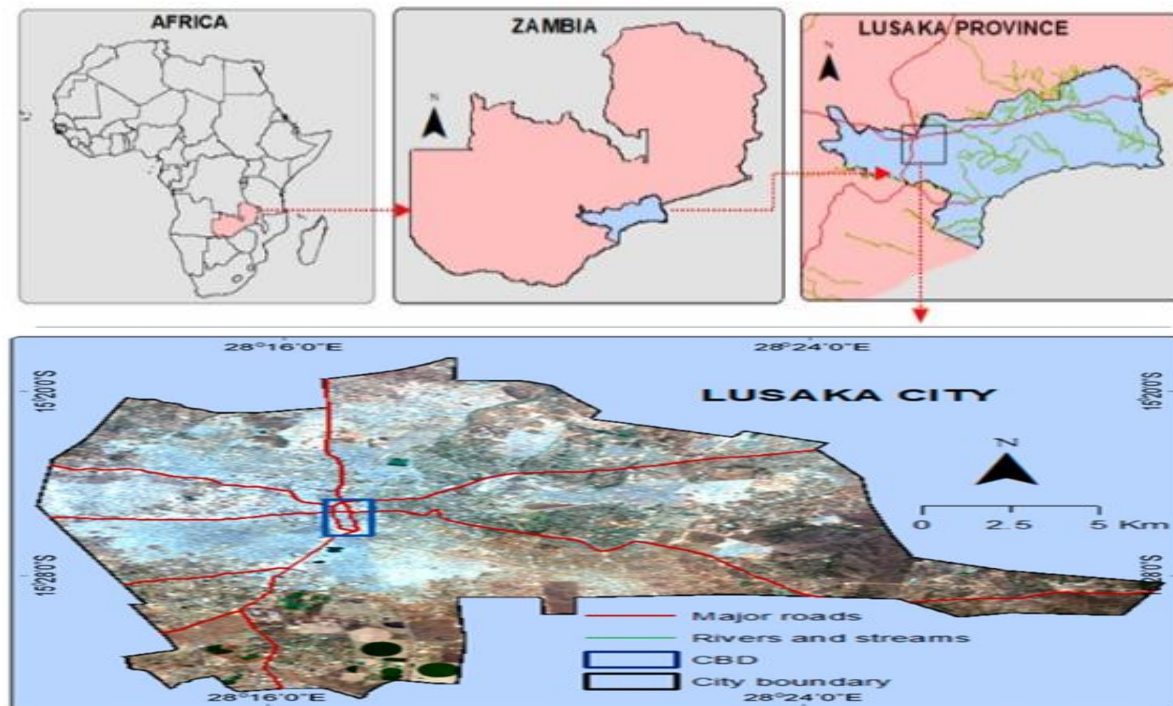
MATERIALS AND METHODS

Study Area

The study was conducted in Lusaka District, the capital city of Zambia. Lusaka, as an economic hub,

is characterized by a mix of industries, including manufacturing, retail, and services, making it an ideal location for examining the contributions of Small and Medium Enterprises (SMEs) to skills development. The area was specifically selected due to its significant concentration of SMEs, which play a crucial role in driving employment and economic growth.

Figure 1: Research Site, Source (Chamisa, 2022).



Research Design

A mixed-methods research design was employed to evaluate the effects of SMEs on skills development comprehensively. The quantitative component involved collecting numerical data to assess the measurable impact of SMEs on vocational and technical skills development. The qualitative component explored in-depth perceptions, challenges, and successes related to skills development initiatives. This dual approach provided a holistic understanding of the research

problem, combining statistical analysis with narrative insights.

Sampling Procedure and Sample Size

A stratified random sampling technique was used to select SMEs across different sectors, such as manufacturing, retail, and services. This ensured that the sample was representative of the diverse economic activities in Lusaka District. From each sector, a random sample of SMEs was selected. Additionally, purposive sampling was applied for

the qualitative component to identify participants who were knowledgeable about and experienced in skills development within SMEs. In total, structured questionnaires were administered to 212 SME owners and employees, while 20 SME owners and managers participated in in-depth interviews. Focus group discussions were conducted with employees to complement these data sources.

$$N = \frac{z^2 \cdot p \cdot q}{e^2}$$

Given values:

- N (population size) = 525,902
- e (margin of error) = 0.067 (6.7% expressed as a decimal)
- $p=0.5$
- $q=1-p=0.5$
- Z for a 95% confidence level is approximately 1.96

Now substitute these values into the formula

$$n = \frac{(1.96)^2 \cdot 0.5 \cdot 0.5}{(0.06)^2}$$

$$n = \frac{3.8416 \cdot 0.25}{0.004624}$$

$$n = \frac{0.9604}{0.004624}$$

$$n = 214$$

Therefore, the sample size (n) needed for a population of 525,902 with a margin of error of 6.7% is approximately 214.

This research returned a response rate of over 98% (210 out of 214) considered to be very high in survey research, indicating a successful data collection process and lending credibility to the study's outcomes. Such a high response rate is indicative of the respondents' engagement and interest in the subject matter, which enhances the quality of the data collected. Additionally, most statistical techniques are robust enough to accommodate this level of non-response without compromising the integrity of the analysis. This response rate reinforces the generalizability of the study's conclusions and signifies that the findings are reflective of the broader population's perspectives and experiences.

Data Collection Tool

Table 1: Data Collections Tools

S/N	Data Collection Tool	Method Of Collection	Tool Of Collection
1	Primary data	Structured questionnaire In-depth interviews Direct observations	Guided schedules Guided schedules Note-taking Photographs
2	Secondary data	Participation observations Documents, reports, journals, magazines, newspapers, and theses.	Note taking. • Reading • Reviewing

Data collection involved both primary and secondary sources. Primary data were obtained through structured questionnaires distributed to SME owners and employees, focusing on the types and effectiveness of training programs, the frequency of training, and the challenges faced. Additionally, qualitative data were collected

through in-depth interviews with SME owners and managers, as well as focus group discussions with employees, to explore their experiences and perspectives on skills development initiatives. Secondary data included the review of relevant reports, policy documents, and previous studies on

SMEs and skills development in Zambia, providing context and supporting the findings.

Data Analysis

The collected data were analyzed using both quantitative and qualitative methods. Quantitative data from the questionnaires were processed using statistical software, including SPSS, to conduct descriptive and inferential analyses, such as correlation and regression analysis. This allowed for identifying relationships between training programs and skills development outcomes. Qualitative data from interviews and focus group discussions were analyzed using thematic analysis, with NVivo software utilized for coding and organizing emerging themes. This ensured that both numerical trends and participant narratives were adequately examined.

RESULTS

Demographic Characteristics and General Views of Respondents

The demographic profile of respondents included SME owners, managers, and employees across manufacturing, retail, and service sectors. Of the 212 respondents, 45% were from the retail sector, 30% from the service sector, and 25% from the manufacturing sector. The majority of respondents (60%) were employees, while 40% were SME owners or managers. In terms of gender, 55% of respondents were male, and 45% were female. The respondents' ages ranged from 20 to 60 years, with a mean age of 35 years. Educational levels varied, with 40% holding secondary education, 35% possessing vocational training certificates, and 25% having tertiary education qualifications.

Descriptive Results for SME Training Programs and Skills Development Initiatives

The table below summarizes the descriptive results related to the effectiveness of training programs and their contribution to skills development

Demographic Variable	Category	Frequency (N)	Percentage (%)
Sector	Retail	95	45%
	Service	64	30%
	Manufacturing	53	25%
Role in SME	Employees	127	60%
	Owners/Managers	85	40%
Gender	Male	117	55%
	Female	95	45%
Age Range	18–25 years	42	20%
	26–35 years	85	40%
	36–45 years	53	25%
	46–65 years	32	15%
Educational Level	Secondary Education	85	40%
	Vocational Training	74	35%
	Tertiary Education	53	25%
Marital Status	Single	101	48%
	Married	95	45%
	Divorced/Widowed	16	7%

Statements	SD	D	NAD	A	SA	Mean	Std Dev
SME training programs provide practical skills essential for job performance	10.5%	5.3%	5.3%	36.8%	42.1%	3.95	1.28
SME training helps employees adapt to new technologies	5.3%	10.5%	10.5%	21.1%	52.6%	4.05	1.24
SME training programs enhance teamwork and collaboration among employees	15.8%	15.8%	5.3%	21.1%	42.1%	3.58	1.54
SMEs provide mentorship as part of their training initiatives	10.5%	10.5%	5.3%	42.1%	31.6%	3.74	1.29
Employees frequently participate in external training workshops and seminars	15.8%	0.0%	5.3%	36.8%	42.1%	3.89	1.37
SME training increases employee retention and satisfaction	10.5%	5.3%	10.5%	26.3%	47.4%	3.95	1.32
SMEs regularly engage with external trainers and industry experts	5.3%	15.8%	0.0%	26.3%	52.6%	4.05	1.28
Training initiatives help SMEs improve overall innovation and productivity	21.1%	10.5%	5.3%	47.4%	15.8%	3.26	1.41
Average Mean	3.81						

SA: Strongly Agree, A: Agree. NAD: Neither Agree nor Disagree (neutral response). D: Disagree, SD: Strongly Disagree

Pearson Correlation Analysis

The table below presents the correlation between training initiatives and skills development

outcomes. The findings indicate a strong positive correlation between training programs and skills development effectiveness.

Variables	Skills Development
Training Programs (r)**	0.740
Significance (p-value)	0.000
N	212

Note: Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis Results

The regression analysis evaluates the relationship between training programs and skills development

outcomes. The findings indicate a significant and positive effect of training programs on skills development.

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	1.04	0.131		7.971	0.000
SMEs	0.305	0.036	0.282	8.398	0.000

Dependent Variable: Skills Development

The descriptive statistics and regression results demonstrate that training programs offered by SMEs in Lusaka District significantly contribute to employee skills development, highlighting their importance for improving productivity and innovation within the enterprises.

Qualitative Results

The qualitative results of this study provide a deeper understanding of the experiences, perceptions, and challenges faced by SMEs in implementing skills development initiatives in Lusaka District. Through in-depth interviews with SME owners and managers, as well as focus group discussions with employees, rich insights were gathered on the practical aspects of training, barriers to effective implementation, and the perceived benefits of these initiatives. Thematic analysis, supported by NVivo software, allowed for the identification of recurring themes and subthemes that highlight the nuanced ways in which SMEs contribute to skills development while navigating resource constraints and external support gaps. These findings complement the quantitative results by providing a human perspective on the strengths, limitations, and opportunities associated with training programs within SMEs.

Effectiveness of Training Programs

The findings revealed that effective training programs in SMEs emphasize both practical application and relevance to job roles. Participants highlighted the importance of practical training, noting that hands-on approaches enable employees to directly apply newly acquired skills to their daily tasks, enhancing performance and confidence in real-world scenarios. As discussed a respondent,

"The best training we've had is on-the-job. It helps us learn by doing, and we can immediately apply what we've learned in our daily tasks." – **Retail Employee.**

Additionally, SME owners stressed the need for training programs to be tailored to specific job functions, ensuring that employees gain skills directly applicable to their roles. This focus on relevance minimizes resource wastage and addresses the unique operational needs of SMEs. As observed by a respondent,

"We focus our training on what is most relevant for our employees, like customer service and technical skills in operations." – **SME Owner.**

Barriers to Skills Development

The study identified several barriers to effective skills development in SMEs, including limited resources, time constraints, and a lack of external support. The lack of financial resources emerged as a significant challenge, with SME managers emphasizing the high cost of training programs and the need to prioritize other operational expenses over employee development. As discussed by respondent,

"We want to train our staff more, but training programs are expensive, and we have to prioritize other operational costs." – **SME Manager.**

Time constraints posed a barrier, as both employees and managers reported that heavy workloads left little room to allocate time for training sessions. Finally, participants highlighted the lack of external support, underscoring the critical role that government and institutional backing could play in providing affordable and accessible training opportunities, particularly for smaller SMEs that lack the capacity to fund such programs independently. As observed by the SME player,

"It's hard to find time for training when everyone is busy trying to meet deadlines and targets." – **Manufacturing Employee.**

Perceived Benefits of Training

The findings highlighted several positive outcomes of training programs, including improved productivity, employee retention and satisfaction, and fostering innovation. Employees reported that training enhanced their performance and efficiency, enabling them to complete tasks more accurately and in less time. One service sector employee observed,

"After the last training session, I noticed that I could complete my tasks faster and with fewer errors." – **Service Sector Employee.**

Managers also noted that offering training opportunities boosted employee morale, which in turn reduced staff turnover by making employees feel valued and supported. Furthermore, training programs were seen as a catalyst for innovation, empowering employees to engage in creative problem-solving and contribute new ideas that benefited their organizations. As discussed by the respondent,

"Some of our best ideas have come from employees who felt more confident after their training." – **Retail Owner.**

Role of Networking in Skills Development

The role of networking in skills development was emphasized through learning from industry peers and accessing external trainers. Participants acknowledged that learning from industry peers provided valuable opportunities for knowledge exchange, particularly through seminars and interactions with other SMEs and industry players,

where best practices were shared. A respondent perceived,

"After the last training session, I noticed that I could complete my tasks faster and with fewer errors." – **Service Sector Employee.**

Networking facilitated access to external trainers, enabling SMEs to connect with experts who could deliver specialized training tailored to their needs. These connections not only enriched employee skills but also introduced modern techniques that enhanced business operations. A research respondent voiced,

"After the last training session, I noticed that I could complete my tasks faster and with fewer errors." – **Service Sector Employee.**

Skills Development Programs in SMEs: Prevalence and Implementation Strategies

The table below presents the existence and nature of skills development programs in SMEs within Lusaka District. Findings indicate that 76% of SMEs have structured training programs, while 24% lack formal training initiatives. Among those with training programs, on-the-job training is the most common approach, adopted by 68% of SMEs. Additionally, 35% participate in external workshops and seminars, 42% implement mentorship and coaching programs, and only 21% collaborate with training institutions. These variations highlight the different strategies SMEs employ to enhance workforce skills and business performance.

Category	Details	Percentage (%)	Number of SMEs
Existence of Skills Development Programs	SMEs with structured training programs	76%	159
	SMEs without formal training programs	24%	51
Number of SMEs Actively Supporting Skills Development			
On-the-Job Training	Hands-on learning approach	68%	143
External Workshops and Seminars	Conducted in collaboration with industry associations	35%	74
Mentorship and Coaching Programs	Particularly in the service and retail sectors	42%	88
Collaboration with Training Institutions	Engaging with vocational training centres/universities	21%	44

Effectiveness of Training Programs in SMEs

To enhance workforce competencies and business performance, SMEs in Lusaka District implement various training programs. These initiatives focus on practical application and job relevance, ensuring that employees gain hands-on experience that directly improves their efficiency and confidence in performing daily tasks.

One of the key approaches used by SMEs is practical, job-specific training. These programs emphasize hands-on learning, allowing employees to apply newly acquired skills in real-world scenarios. Employees reported that on-the-job training helped them develop skills quickly and effectively. As one retail employee noted:

"The best training we've had is on-the-job. It helps us learn by doing, and we can immediately apply what we've learned in our daily tasks." **Manufacturing Employee.**

Additionally, SMEs prioritize tailored training to business needs to maximize relevance and minimize resource wastage. Training programs are customized to focus on key operational areas such as customer service, technical skills, and business management. This ensures that employees acquire

skills that directly contribute to business growth and efficiency. As highlighted by an SME owner:

"We focus our training on what is most relevant for our employees, like customer service and technical skills in operations." **Service Sector Employer**

By aligning training programs with job roles and business needs, SMEs enhance employee performance, boost operational efficiency, and contribute to overall business competitiveness in Lusaka District.

DISCUSSION

The findings of this study align with and expand upon existing research on the role of SMEs in skills development. The results demonstrated that SMEs in Lusaka District contribute significantly to employee skills enhancement through practical training programs and tailored initiatives. Similar to Hasbi and Dewi (2024), who emphasized experiential learning as a cornerstone of skill acquisition in SMEs, this study revealed that hands-on training not only improved job performance but also boosted employee confidence in executing tasks. Furthermore, the relevance of training to job roles, as noted in the study, mirrors findings by Mwamba (2024), which highlighted that context-

specific training leads to greater operational efficiency and innovation within SMEs.

Resource constraints emerged as a critical barrier to effective skills development in this study, echoing the findings of Hashim (2012), who identified limited financial resources and inadequate training budgets as significant challenges for SMEs globally. SME owners in Lusaka District underscored that the high cost of training programs often forced them to prioritize operational expenses over employee development. This resonates with Nuwagaba (Amoah et al., 2021), who also reported similar limitations among SMEs in Sub-Saharan Africa, where resource scarcity remains a common impediment to comprehensive training efforts.

Another significant finding was the time constraints that hindered participation in training sessions. Employees and managers in this study reported that workloads left little room for dedicated skill-building activities. This observation aligns with Mudau et al., (2024), who pointed out that SMEs often operate in fast-paced environments with limited downtime, making it difficult to allocate time for structured training programs. Consequently, these constraints affect the ability of SMEs to establish consistent and effective skills development mechanisms.

The study also highlighted the importance of external support in addressing skills development challenges. Participants emphasized the need for government and institutional assistance to provide affordable training opportunities, a sentiment supported by Journeault et al. (2021), who argued that collaborative efforts between governments and SMEs are essential for improving workforce competencies. The lack of partnerships with training institutions, as identified in this study, further restricts access to advanced technologies and modern training methodologies, reinforcing findings from Tambunan, (2022). about systemic barriers faced by SMEs in emerging economies.

On the positive side, the study identified notable benefits of training programs, including improved productivity, enhanced employee retention, and increased innovation. These findings are consistent with Stephen (2022), who observed that skills development in SMEs leads to better job satisfaction and fosters creativity among employees. Additionally, the emphasis on innovation aligns with Beck and Demircuc-Kunt (2006), who argued that SMEs serve as incubators for entrepreneurial skills and innovation, thereby driving economic growth at the local level.

Networking also emerged as a key facilitator of skills development in Lusaka District, particularly through knowledge exchange with industry peers and access to external trainers. This finding supports the work of Fraccastoro et al. (2021), who highlighted the role of social networks in enabling SMEs to leverage external expertise and opportunities. By participating in industry seminars and building relationships with other SMEs, enterprises in Lusaka were able to access specialized knowledge and resources that enhanced their training initiatives.

The study underscores the need for policy interventions that address the systemic challenges facing SMEs in Lusaka District. The results align with calls by Ozor (2020), for targeted strategies to enhance SME capacity through resource allocation, infrastructure development, and institutional support. Addressing these challenges is critical not only for improving skills development outcomes but also for ensuring the sustainability and competitiveness of SMEs in the district.

CONCLUSION

This study contributes to the growing body of literature on SMEs by providing empirical evidence on their role in skills development within the Zambian context. The findings reinforce the importance of practical, tailored training programs while highlighting the persistent challenges SMEs face in resource-constrained environments. By

addressing these challenges and fostering collaborative efforts, policymakers and stakeholders can unlock the full potential of SMEs as drivers of skills development and economic growth.

Moreover, the study emphasizes the critical need for integrating SMEs into national development strategies, particularly by fostering partnerships with educational institutions, government agencies, and private sector stakeholders. Such collaborations can help bridge the gap between workforce demands and the skills provided by SMEs, ensuring that training initiatives are both relevant and future-oriented. Additionally, the findings suggest that targeted financial and policy interventions, such as subsidized training programs and tax incentives for skills development, could significantly alleviate resource constraints and empower SMEs to expand their role as incubators of talent and innovation.

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Ethical Approval

This study was permitted by the Eden University and ERES Converge Ethics Committee. Permission to collect data from the study site was also obtained from the Board of Graduate Studies and other relevant authorities. Participants who took part in the study completed consent forms and were assured of anonymity.

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