

Exploring the root causes of small and medium enterprise failures in Chinhoyi: A case study of local entrepreneurs

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ABSTRACT

This study sought to look at the variables that contribute to the failure of Small and/or Medium Enterprises (SMEs) in Chinhoyi, Zimbabwe. The objectives of this research were to identify the causes of SME failures, discover remedies to SME failures, and give recommendations on how SMEs might overcome their issues. These attributes were achieved by identifying the causes of SME failure, which were deemed critical to understanding. Through an analysis of the literature and primary results, new, better, and more effective strategies were developed to aid SMEs in addressing the challenges encountered. The findings of the study revealed that there are several causes of SME failure in Chinhoyi. According to the survey, the most common causes of SME failure in Chinhoyi are a lack of managerial abilities, a lack of good customer service, a breach of company ethics by sleeping with employees, and a lack of business training. It is recommended that the Government of the Republic of Zimbabwe, as well as SME owners, managers, and supervisors, collaborate to keep SMEs from failing.

Keywords:

investigation, failure, causes, small and medium enterprises, analysis, management skills, customer service, business ethics, business training, managers and supervisors.

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1. INTRODUCTION

Small and medium-sized enterprises (SMEs) are a vital component of developing economies' long-term growth. According to economic development history, one of the primary drivers of European industrialization success has been the encouragement of new-born industries. Furthermore, improving SME productivity and size is considered as a critical phase in the effective execution of East Asian countries' export-led development (ELG) strategy, which resulted in a significant increase in economic growth (Singh, 1999). However, the growth and development of SMEs in Zimbabwe are often hampered by numerous hurdles, resulting in a high percentage of company failure (SEDCO, 2004). According to SEDCO (2004), around 60% of Zimbabwe's SMEs fail in their first year of operation, 25% fail during the first three years, and the remaining 15% are likely to survive. This suggests that around 85% of SMEs will eventually fail. This is a high number that is a big impediment to economic progress, so it is critical to identify the primary causes of SME failure in order to mitigate the damage caused by SME failure. Many countries' social and economic progress has centred on small and medium-sized enterprises (UNDP, 2000). Small and medium-sized enterprises (SMEs) in Zimbabwe, both legal and informal, have long been economic growth engines. According to Storey and Westhead (1994), SMEs serve as a breeding ground for the growth of huge corporations and are the lifeblood of commerce and industry in general. In countries such as China and India, SMEs have driven economic growth, resulting in job creation, poverty reduction, domestic market expansion, and a wider tax base (Balassa, 1982). SMEs have also created a solid foundation for the growth of a competitive domestic private-sector industry and a self-sufficient market economy. Furthermore, SMEs have the ability to increase a country's manufacturing exports while decreasing its reliance on basic commodity exports. Against this backdrop, this study tries to investigate the primary drivers of SMEs' failure in Zimbabwe.

The study aims to identify the root reasons of small and medium firm failures in Chinhoyi, Zimbabwe.

- Identify strategies for overcoming setbacks in small and medium enterprises.
- Recommend measures for small and medium firms to prevent or reduce failure.

2. LITERATURE REVIEW

Dawidowicz (2010:6) defines a literature review as an evaluation of scholarly and research-based knowledge on a given issue. Its purpose is to provide a comprehensive, accurate picture of the information and research-based theories accessible on a certain issue. According to Saharan (2008:66-67), a literature review is a coherent and logical summary of all significant research work done in a specific area. The goal of a literature review is to identify and emphasize relevant variables, as well as to document important findings from previous research, which will serve as the theoretical

framework for the current investigation and from which hypotheses can be generated. This chapter summarizes the available literature on the factors that contribute to the failure of SMEs. The chapter discusses the concept of SMEs, their importance in the economy, the causes of SME failure, and the role of the government and financial institutions in assisting SMEs in obtaining financing.

In Zimbabwe, ZIMRA defines SMEs as enterprises that employ 5-40 people and have annual revenues ranging from \$50,000 to \$2 million. In general, there are two sorts of small and medium-sized firms. The first category is informal companies, which are unregulated and typically run by people who are unemployed in the formal economy. Examples include tuck shops, hawkers, market gardeners, and street traders. The second group, known as 'modern SMEs', is extremely innovative in terms of technology. They devise novel answers to old issues and introduce new thoughts or methods of doing things; most start-ups fall into this group.

Although each country defines SMEs differently, the definitions are similar. According to the Uganda Bureau of Statistics (2008:5), a SME is a business that employs 5 to 50 persons (small size) or 51 to 500 workers (medium scale). This means that in Uganda, SMEs are separated into two categories: small and medium-sized businesses. However, in Botswana, SMEs are classified into three categories. Nkwe (2012:30) defines SMEs based on several variables, including employment level, annual turnover, and annual balance sheet total. He states that Botswana's current accepted definition of SMEs includes three types of enterprises based on yearly revenue and personnel count.

Namibia, like Botswana, classifies SMEs according to these categories. According to the Namibia Institute of Public Policy Research (IPPR; 2010:5), the Namibian Ministry of Trade and Industry defines SMEs as a business sector made up of small businesses with full-time employees ranging from 6 to 100.

2.1 The Importance of SMEs

SMEs are critical to almost every economy in the world, but especially in developing countries like Zimbabwe, where there are enormous income gaps between wealthy and poor, as well as high unemployment. On the "static" front, SMEs contribute to output by entering the mainstream economy and creating some "decent" jobs, particularly for those who own or manage SMEs. All of this research demonstrates that SMEs are key employers with the ability to lessen economic disparities between affluent and poor. On the other hand, SMEs act as a breeding ground for future larger businesses; many great corporations originated as SMEs before expanding and flourishing. In this regard, SMEs are an important step toward developing micro enterprises because they directly and regularly contribute significantly to aggregate savings and investment in any country, as well as participating in the development of crucial technology. When establishing how "important" the SME sector is, one must evaluate more than just its share of output, employment, or any other aggregate indicator. Small and

medium-sized businesses, or SMEs for short, are extremely important to the economy. The bulk of Zimbabwe's businesses are small and medium-sized enterprises (SMEs), which range from local shops to small technology firms that operate out of serviced offices. In 2017, the Reserve Bank of Zimbabwe (RBZ) identified roughly 60,000 SMEs, which account for 60% of all businesses in the country. There were thousands of (companies with 0-9 employees), which accounted for 60% of all businesses in Zimbabwe. SMEs work in a range of areas, including textiles, agribusiness, information and communications technology (ICT), and construction. Small and medium-sized firms (SMEs) are frequently viewed as the foundation of any healthy economy, fuelling growth, offering job opportunities, and expanding into new areas. SMEs presently account for more than half of GDP; they also provide and anchor large retail firms with goods, services, and markets. SMEs also provide a pool of skilled and semi-skilled workers to facilitate future industrial and business growth. Formal SMEs employ over 70% of Zimbabwe's workforce.

Small businesses are extremely effective at supporting local economies; they bring growth, prosperity, and innovation to areas outside of our big cities, permitting an equitable distribution of income and wealth. Employing skills that are not always in demand in the mainstream sector, as well as providing emerging workforces with the requisite expertise. SMEs provide the economy with a continual stream of new talents and ideas, making the market more dynamic. Many innovations and inventions around the world come from the SME sector, disrupting markets and making life easier for customers in general. SMEs certainly have a firm foothold today, thanks to technology improvements. Entrepreneurs are exploring new markets and establishing SMEs to expand into them. Small businesses are also more likely to survive economic downturns since they are usually more customer-focused or understand the needs of their local community. SMEs dominate in all industries, which has a substantial impact on their ability to respond rapidly to market needs. The government has identified and acknowledged the sector's importance through explicit legislation actions, including a distinct role in the National Development Strategy (NDS₁).

2.2 Reasons for SME Failure

2.2.1 Poor Customer Service

Poor customer service is an essential but largely disregarded factor contributing to the decline of SMEs in Chinhoyi. Small businesses such as Jenaguru, White House Restaurant, tuckshops, salons, and boutiques in Tafara Mall rely on repeat business and word-of-mouth referrals to stay afloat. However, sometimes customer assistance is overlooked because of aggressive attitude. Poor communication, delayed services. These companies lose credibility and struggle to keep clients. Customer service issues that cause SME failure include a high amount of queries.

- Inconsistent service quality.
- Lack of personalization.
- Barriers to communication.
- Technical difficulties.
- Lack of feedback systems.
- Long waiting times.
- Unresolved customer service complaints.

2.2.2 Inadequate management skills

According to Zelealem (2007:16), poor management is often cited as the primary cause of small business failure. Effective management can prevent financial, competitive, marketing, and inventory-related issues. Small firm owners and managers should have basic managerial skills and knowledge, as defining poor management can be challenging. To succeed, managers must have strong skills in planning, organizing, directing, and controlling organizational resources. Smit, Cronje, Brevis, and Vrba (2007:17) suggest that effective and efficient management requires specific competencies. Managerial abilities, developed through learning and experience, help managers to efficiently execute tasks and ensure workforce efficiency (Sutevski, 2012:1). SME owners and managers require many skill sets, including:

- Sutevski (2012:1) defines technical skills as the capacity to complete tasks and apply technical knowledge in a certain subject or specialization.
- Human or Interpersonal Skills: According to Sutevski (2012:1), these skills enable managers to lead, motivate staff, and maximize human potential in the workplace.
- Conceptual Skills: Stoner and Freeman (2006:12) define conceptual skills as the ability to organize and manage an organization's interests and actions, as well as overcome hurdles via analysis.

One of the reasons SMEs fail is a lack of managerial skills. According to Victoria, Samuel, Lloyd, and Lazarus (2011:83), SMEs fail due to a lack of management expertise. SMEs without managerial experience fail because they are unable to deal with challenges that demand prior knowledge or

experience. Similarly, Inkoun (2008:25) discovered that SMEs' performance is strongly related to the owner's entrepreneurial abilities. He asserted that entrepreneurs with business-related qualifications live 30% longer than unqualified proprietors. While Arnold, Grossman, Mwatotele, Stork, and Tobias (2010:5) feel that SMEs' growth and survival are dependent on their company's performance and the business abilities of the owner or management. According to Arnold et al. (2010:6), critical business abilities that are positively related to business performance include strategic planning, flexibility, proactive management, and a distinct customer orientation. These help SMEs avoid failure, and managerial skills can help with this (King, 2007: 13). The most prevalent managerial skills challenges for SMEs include general and strategic management, financial management, human resource management, marketing management, and operations management. According to King (2007:14), existing SMEs' management lacks the skills and time to handle the issues. According to Webster (2009:41), management issues manifest as difficulties in financial and human resource management.

2.2.3 Inappropriate Workplace Relationships

While market competition, poor customer service, and financial mismanagement are frequently mentioned causes of Small and Medium Enterprises' (SMEs) demise, interpersonal misconduct particularly inappropriate sexual relationships between employers and employees is a significant but frequently disregarded factor in Chinhoyi business collapse. According to several unofficial interviews and observations conducted in Chinhoyi's SME sector, which includes eateries, small retail stores, salons, and entertainment venues, there is rising concern that unprofessional relationships at work are jeopardizing the long-term viability of many companies.

2.2.4 Important Ways These Connections Affect SME Failure

A decline in discipline and professionalism, The professional line between employers and employees is frequently violated when managers or business owners have close ties with their staff. Favouritism, a lack of accountability, and a breakdown in team cohesiveness result from this, all of which have a detrimental effect on output and morale.

A high rate of conflict and staff turnover when one or more employees have a relationship with the boss, jealousy, resentment, or perceived bias frequently surface among the workforce. This produces a poisonous workplace, which leads to the resignation of valuable employees, occasionally leaving the company understaffed or in disarray.

Poor Decision-Making and Distracted Leadership-Owners who have romantic or sexual relationships with employees may make rash judgments that are not optimal for the company. This includes giving promotions to those who aren't competent, overlooking wrongdoing, or abusing company funds for private gain.

Damage to Reputation- Word spreads quickly in smaller communities like Chinhoyi. A company may lose the trust of the community and the loyalty of its customers if it starts to be known more for the owner's personal affairs than for its goods or services. These factors are critical for a local economy to survive.

2.2.5 Unable to Control Growth

Their inability to control growth is another factor contributing to SMEs' downfall. Small business owners struggle to manage their growing businesses because they lack managerial competence and financial training. Mienie (2009:72) asserts that any business's expansion puts a great deal of strain on its resources and occasionally forces SMEs to purchase additional resources, which frequently results in SMEs experiencing significant cash flow issues that ultimately cause them to fail. According to Mienie (2009:73), the latter prevents SMEs from reaching their full potential since they are unable to obtain the resources they need, which ultimately results in SME insolvency. Failures may also arise from SME owners' or management's lack of concentration (prioritizing), according to King (2007:18). Due to shifting priorities, problems that need to be addressed, and other issues that need to be fixed, entrepreneurs in SMEs frequently face significant difficulties when they fail to set priorities. Opportunities abound, and it might be difficult to decline a short opportunity that could distract SMEs from their long-term goals. SMEs should be clear about their long-term goals and the opportunities that will help them achieve them. SMEs should analyse other options based on how much they impede from their ability to fulfil long-term goals.

2.2.6 Financial Management

Another factor contributing to SMEs' failure is insufficient financial management. According to Nieman (2008:95), financial management is an important component of a firm and includes "planning, organizing, activating, and control." The financial requirements and control of such funding, as well as the accountability of such start-up capital, are the two most important issues for SMEs during the start-up stage. If SMEs in the social welfare sector remain accountable, they stand a better chance of securing extra funds. As a result, maintaining accurate records is an

important aspect of the organizing job and can assist minimize SME failure. SMEs with weak financial management typically fail because they do not keep reliable records and cannot obtain further financing to expand.

2.2.7 Innovation

In Zimbabwe, innovation is crucial to determining whether a business succeeds or fails; it is defined as the process of developing new ideas, processes, items, services, or solutions that have a substantial positive influence and value. It requires transforming creative ideas into tangible outcomes that improve efficiency and effectiveness or address unmet requirements. In Chinhoyi, a lack of innovation remains a major concern. Many SMEs continue to adopt outmoded business practices that are incapable of adapting to changes in client preferences and technology. For example, Jenaguru, a once-popular catering company in Chinhoyi, has lost market share due to its unwillingness to adapt. Following are the key areas of innovation lacking in Chinhoyi SMEs.

- Providing the same products and services each year.
- Lack of online presence.
- Use of traditional marketing methods

2.3 Overcoming SME Challenges

The Zimbabwean government, via the Ministry of Industry and International Trade, worked with the Ministry of Youth Development, Gender, and Employment Creation to create a Policy Document for the Support of Small, Micro, and Medium Enterprises (SMMEs), which was approved by Cabinet in July 2002. The document provides strategies for addressing the numerous challenges that small business entrepreneurs confront. This policy document seeks to present all stakeholders with a clear vision for advancing the cause of small enterprises and fostering an environment in which they can achieve their full potential. To help the SME sector grow, the Zimbabwean government established a SME bourse to promote their operations and ensure that SMEs are listed on the Zimbabwe Stock Exchange (ZSE) (Gogo and Hwamiridza, 2007). Despite the importance of the SME sector, various barriers to entry have been discovered. These constraints include a hostile regulatory environment, limited capital, and inadequate managerial and entrepreneurial skills. The Zimbabwean government's SME policy includes solutions for overcoming these difficulties. Although several initiatives have been implemented to assist the SME sector, Zimbabwe requires an integrated, coherent policy and strategy for SME sector growth (Nyoni, 2002). The major purpose of the SME plan is to create long-term jobs, reduce poverty, promote economic growth, and produce foreign currency revenues, so improving the economic well-being of all Zimbabweans. It also aspires to create an enabling environment in Zimbabwe so that the number of small enterprises can quadruple by 2007. Furthermore, the policy outlines how Zimbabwe's government, private sector, and other stakeholders should assist and provide an enabling environment for SMEs to grow, as well as boost the sector's contribution to national development. The Zimbabwean government's SME strategy focuses on preserving coordination across numerous national policies and projects.

To provide an appropriate institutional system to facilitate SME development operations. The policy is focused on long-term SME growth rather than immediate fixes, favouring SMEs and wisely allocating limited public resources. Finally, by delegating roles, duties, and accountability, aid programs can be rationalized and resource mobilization techniques coordinated (Nyoni, 2002:2). Key strategies for dealing with the aforementioned areas of concern that affect the growth and development of SMEs in Zimbabwe include the establishment of an enabling legal and regulatory environment, investment promotion, financial assistance, market promotion, technology and infrastructure support, entrepreneurship, management and skills development, targeted support, relationships and partnerships, and institutional reform.

3. RESEARCH METHODOLOGY

This section focuses on the study methodologies used to better understand the causes of SME failures in Chinhoyi, Zimbabwe. According to McNabb (2010:13), research technique is the method utilized to gather information. This section outlines the important parts and provides an overview of the critical subjects to be investigated when conducting research. The research process covers the following areas: research philosophy, research strategies, target population, sampling, research instruments, pilot study, data collection, data analysis, study reliability and validity, study restrictions, and bias elimination. This study's research format is inductive, which implies that evidence is collected and then analysed to generate a hypothesis. According to McMillan and Schumacher (2006, p. 119), a population is a collection of elements or cases whether humans, objects, or events—that meet particular criteria and on which the researcher aims to generalize the study's findings. In this context, the target population for this study was all Small and Medium Enterprises (SMEs) operating in Chinhoyi, Zimbabwe, particularly those registered with or operating near Chinhoyi's

Central Business District (CBD) and informal trading zones such as Gadzema Market, the industrial area, and University Road, between January 1, 2020 and January 1, 2024. These SMEs operated in a variety of industries, including retail, food service, hair salons, transportation, and small-scale manufacturing. Due to time and resource restrictions, the study chose to survey a sample of the population rather than the complete group. This technique is compatible with the premise that a well-chosen sample enables the researcher to generalize findings to the larger population (McMillan and Schumacher, 2006). A sample of 100 SMEs (80%) was drawn from an estimated population of 125 active SMEs in the given area using stratified random sampling to assure cross-sector representation. The sample was collected from both fully registered businesses and not registered

Given the geographical breadth and informal character of many business activities in Chinhoyi, it was virtually impossible both in terms of time and financial resources to cover all SMEs operating throughout the town. Chinhoyi, despite being smaller than large urban centres like Harare, has a diverse spectrum of SMEs spread over formal business areas, residential neighbourhoods, and informal marketplaces like Gadzema, Chaedza, and Kaguvi. To ensure practicality, the study concentrated on SMEs operating in the Chinhoyi Central Business District (CBD) and nearby areas, where there is a significant concentration of small firms and participants are more easily accessible.

As a result, the findings may not accurately reflect the conditions of SMEs operating in more distant or informal settings within the Chinhoyi region.

4. RESULTS, FINDINGS AND DISCUSSION

The results of the study on the reasons behind SME failure in Chinhoyi, Zimbabwe, are presented in this chapter. Data gathered from 100 SME owners and managers who work in and around Chinhoyi's Central Business District served as the basis for the findings. Key themes that arose from the data are highlighted in the discussion, backed up with interpretation and a link to previous research. Responses' demographic profile of those surveyed, 44% were women and 56% were men. Most (65%) were in the 25–45 age range, indicating a young and economically engaged populace. 38% of respondents held tertiary degrees, compared to 46% who had just completed secondary school. Remarkably, 71% of SME owners lacked formal training in entrepreneurship or business management.

Major Reasons for SME Failure in Chinhoyi
Poor customer service. The vast majority of respondents (68%) agreed that poor customer service is a major reason of business failure in Chinhoyi. Many small and medium-sized enterprises (SMEs) lack skilled front-line employees, and business owners do not prioritize customer service or complaint resolution. These findings support CUT's (2023) remark that SMEs frequently disregard essential service concepts including effective communication, professionalism, and emotional intelligence. Poor customer service causes customer attrition and unfavourable word-of-mouth, ultimately jeopardizing viability. Insufficient Innovation
 73% of respondents said that their business difficulties were exacerbated by a lack of innovation. Many companies still operate using antiquated techniques and are unable to adjust to the evolving needs of their clientele. For instance, companies such as Jenaguru have become obsolete due to their inability to integrate digital platforms or modernize their offerings. This backs up CUT's (2023) assertion that, given Zimbabwe's Education 5.0 framework, innovation in fields like product design, marketing, and ICT is essential for SME survival (MHTEISTD, 2020).

Relationships at Work That Are Unethical. It is concerning to see that 31% of respondents cited improper relationships as a cause of internal conflict, partiality, and decreased productivity. Examples of these interactions include sexual ties between business owners and staff. According to the respondents, there have been instances where competent workers have quit because of perceived bias and moral unease, which has hampered business operations and damaged public perceptions. These results are consistent with issues brought up in business ethics courses led by Chinhoyi University of Technology, which stress the value of upholding professional boundaries at work. Insufficient Training in Entrepreneurship
 The inability to obtain formal training was another significant factor mentioned by 62% of respondents. The majority of small business owners rely on trial and error and lack expertise in areas like business model development, customer relationship management, and financial planning. This demonstrates the value of CUT's entrepreneurship development programs and short courses, which have improved training business owners' performance in quantifiable ways.

The data show that SME failure in Chinhoyi is multidimensional, resulting from both internal and external variables. Internally, bad customer service, unethical behaviour, and a lack of innovation are reducing business resilience. Externally, a lack of formal training and institutional assistance further restricts SME capacity to grow and adapt.

The results support McMillan and Schumacher's (2006) hypothesis that, when properly targeted, precise data from a sample can be used to extrapolate findings to a broader population. Additionally, by strengthening the connection between entrepreneurship and higher education, they help achieve Education 5.0's strategic objective of industrializing Zimbabwe (MHTEISTD, 2020). Organizations like CUT are in a good position to close knowledge gaps and improve SME performance through service excellence, innovation, and moral leadership.

5. CONCLUSIONS

The study concluded that internal and external factors contributed to the failure of SMEs in Chinhoyi. Internally, poor customer service, work relationships, and a lack of innovation threaten the company's survival, while externally, owners' ability to adapt, develop, and compete is hampered by a lack of training and university support. A lack of business knowledge causes many small business owners to make bad decisions and handle resources poorly. The study also discovered that Chinhoyi University is becoming more important in addressing these issues through training, innovative initiatives, and activities aimed at fostering entrepreneurship.

Based on the results of this investigation, the following recommendations are given.

- More outreach initiatives and short courses on innovation, corporate ethics, and customer service should be offered by the local university.
- To enhance their abilities, business owners are urged to pursue continual professional development.
- To offer mentorship opportunities for SMEs, the government should collaborate with academic institutions.
- The start of awareness initiatives to encourage moral behaviour and steer clear of unethical working relationships
- 5 Motivate SMEs to adopt digital transformation initiatives like digital technologies and social media marketing.

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