

Business Development Services: An Experiment of MSMEs in Central and Lusaka Provinces in Zambia

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Abstract Micro, Small and Medium Enterprises (MSMEs) play an important economic role in many countries. In Zambia they are faced with the threat of failure with past statistics indicating that three out five fail within the first few months and majority of them fail after five years in operations. This study sought to investigate the business development services (management skills and practices) provided to MSMEs, who is providing better services, the impact of training on the business performance, the benefits of training and the business development services needed by MSMEs. The number of MSMEs operating after five years is declining and majority of them operate between one to five years. MSMEs who have undergone training have received business support in the following areas; access to finance, training and technical assistance, market access and others. Apart from these they have benefited in terms of improved strategic, operational and technical skills. The research concludes that providing training in management skills and practices improves the business performance of MSMEs and that there is a gap in terms of performance and practice between trained and untrained MSMEs.

Keywords Business development services, Business performance, Management skills and practices, Strategic, operational, Technical skills

1. Introduction

1.1. MSMEs and the Economy

Micro, Small and Medium Enterprises (MSMEs) are very important to employment creation, poverty alleviation and sustainable economic development of developing countries like Zambia. The development of MSMEs is seen globally, as a key strategy for economic growth, job generation and poverty reduction (Berry *et al*, 2002). In Zambia MSMEs play an important role in employment and wealth creation, income distribution, accumulation of technological capabilities and spreading the available resources among a large number of efficient and dynamic micro, small and medium size enterprises. International experience has shown that MSMEs are becoming major contributors to economic growth. In India, MSMEs are said to contribute 70% towards Gross Domestic Product (GDP) and to account for over 90% of all industrial units (Berry *et al* 2002).

According to the Zambia Business Survey (2010) 97% of employees in the MSME sector fit within the micro and informal levels, with small and medium enterprises accounting for 2% and 1% respectively.

MSMEs are sometimes classified differently in various countries. The classification of the enterprises for this study

is based on the Zambia's MSME Policy (2010). According to the policy, firms are classified by the number of full time employees engaged and the sales turnover. Firms which employ up to 10 full-time workers and have the sales turnover of K150, 000 (about \$ 27,000) are referred to as micro enterprises. Those employing between 11 and 50 workers and the sales turnover between K150, 000 (\$27,000) and K250, 000 (\$45,000) are classified as small scale enterprises (SEs) and those with 51- 80 full-time employees and sales returns between K300, 000 (\$54,000) and K800, 000 (\$145,000) are medium enterprises. Within the MSME sector, manufacturing activities account for 41% while trading account for 49%. Services accounted for only 10% (MSME Policy, 2010).

Worldwide, small business faces more constraints during the start-up phase. In Africa, for example the failure rate is 85% out of a 100 companies Zambia inclusive (Kiggundu, 2002). The structural rigidity and the dualistic nature of the economies aid in the MSMEs is not fully being supported at their developmental stages. The wealth generation in most countries is still unlock and concentrated in sectors which do not have backward and forward linkages to the rest of the economy. With entrenched competition from western countries, MSME's in African countries, Zambia inclusive finds it increasingly difficult to get into the mainstream of the economy (Henry, 2006).

However, a combination of financial credit and operational support is crucial to helping MSMEs succeed in today's marketplace, regardless of the location where the micro-entrepreneur is competing. Any entrepreneur has to

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have a combination of technical, operational and strategic skills. The technical skills come with the commitment, creativity, experience and knowledge they have within their field. The operational skills (including accounting and finance, business planning, quality control, health and safety regulations, marketing and human resource management) can often pose a challenge and necessitate support.

Furthermore, strategic skills can take an entrepreneur from the start-up phase to the next level in business management. Most entrepreneurs believe a lack of on-going capital is the reason for stagnation within their businesses. While this can be an important factor, a lack of continual operational skills support also plays a strong role in Micro Small Medium Enterprise (MSME) failure, or in MSEs not reaching their growth potential (Henry, 2006).

1.2. Business Development Services (BDS)

According to UNDP (2004) Business Development Services (BDS) are generally defined as: “services that improve the performance of the enterprise, its access to markets, and its ability to compete. The definition of ‘business development service’... includes an array of business services [such as training, consultancy, marketing, information, technology development and transfer, business linkage promotion, etc.], both strategic [medium to long term issues that improve performance] and operational [day-to-day issues]. BDS are designed to serve individual businesses, as opposed to the larger business community.”

BDS are a very important means of supporting the development of micro, small and medium sized enterprises (MSMEs), which are known to create employment, generate income and contribute to economic development and growth. Employment and income generation are particularly important as far as impoverished rural areas, vulnerable communities and groups are concerned. In this sense, provision of quality BDS is an important means of achieving the Millennium Development Goals (MDGs) by addressing poverty and empowering the poor and vulnerable groups (UNDP, 2005).

The mechanism for delivery of business development services (BDS) is critical to any MSME support effort. Business development services can be provided in a number of different ways, such as through business support centers, mentoring, clusters and networks, business incubators, specialized or general training programmes or institutions, and others (UNDP, 2004). The delivery agents for these services can be public agencies, academic institutions, the private sector or non-governmental organizations (NGOs). In recent years, however, the use of public agencies to promote MSMEs has declined, while international NGOs and private sector organizations and firms have assumed a leading role. What ultimately determines the selection and use of one delivery mechanism in preference to another is a function of policy, budget and target SMEs. Local business support centers, offering a range of BDS to a local clientele of businesses, are common elements of MSME promotion in

many countries. In the past, many of these centers have been public institutions characterized by centralization, heavy bureaucracy, poor management and inadequately qualified personnel. Overall, lessons learned from these and other more experimental initiatives have shown that effective business support centers need to be demand driven, small and decentralized in their operations and operated on sound business principles (UNIDO, 1999).

In Zambia, whilst business Management concept is being practiced by some large firms including public organizations, their acceptance and application by MSMEs in the country in order to enhance growth is still marginal.

In addition, not much is currently known about how MSMEs owner/managers actually perceive business development services, and thus what they actually mean to them in their everyday business. Furthermore, not much research has been done in the country on the impact of business development services on MSME performance and growth. When considering the increasing importance of business development services in MSMEs and their contributions to the Zambian economy, it is obvious that there is a growing need for researches giving understanding on the importance of these training to MSMEs. One can argue that the need for such information will become more important as the competition is becoming fiercer than before, due to many new SMEs enter into market from both domestic and international.

Therefore, this research was an effort to contribute towards this gap by identifying the best business development services required by MSMEs and the impact on their business performance. The study has contributed to the literature by identifying the best management practices for MSMEs and how they relate to business performance.

2. Theoretical Framework

MSMEs business research represents a vast field of study that incorporates many disciplines from the social sciences in addition to business and thus adds to the complexity of undertaking research in this area (Giroux, 2008; Curran and Blackburn 2001). These and others provide a summary of how research on small businesses has spanned beyond the realm of business. MSMEs are engaged in many business activities depending on the economic and political environment existing in that country (Kibera, 2000). They are found in the agriculture, manufacturing, construction, transport, hospitality, educational and professional services sectors.

There are many studies conducted about management skills in the past. The study by Yusuf (1995) found that good management skills are one of the factors most critical to the success of South Pacific islanders’ entrepreneurial activities. Other than Yusuf (1995), several other studies on entrepreneurs in developing countries (Gosh et al., 1993) tried to answer the question which management skills are critical to the success of entrepreneurs.

Mbogo (2011) analyzed the distinctive management practices and skills that are integral to the MSMEs management process. The analysis examines the owner / manager managerial capabilities which include strategic, financial, marketing, human resource management, ICT and managerial accounting practices that influence decision making for the success and growth of the MSMEs. The study concluded that managerial capabilities have a critical impact on decision making and ultimately on firm success and growth.

Henry et al (2005) studied the impact of providing training to entrepreneurs on their business performance by comparing two groups; trained and untrained entrepreneurs. Study concluded that training helps entrepreneurs to improve their business performance and become efficient.

Ludher et al (1993), in their study found that entrepreneurs need training in technical, management skills, accounting, stores management, time management and planning for them to be competitive and improve their business performance.

However, Winterbone (2002) in his study disagreed on the impact of training on business performance. He said training plays a small role in influencing business performance because of the following reasons; training where provided in a short period of time; the contents were limited; the teaching deliveries involved more theories than practicality and finally the training were not relevant most of the time to the individual needs.

To gain a complete understanding of how the owner/manager operates MSMEs, a more detailed analysis of the management practices is required. According to Jennings and Beaver (1995) cited in Mbogo (2011) one of the primary ingredients in MSMEs success must be the managerial competence of the owner/manager. (Giroux, 2008) posits that there is a tendency to categorize the management skills required to manage MSMEs into functional areas. Such categorization supports the intrinsic belief that small businesses increase their chances of success when managers are competent in core functional areas such as strategic planning, finance, marketing, operations and human resources management.

Bowen et al (2009) suggested that most micro and small businesses hit their peak at the fifth year. After the fifth year, most entrepreneurs seem to suffer from what may be described as entrepreneurial burnout and the excitement declines. This may partly explain why most businesses that are more than 5 years and above consider their businesses as being in the process of failing. This finding also seems to confirm the observation made by Longenecker *et al.*, (2006) that entrepreneurial burnout may lead to entrepreneurs losing interest in one business venture and instead look out for other opportunities.

3. Methodology

The survey was designed to study profile, trends, business development services, training and the impact of training on

the performance of MSMEs. Due to time and budget constraints, a large sample size to cover all the 10 provinces in Zambia was not possible. The sample was selected randomly and located in Lusaka and Central provinces of Zambia. A list of prospective sample was generated from various sources such as Zambia Chamber of Commerce and Industry (ZCCI) and Zambia Development Agency (ZDA).

In addition, all sectors in which MSMEs operates were covered. All micro, small and medium-sized firms included in the sample are defined in accordance to the Zambia's MSMEs policy (2010) The survey includes 200 MSME from the two provinces out of which 187 respondents were captured representing 93.5% of respondents. The percentage of respondents from this sample ensures sufficient significance on analysing and identifying the business development services (management skills and practices) to MSMEs and its impact of training on business performance. The questionnaire interviews were conducted through the face-to-face method with the key people in each enterprise, mainly owners or managers. Data processing was performed through Excel and Stata. The survey was conducted over the period of three months with among others the following objectives:

- 1) To examine the business development services (management skills and practices) provided to MSMEs
- 2) To identify the best provider of BDS to MSMEs.
- 3) To determine the benefits of training to MSMEs
- 4) To examine the impact of training on practice and performance
- 5) To assess whether there is any difference in terms of performance between trained and untrained MSMEs.

4. Research Findings

The personal profile of MSMEs owner/managers in the two provinces revealed that about 76% of the respondents were male and 24% female and majority of them (32%) were aged between 36-45 years old as shown in figure 1 and 2 respectively.

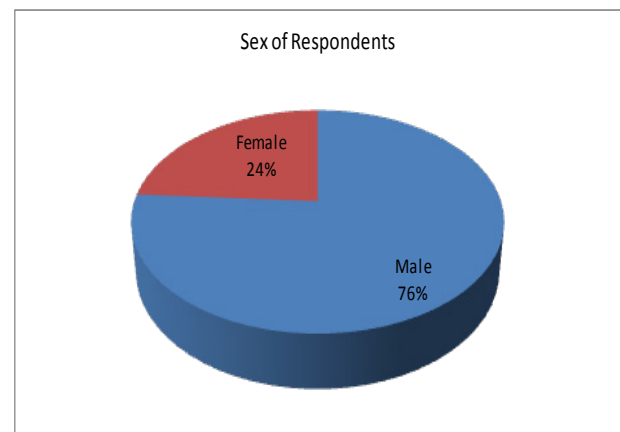


Figure 1. Personal Profile of MSMEs Owner/Managers

Clearly it can be seen that most of the MSMEs are owned or operated by people who are in their late 40s and early 30s as shown in figure 2 above. Data also shows that most of the MSMEs owners were still young (36-45 years) which implies that most of them were from families which are still expanding and thus demand high expenses for their family members expense.

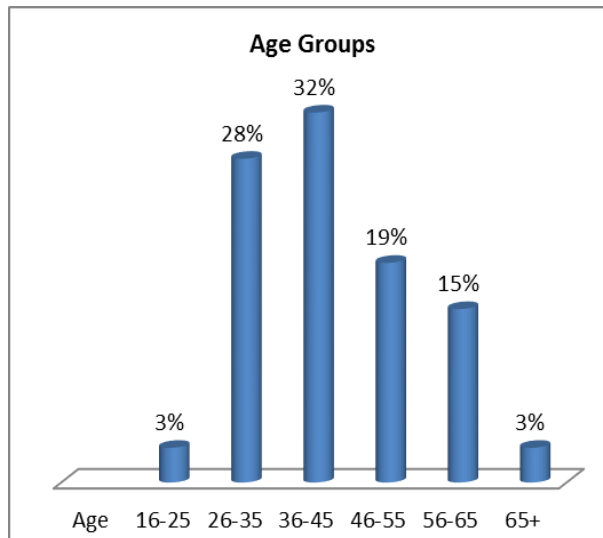


Figure 2. Age groups of MSMEs owner/managers

Level of education of MSMEs owner/managers

About the level of education, majority of the respondents (53%) had tertiary education (certificates and diplomas) followed by those who had completed high school (24%) and those with degrees or professional qualifications (18%).

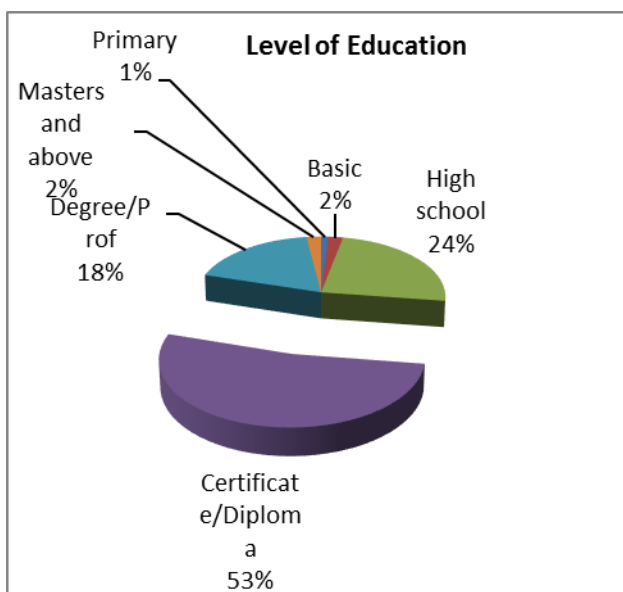


Figure 3. Level of education of MSMEs owner/managers

There are very few MSMEs owner/managers with master's degrees and above (2%). It can be inferred that MSMEs are dominated by people with tertiary education (diplomas and certificates) as shown in figure 3 above.

Businesses of MSMEs

Figure 4, shows the types business operated by of MSMEs in the two provinces. Examining the business sectors in which the MSMEs are operating, it was found that 31% of them are in trading, 27% in services and 2% mining, 7% in agriculture, 10% in non-food manufacturing and 15% in other sectors as shown below.

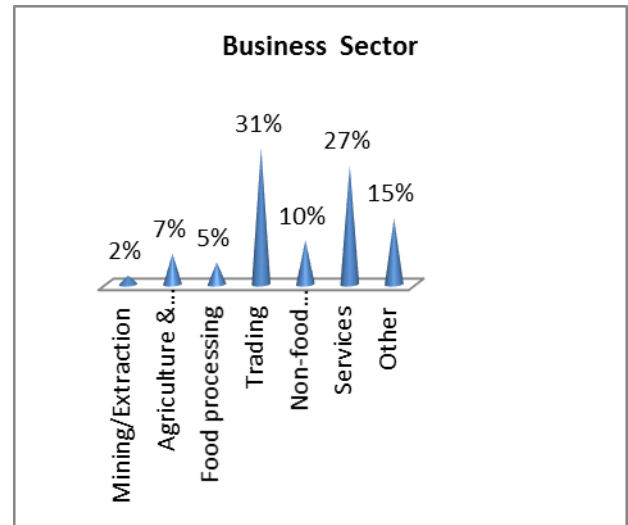


Figure 4. Business sectors of MSMEs

The results shows that most of the MSMEs are not able to undertake manufacturing activities due to of lack of capital investment required to operate these businesses but instead concentrated on trading and services which does not require a lot of investment

Length of time MSMEs has been in operation

Examining the age of firms of MSMEs, it was found that 4% had been in operations for less than a year, 23% between 1-3 years and 21% over 10 years. The study also found that 24% of the businesses had been in operations for 5-10 years and 27% had been in operations for 3-5 years as shown in figure 6 below.

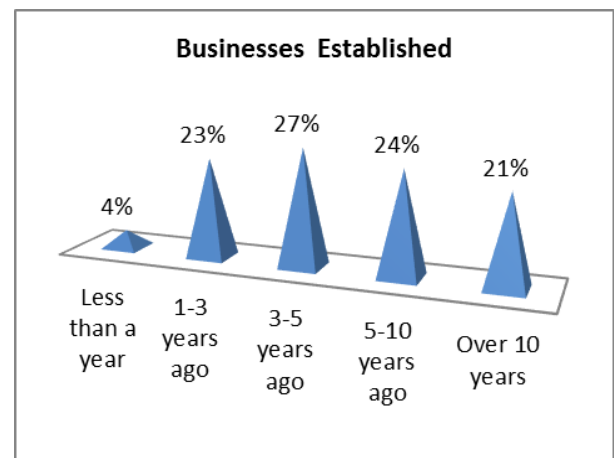


Figure 5. Number of years MSMEs has been in operation

Bowen et al (2009) suggested that most micro and small

businesses hit their peak at the fifth year. After the fifth year, most entrepreneurs seem to suffer from what may be described as entrepreneurial burnout and the excitement declines. This may partly explain why most businesses that are more than 5 years and above consider their businesses as being in the process of failing. This finding also seems to confirm the observation made by Longenecker *et al.*, (2006) that entrepreneurial burnout may lead to entrepreneurs losing interest in one business venture and instead look out for other opportunities.

Training for MSMEs: Figure 6 below shows the responses about the business development services provided to MSMEs in Lusaka and Kabwe. The study revealed that only about 24% of the MSMEs are aware of the business development services and 76% of them are not aware. The data shows that BDS providers have not done much in terms of creating awareness on services they provide to MSMEs.

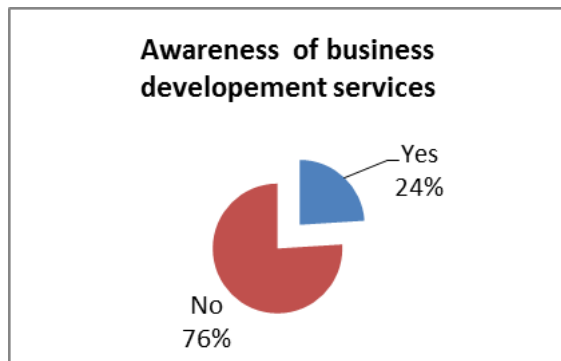


Figure 6. Awareness of business development services

On the other hand it could imply that MSMEs have not tried to search for organizations which provides the services they need to improve their business performance and practices. Figure 7 below shows the percentage of MSMEs who have received training and those who have not. The analysis shows that about 49% of MSMEs have received training and the majority of them (51%) have not. This situation could be explained by the percentage of the number of MSMEs above who are not aware of the business development services being provided by the government institutions and other private institutions.



Figure 7. Percentage of MSMEs who have received training and those who have not

Furthermore the results revealed that performance after training improves and majority (34% over 10 years and 21% between 5 and 10 years) of those who received training have survived beyond five years as shown in figure 8. It can be implied that training has significant impact on the survival of the business. The results confirm Henry *et al.* (2005) findings that training improves the business performance among MSMEs.

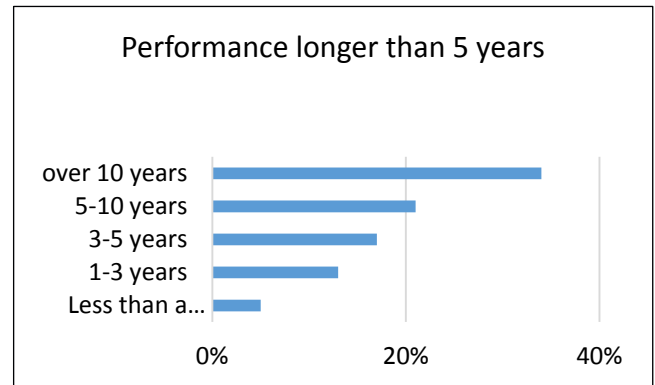


Figure 8. Training and performance longer than a period of 5 years

The sample were asked to identify who provided training to them and the data shows that 39% of the MSMEs have received training from other organisations like the banks, youth organizations and skills training centres.

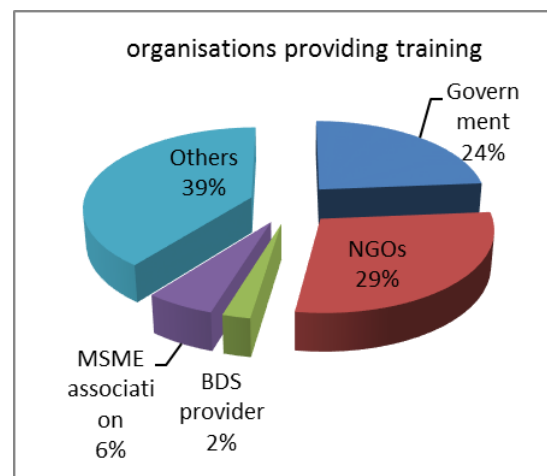


Figure 9. Organizations providing training to MSMEs

The study also found that 29% have received training from the non-government organizations, 24% from the government agencies, 6% from MSMEs associations and 3.5% from BDS providers. The data shows that most of the trainings were being provided to MSMEs by the NGOs and BDS providers like citizens Economic Empowerment Commission (CEEC) and Zambia Development Agency (ZDA) mandated to provide these services are not doing much.

Type of business support covered during the business training

In the analysis of the support provided to MSMEs during the trainings, the research found that 30% of the support

provided was in the area of access to finance and 29.4% in training and technical assistance.

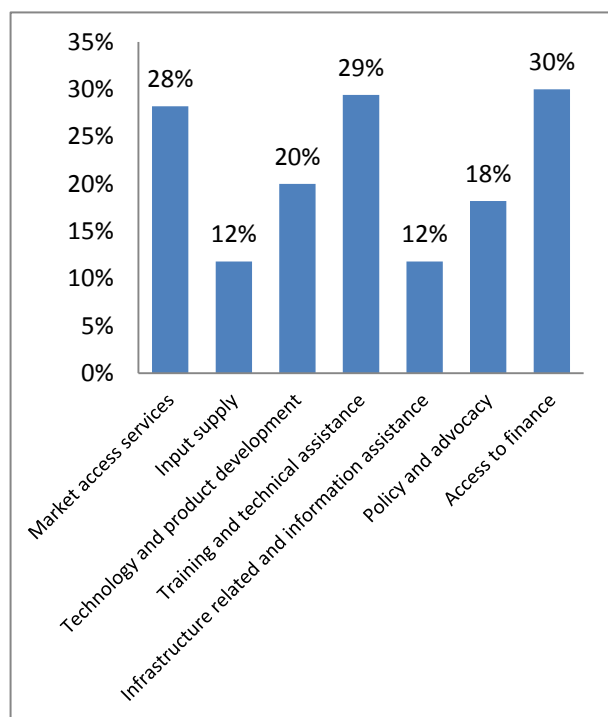


Figure 10. Types of business development services provided to MSMEs during training

The data also shows that 28.2% of the support focused on market access services, 18.2% on policy and advocacy and 11.8% on input supply and the other 11.8% on infrastructure related and information assistance. The data shows that most of the MSMEs have a challenges in accessing finance, training and technical assistance, and market access services. This explains why most of the training providers are focusing on this area.

Benefits of training to MSMEs

Figure 11 below show that, when training was provided by the training institutions, it was found that 37% of the MSMEs had their strategic skills improved that is the ability to analyse and diagnose a situation and to distinguish between cause and effect or the ability is to view the complexities of the operations of the organization as a whole including external factors. This also involves decision-making skills. About 35% of had their operational skills improved after undergoing the training. This implies that their interpersonal relationships in working with and through other people and exercising judgment also improved. Furthermore, the data reveals that 33% of the MSMEs benefited in terms of technical skills which relate to the application of specific knowledge, methods and skills to implement various tasks.

Finally 4.3% of the MSMEs received other benefits from the training like access to finance, financial assistance, increased capacity to handle business and some received Morden equipment while 4% benefited nothing from the training. This simply means that the training needs for this

group (4%) were not met by the training providers.

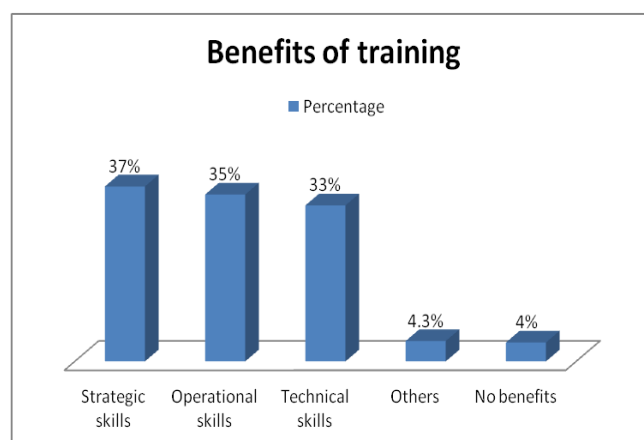


Figure 11. Benefits of training to MSMEs

Impact of training on MSMEs business performance:

The sample were asked to describe the impact of training they received on their practice and performance, it was found that 61% of the MSMEs felt that management training received had a positive impact on their business performance, 10% said the training had a negative impact on their performance and 29% of the MSMEs said the training no impact on their performance.

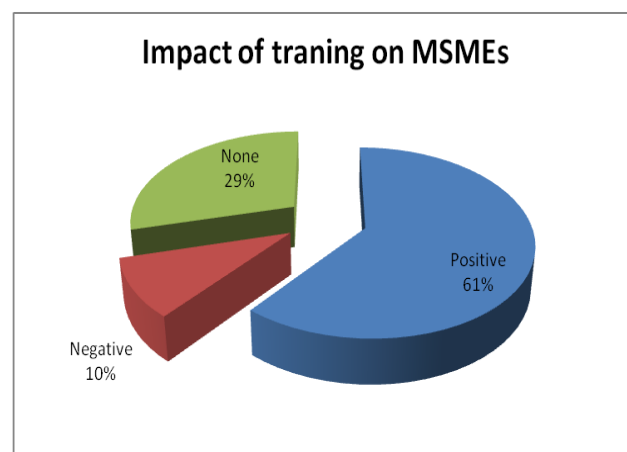


Figure 12. The impact of training on MSMEs

From this data it can be implied that training MSMEs in management practices and skills improves their business performance and contributes to their success. This is also in line with Henry et al (2005) who concluded that training helps entrepreneurs to improve their business performance and become efficient.

Willingness to pay for business development services by MSEs

About 92% of the MSMEs in Lusaka and Kabwe are willing to pay for business development services and 8% of them are not willing. This show that MSMEs appreciates the importance of undergoing training in management skills and practices and they have identified the gaps in their performance which they feel can be bridged by training hence the wiliness to pay the services.

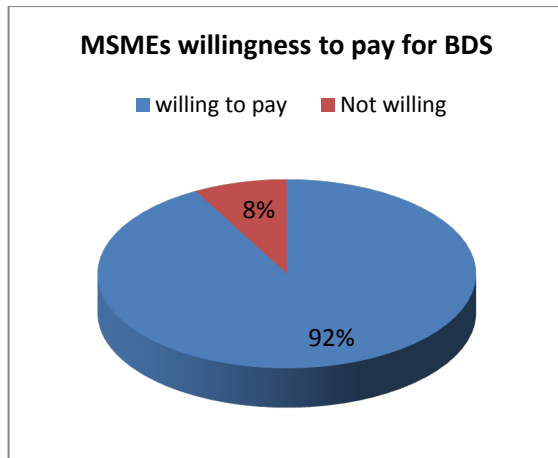


Figure 13. Willingness to pay for services

Difference between trained and untrained MSMEs in terms of performance and practice

Figure 14 below shows the difference between trained and untrained MSMEs in terms of performance and practices. About 80% of the MSMEs trained in management skills and practices responded that there is a difference between trained and untrained, 4% said there is no difference while 16% of the MSMEs said they are not aware whether there is a difference between trained and untrained MSMEs in terms of performance.

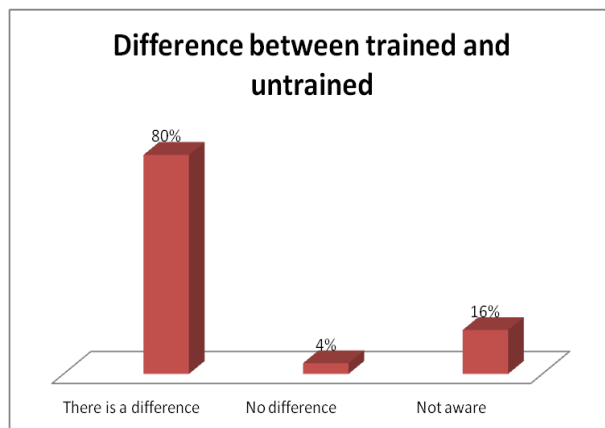


Figure 14. Difference between trained and untrained MSMEs

This shows a gap between trained and untrained MSMEs in terms of their performance and practices meaning that trained MSMEs are performing better than those who are not trained. Therefore, it can be implied that training in management skills and practices is critical to the survival and success of MSMEs in Lusaka and Kabwe and that there is a positive relationship between training and business performance.

On the other hand, the 4% could be attributed to the conclusion Winterbone (2002) made in his study that training plays a small role in influencing business performance because of the following reasons; training where provided in a short period of time; the contents were limited; the teaching deliveries involved more theories than practicality and finally the training were not relevant most of

the time to the individual needs

Types of BDS needed by MSMEs

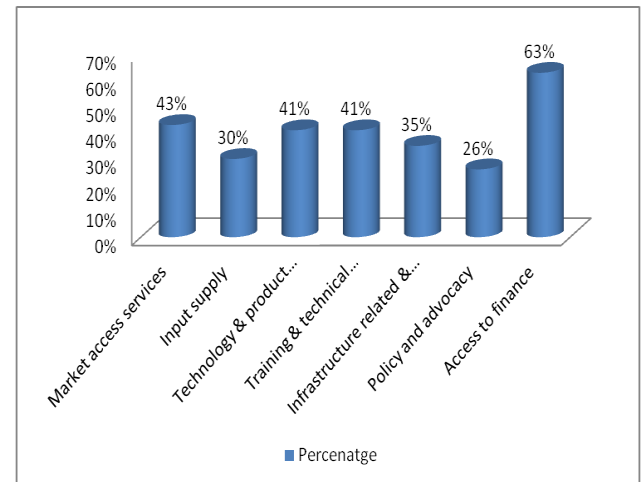


Figure 15. Types of business development services needed by MSMEs

From figure 15 above, it can be seen that 63% of the MSMEs were in need to access to finance. The data shows that access to finance is one of the biggest challenges MSMEs are facing. About 43% were in need of access to market services, 41% technology and product development and information services, 41% Training and technical assistance, 35% infrastructure related and information, 30% input supply and 26% policy and advocacy. Ludher et al (1993), in their study found that entrepreneurs need training in technical, management skills, accounting, stores management, time management and planning for them to be complete and improve their business performance.

4.1. Discussion and Conclusions

In view of the importance of the development of MSMEs as an integral part of Zambian economic progress, it essential to study their characteristic, specific management skills and practices and their training needs. Thus the study looked into business development services focusing on management skills and practices and the training provided to MSMEs. Overall, most of the MSMEs are not aware of the business development services indicating that business service providers have not advertised their services and are not able to reach most of the MSMEs.

The number of MSMEs operating over five years is declining and majority of them operate between 1 to 5 years. Bowen et al (2009) suggested that most micro and small businesses hit their peak at the fifth year. After the fifth year, most entrepreneurs seem to suffer from what may be described as entrepreneurial burnout and the excitement declines. This may partly explain why most businesses that are more than 5 years and above consider their businesses as being in the process of failing. This finding also seems to confirm the observation made by Longenecker *et al.*, (2006) that entrepreneurial burnout may lead to entrepreneurs losing interest in one business venture and instead look out for other opportunities.

MSMEs may be in need of some of the business development services but they are not aware of their existence. Ludher et al (1993), in their study found that entrepreneurs need training in technical, management skills, accounting, stores management, time management and planning for them to be complete and improve their business performance

On the other hand those who are aware received training but the number is less than those who have not received the training. There is need to create an awareness about the existence of businesses developments services so that most MSMEs can have access to them and improve their performance.

The role of the government through its agencies in stimulating business development services should be emphasized or revisited because the research has reviewed that most the MSMEs have received their trainings from other institutions other than the government agencies. Therefore there is need for the government through its agencies to take up a leading role in promoting the growth of entrepreneurship activities through training and provision of other assistance to MSMEs. Most MSMEs who have undergone training have received business support in the following areas; access to finance, training and technical assistance, market access and others. Apart from these they have benefited in terms of improved strategic, operational and technical skills. This is an indication that imparting management skills and practices in MSMEs can improve their business performance hence their need to the government to take leading role and partner with other institutions to develop entrepreneurial activities in Zambia. Henry et al (2005) concluded that training helps entrepreneurs to improve their business performance and become efficient.

Policy implications

In this research, the business development services and the impact of training on performance were investigated. In the context of MSME owner/managers face dilemmas about which management practices and skills to adopt in order to enhance their business performance and also the role they play in enhancing business performance. Policy makers also would like to see the best management practices exists on which to base support policies for MSMEs. Therefore, the results of this research will help managers to identify and understand the areas where support is needed and how their business performance will be enhanced once this support is given (value added). To the policy makers, the study will help them to understanding the business dimension that can be used as a basis for policy formulation and also to improve the services they provide MSMEs owner/managers. Without research to provide empirical data for decision making by policy makers, current business development services being provided to MSMEs or small retail owner managers especially in business management may not be adequate to improve their business performance and contribute to economic growth.

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