

## Business Regulations and the Survival of Retail Startups in Kalingalinga: An Exploratory Case Study

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### Abstract

This study delves deep into just how specific business regulations affect the survival of retail startups in the area of Kalingalinga, a high-density area located in Lusaka, Zambia. Through the utilization of a qualitative case study approach, the research focused specifically on the day-to-day regulatory challenges that were faced by small retail entrepreneurs in the area. Furthermore, data was also pulled from Interviews, observations, as well as field notes from a sum of 18 retail owners at saturation point who owned or used to own retail businesses. Additionally, the study showed that most of these retail startup owners ran their businesses without formal set ups as well as did not have any knowledge regarding the correct steps required for legal licensing and tax regulations. Moreover, these regulatory burdens often discouraged formal registration and lead to the creation of barriers to accessing resources as well as participating in public programs. Moreover, even though many retail in Kalingalinga did not have a clear comprehension of formal processes, they continued to operate using informal strategies in order to avoid regulatory pressures. Regardless of the challenges faced, participants showed a strong commitment to staying afloat during these hard times. This qualitative case study suggests that simplifying procedures, improving communication around tax and licensing, as well as recognition of the role of informal entrepreneurs in policy discussions helps support retail startup survival in low-income communities.

**Keywords:** Retail startups, Regulations, Survival, Kalingalinga

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## 1. Introduction and Background

In 2016, an alarming statistic provided by the Lusaka chambers of commerce that sent shockwaves through the Zambian entrepreneurial landscape, raising serious questions about the sustainability of small businesses in the country. The statistic showed that over 75% of SMEs in retail sector in Zambia failed despite their important contribution to the Zambian economy. Further studies emerged showing that retail start-ups in Zambia faced a high failure rate, with one-third failing within the first three years and half of the remaining businesses failing within five years. Follow-up studies showed that this could have been due to a combination of factors which included limited access to finance, lack of practical mentorship and business skills, and challenges related to the overall business environment. Seven years since this shocking study, Chivwindi et al. (2023) reviewed in their research entitled Modelling Individual Determinants of Small and Medium Enterprises' Growth - failure in Lusaka Central and Mwembeshi stated that about 74% of the SMEs in Zambia still fail to get well established and grow into bigger corporations. The importance of Zambian SMEs cannot be overstated. In Lusaka alone, SMEs contribute to 85% of the government's revenue which represents a significant share. For example, in 2018, Lusaka City Council collected K236,494,775 in total; government grants amounted to K36,909,483 (Nashoni, 2020). This study showed that only 15% of revenue came from outside the SME sector. If this issue facing small businesses is not resolved, the consequences could reach far beyond small business entrepreneurs themselves but also pose a serious risk to Zambia's economic stability. According to Kawimbe and Mulonga (2024), the Informal sector, which by 2012 accounted for over 70% of Zambia's economic activities and employed half of the nation's work force, are becoming more and more significant economic drivers. The article further stated that despite being a significant contributor to Zambia's economy, the informal sector only brought in around 3% of the country's total revenue. This shocking discovery was due to their inability to follow tax regulations; these businesses owed an estimated \$1 billion USD in taxes as of the end of 2016. This study showed that government regulations related to business registration, taxation, and compliance can be costly and complex to navigate, especially for small traders.

While the issue of business regulations faced by SMEs has been documented, much attention seems paid to entrepreneurs operating in the formal setting than the informal urban setting. Furthermore, inadequate field evidence exists regarding the exploration of how business regulations affect retail startups specifically tailored to Kalingalinga, Lusaka. Therefore, a more specific approach to this population is required for policy and programming intervention measures that acknowledge the day-to-day experiences of entrepreneurs in Kalingalinga. Additionally, young entrepreneurs in high-density areas like Kalingalinga often start businesses out of necessity, not preparation. Their lack of business literacy regarding the rule and regulations of the area as well as access to mentorship is not just a personal deficit, but a result of weak institutional frameworks. Furthermore, local authorities may lack the capacity to provide consistent support or enforce policies fairly, resulting in confusion and unpredictability. This study seeks to highlight specific entrepreneurship programs as well as specific mentorship, local cooperatives and business regulation literacy tailored programs to solve the problem that these entrepreneurs in Kalingalinga face today.

### 1.2 Problem Statement

While studies have mostly identified and focused on formal SMEs or broader national context, the current study focuses more on informal retail entrepreneurs in high-density urban areas like Kalingalinga. Consequently, the knowledge as to how those specific factors such as government regulations constitute their success or liquidation of retail businesses within Kalingalinga is inadequate. This study seeks to fill that contextual gap by focusing on the challenges that retail start-ups in Kalingalinga face by drawing from theoretical perspectives which include the Social Cognitive Theory to examine external and behavioral dynamics. With knowledge about these challenges, the research seeks to provide useful perspectives that will assist local entrepreneurs to overcome these challenges and build a better sustainable business environment. These findings will also go towards developing policies and interventions that are specific to the needs of retail start-ups in informal urban settings like Kalingalinga.

Research Questions

### 1.3 Research Objectives of the study

- i. To explore the impact of business regulations on the survival of retail startups.
- ii. To describe the ways retail start-up owners in Kalingalinga navigate and respond to start-up business regulation challenges.

## 2. Literature Review

### 2.1. Empirical Review

Statistics Canada (2025) released a report - "Regulatory Accumulation, Business Dynamism and Economic Performance in Canada". The report was Canadian and aimed to assess the impact of cumulative federal regulations on economic performance, focusing on small and medium-sized enterprises (SMEs). Using a new measure of regulatory burden produced with KPMG and Transport Canada, the data was analyzed from 2006 to 2021. The report found that regulatory accumulation resulted in 9% of the business sector investment being lost over the period. In addition, a 1% increase in regulatory accumulation for small firms resulted in an annual 0.043 percentage point decrease in output growth and a 0.036 percentage point decline in employment growth. The report concluded that while regulations are necessary to achieve a mixture of policy objectives, the cumulative burden of regulation can negatively affect business dynamism, especially as it relates to SMEs' capacity for growth and investment. This study has relevance to the ongoing research into retail start-up failure in Kalingalinga, Zambia as it emphasizes the considerable effects regulatory environments can have impact on SME performance. As highlighted by the Canadian context, it illustrated the way cumulative regulations, even in a developed economy certainly can!! impact the growth and investment of small businesses. Likewise, retail start-ups in Zambia may encounter some of the same issues where complex of numerous regulations may have contributed to the failure of their businesses. The Canadian experience illustrates the need to understand suitable regulatory frameworks that facilitate SME development. While the Statistics Canada (2025) study provided detailed information on the effects of regulatory accumulation on SMEs, it was set within a developed economy with strong institutional frameworks. The regulatory challenges and business environments in developing countries, like Zambia, vary considerably from those in developed countries. The current study takes steps to fill this gap by exploring how particular regulatory issues impact retail startup failure in an urban Zambian context with its associated social, economic, and institutional problems.

Nyondo (2022), in a study titled - Small and Medium Enterprises (SMEs) Perceptions of Income Tax Compliance and Its Effects on Financial Performance in Malawi, evaluated how SMEs across four major cities Lilongwe, Blantyre, Zomba, and Mzuzu, perceive income tax regulations and how their perceptions contribute to their compliance and financial performance. The study specifically focused on the 2022 fiscal year and as such used descriptive statistics and cross-tabulations to evaluate the behaviours and attitudes of small businesses to income tax laws enforced by the Malawi Revenue Authority (MRA). Nyondo (2022) surveyed 413 SMEs and found that only 40.63% were fully compliant. Furthermore, only 40.39% were completely non-compliant in the study. Nyondo (2022) also highlighted that the low compliance rate was due to several factors which included high tax rates, perceived unfairness in the tax system, as well as inadequate tax education provided by the Malawi Revenue Authority (MRA). This research shows a strong alignment with

the current study's focus on regulatory challenges of SMEs, especially retail startup challenges. Both the SMEs in Malawi and those in the Kalingalinga area of Lusaka face challenges of operation within difficult regulatory environments that affect their financial performance. Nyondo's findings that show noncompliance driven by high tax rates, lack of awareness, and a perceived lack of enforcement of rules, also highlight patterns observed in the informal retail context in Zambia. These results provide valuable similarities and also help provide a broader regional perspective for considering impacts of regulation on SME sustainability. While Nyondo's research is relevant, their focus is exclusively on tax compliance and neglects other latent economic factors such as access to capital or entrepreneurial competencies that are important for the present study. Additionally, Nyondo relies solely on quantitative methodology and risks losing the nuanced, lived experiences of the entrepreneurs in the research process. This study fills that gap by employing qualitative methodology and is interested in the personal stories of startup owners in Kalingalinga to understand how regulatory frameworks impact their day-to-day businesses. Without ignoring larger policy goals, this concentrated focus also provides an opportunity for a greater understanding of policy impact and the interplay between regulatory environments and small-scale entrepreneurial development.

Thekiso (2016) studied *The Role of Local Government in Supporting Entrepreneurship and SMME Development: The Case of Mangaung Metropolitan Municipality, Bloemfontein, South Africa*. This qualitative case study explored the workings of the municipality with regard to entrepreneurship development and SMME development to mitigate economic development issues. Utilizing government documents and official records of the municipality's involvement, the research demonstrated that the municipality's facilitation of small business development directly influenced SMME development by drawing from its regulatory authority and generated infrastructure. The study found that the Mangaung Metro Municipality in creating supportive structures for SMME activity enabled the area by engaging in land use, public service contracts, and public infrastructure projects. Through the use of its policy mandate to provide usable platforms for small businesses being contracted for services and governance and to improve the municipality's local facilities, it was distinctly clear that the municipality was influencing the regulatory space and the participating enabling environment that forms the basis for entrepreneurship development. The current study is relevant to this research because it highlights the role perspectives of the local governments' mandated role of regulation and support in local economic development which is evident in Kalingalinga. It illustrates the impacts of policy-level decisions, including access to land and municipal contracting, that impact on SMME viability. Kalingalinga, and more widely Lusaka, act as comparable lenses to examine how local authorities allow for support to retail startups in a low-income area. This study supports the notion that local government regulation is key to create opportunities for small business development - which is apposite to the current research as one of the main themes. While Thekiso (2016) demonstrates the role of local government it does not provide the experience of the SMMEs or how the businesses react to or deal with that support. While this current study is devoted to small-scale retailers it does explore how those retailers experience the framework of regulation and benefit from the municipal support. In addition to focusing on the SMME from Kalingalinga, Thekiso explored a municipality in South Africa. In essence, this helps further our investigation since we study comparatively a Zambian case where both the institutional, and socio-economic contexts vary. Focusing on Kalingalinga as a localized context provides insights into how the regulatory environment for small retail startups differ in Lusaka adding to a gap in the existing regional literature.

Mwaanga and Moonga (2016) carried out a study entitled; *Small Business Management in Kabwe: Factors Contributing to Their Failure*. Two main reasons for the failure of small businesses in Kabwe were the focus of their study: age as a surrogate measure, and its relation to the business performance of the business over time. Using a qualitative enquiry approach, the research sought to delve into diverse internal and external actor networks which facilitate the sustainability of the small businesses within the district of study within Zambia. Among the issues found by the study, high tax burden was found to be a significant barrier which hindered businesses to survive and grow. Additionally, the research established that, the older the enterprise, the better it fared meaning that an established track record to some extent insulates businesses from negative external circumstances and represents the advantages of experience and adaptation throughout the years. In which case the general environment was still challenging for new firms to start up, particularly when there was little or inconsistent government support and policy environment. The relevance of Mwaanga and Moonga's study to the present research is clear in its confirmation that a conducive policy environment is a vital ingredient for startup survival. For the retail startups in Kalingalinga, an environment marked by unpredictable or overly burdensome regulations can exacerbate the challenges they face. This study highlights the need for local and national governments to consider the impact of tax policies and regulatory frameworks on small business development carefully. Simplifying tax systems, offering exemptions or reductions for startups, and providing clear guidance could be critical measures to improve outcomes. Despite its significant contributions, Mwaanga and Moonga's study has some limitations when considered alongside the current research objectives. First, their focus on Kabwe means that contextual differences with Lusaka, particularly in the informal retail sector, are not fully explored. Kabwe, while a major urban center, differs in terms of economic activity, market dynamics, and administrative structures. The challenges faced by retail startups in Kalingalinga, which lies in a densely populated, informal, and dynamic urban area of Lusaka, may be more complex and multifaceted. These differences mean that regulatory impacts could manifest differently and require tailored study to understand fully. Kambone (2017) conducted a research project as titled 'An analysis of the contribution of Small and Medium Scale Enterprises towards Sustainable Development in Zambia: The case of Kasama District' in which the positive or negative contribution of small and medium enterprises (SMEs) towards sustainable development in Zambia was analyzed. The research paid special attention to the regulatory and institutional constraints inhibiting SME performance and

sustainability. By zeroing in on the Kasama District, Kambone's research provided a detailed look at the local obstacles entrepreneurs encounter when trying to make sense of Zambia's rule-induced gobbledygook. The design of the study was descriptive using both quantitative and qualitative data. The primary data was collected through SME interviews and secondary data was obtained from academic books, journals and thesis. Triangulation between these sources allowed the author to present an objective picture of informal institutions as barriers to business sustainability. Research findings found the SMEs in Kasama confronted with variety of challenges, constraints on their growth and sustainability. One of the key obstacles is the regulatory inefficiency. Business registration procedures were frequently time consuming, not well-articulated or inconsistently enforced, and entrepreneurs frequently experienced long delays in registering their firms. As well as stifling entrepreneurs from formalizing their businesses, the delays also precluded entrepreneurs from key drivers of productivity like government support programs, financial aid, and judicial protection. Kambone also named as another major challenge the high cost of compliance. Compliance with tax obligations, license renewal and adherence to legal requirements was costly and cumbersome for many small businesses. These expenses disproportionately weighed on small businesses with little capital, and took away the incentive to stay in the formal sector. While Kambone's research is valuable, there are a number of limitations that we would attempt to overcome in the present study. One major limitation is that Kambone targeted SMEs in general without considering them in terms of industry or stage of development. Accordingly, the study does not offer sector-specific knowledge that could support adapted interventions. This study focuses on one branch of SMEs, retail startups, which encounter unique challenges because of size, the nature of their sector and their location within the informal urban settlement. Retail startups in places such as Kalingalinga also face crowded and under-resourced markets, which leave them particularly susceptible to the kinds of regulatory red tape and compliance costs Kambone describes. The current study is able to offer more focused and actionable results by focusing only on this group.

## 2.2. Theoretical Framework

This qualitative exploratory case study is guided by a key theory that helps to explain the key factors that contribute to retail startup failures in informal urban settings such as Kalingalinga, Lusaka. Additionally, this theory provides the qualitative case study with the foundation for understanding exactly how business regulations influence the outcomes of retail startup businesses in Kalingalinga, Lusaka.

Social Cognitive Theory (Albert Bandura, 1977)

Social Cognitive Theory assumes that the interaction between personal factors, behavior, as well as the environment. Additionally, Social Cognitive Theory supports the view that entrepreneurs learn by observing others, responding to their environment, as well as developing self-efficacy. In the case of Kalingalinga, Lusaka, the Social Cognitive Theory helps the study to explain how business owners in this area adapt their strategies based on their surroundings, peer influence, as well as their past experiences.

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## 3. Research Methodology

### 3.1. Research Approach

This study used an inductive approach where specific patterns were observed in Kalingalinga, and broader generalizations were based on these observations. This approach worked well with the quantitative case study of Kalingalinga as it went in depth to find out how these retail startup owners behaved during the challenges they faced, made decisions and tackled the real-life situations they faced.

### 3.2. Research Strategy

This study used a case study strategy as it provided an in-depth as well as detailed exploration of the various challenges that were faced specifically in the Kalingalinga area. Case study was also suitable for this qualitative study as it focused on the social, economic and regulatory aspects that impact the small retail businesses specifically for Kalingalinga.

### 3.3. Sampling Frame

The sample of the current qualitative case study included current as well as former retail entrepreneurs in Kalingalinga.

#### Sample Size and Sampling Techniques

The sample population of this study was 25 retail owners in the area. An initial starting sample of sample of 25 participants was chosen because several methodologists point to that range as both practical and sufficient, especially for a thematic saturation in an instrumental case study such as the current study. Furthermore, Creswell (2013) notes that 20–30 interviews are typical for case studies in education and the social sciences as this is the range that gives enough breadth to capture divergent perspectives while at the same time preventing the research from being unmanageable. However, despite an initial population of 25 being selected for the study, saturation was reached with 18 participants and no further addition would significantly alter the research results. The sampling technique used in this study was non-probability sampling, specifically judgment sampling because the research participants were selected based on researcher's judgement about who would be most suitable for the study. This method was suitable for the current qualitative research, as it provided an in-

depth insight from participants who were specific to the topic of retail startups in Kalingalinga as they had an understanding of the retail sector as well as firsthand experiences related to the study.

### 3.4. Data Collection Techniques

The methods used to gather information for research for this qualitative case study in Kalingalinga mainly included semi-structured interviews that combined a pre-determined set of open-ended questions with the flexibility in order to explore emerging themes during the interview process. This data collection technique allowed retail startup owners to share their experiences while keeping key topics consistent. Each interview took about 15 to 25 minutes and questions were maintained until similar themes were heard. The interviews were conducted in Kalingalinga to encourage a comfortable and honest conversation. Additionally, field notes and direct observation were the other data collection techniques used in the research. Field notes were used in the study to record non-verbal interactions, setting details, as well as the researcher's reflections during interviews and observations. Direct observations in the research were used to observe the business environment and conditions in Kalingalinga.

### 3.5. Data Analysis

The data of the study was analyzed thematically in order for the study to identify, analyze and reports the patterns that emerged during the qualitative case study. Code was manually used in the interview transcripts to pick out repeated themes and subthemes related to business regulations in Kalingalinga. This thematic analysis helped the study to deeply interpret what come out from the data, ensuring that the conclusions are based on what the participants had said. For this thematic analysis the Braun and Clarke's six-step approach was applied using Microsoft Word to help highlight the patterns. The approach was used as it provided a structured framework for identifying and reporting patterns and themes within Kalingalinga.

1. Familiarization with data by putting the spoken words from the interview into written form and reading the field notes multiple times to understand key issues.
2. Generating initial codes highlighting recurring.
3. Searching for themes by grouping similar codes to form broader themes.
4. Reviewing themes by checking if themes accurately reflected the data and were refined as needed.
5. Defining and naming themes by clearly describing and labelling the themes
6. Producing the report by presenting each theme with supporting quotes and linking them to the research questions.

### 3.6. Ethical Considerations

Before beginning this qualitative case study on retail startup failures in Kalingalinga, the study took steps in order to ensure that all the research was carried out ethically. The retail start-up owners were fully informed about the study's purpose, what their involvement would include, as well as their right to withdraw at any point or to refuse to participate in the study. Additionally, consent form the retail stat-up owners was obtained. Furthermore, interviews were held in private as well as in comfortable settings chosen with the participants. Moreover, in order to protect their identities, the study used participant codes to store all data. Finally, since most of these retail startup owners shared personal as well financial challenges, the research handled each interview with care, making sure no one felt pressured or did not feel uncomfortable with the questions that were asked. Throughout the study, the study remained respectful, honest, and mindful of the retail start-up owners who trusted the study with their experiences.

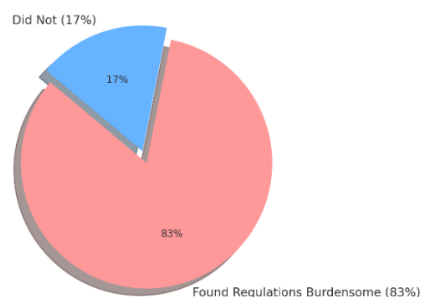
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## 4. Results and Discussions

### 4.1. Theme 1: Complicated regulations discourage formalization

Figure 1: Perceptions of taxation and regulatory requirements among participants

Perceptions of Taxation and Regulatory Requirements among Participants



As linked to the objective of assessing the influence of business regulations on startup survival, most participants in this qualitative study reported challenges with understanding as well as complying with local business regulations in Kalingalinga. For example, one retail startup owner during an interview stated that registering their business was seen as a daunting and unnecessary process which took way too much time out of their day. A majority of business owners interviewed in Kalingalinga admitted to operating informally despite the consequences of being shut down or even arrested. As illustrated by figure 1 below, about 83% (15 out of 18) of participants felt that taxation policies and regulatory requirements were burdensome and unclear resulting in them failing to pay the required amount to the government. Only a few retailers that were interviewed actually understood the tax obligations that were required for their businesses to be established legally. Others described issues such as long queues at local authority offices, as well as insufficient information about permits in the Kalingalinga area.

Participant 7 (March 2025):

*“One day I went to ask about how to register my business from the council, but when they told me how much it would cost, I just gave up. The fees were too high for someone like me who’s still struggling to get things off the ground. Let me just say that I’m not trying to break any laws I’m just trying to survive and feed my family. If it were affordable, I would register. But right now, I can’t manage.”*

Participant 9 (April 2025):

*“To be honest, I don’t even know what rules we’re supposed to follow. No one explains anything clearly. They expect you to just know, but if you’ve never done this before, how would you? Sometimes it feels like they just want to catch you doing something wrong instead of helping you get it right.”*

Participant 11 (May 2025):

*“There are days when council officers just show up and tell us to shut down. But they don’t give clear reasons, and we’re left confused. We don’t even know what we did wrong. It’s frustrating because we’re out here trying to earn an honest living, but instead we’re treated like we’re doing something illegal.”*

## **4.2. Theme 2: Entrepreneurs show resilience**

As linked to the objective to explore how retail startup owners respond to challenges, they face (capital, regulations, skills), participants of these interviews described various challenges that they faced on a day-to-day basis from rising transport costs, unstable electricity, fluctuating customer demand, to theft. When asked during the interviews how they managed to adapt to these challenges, many retail owners said they adjusted their stock quantities, changed suppliers, or shifted operating hours in order to cope with mainly the lack of electricity and the high theft during late hours of the day. Decision-making of these retail owners was often reactive and mostly based on short-term survival rather than long-term planning resulting in not all the way thought out decisions which eventually would result in more loss than profit. Most participants relied heavily on informal support networks such as family and fellow retail shop traders for help rather than formal organizations. Despite the difficulties, a strong theme of resilience emerged. What kept them motivated, many said, was their need to provide for their families and the lack of other income options.

Participant 8 (March 2025):

*“When business slowed down and I couldn’t make enough from selling vegetables, I had to rethink things. I noticed others were doing well with second-hand clothes, so I gave it a try. It actually worked better for me. The profit margins were higher, and people seemed more interested. I’ve learned that sometimes you just have to change direction if what you’re doing isn’t working.”*

Participant 10 (April 2025):

*“The rent at my old stall kept going up, and it was getting hard to keep up. I decided to move to a smaller, cheaper location. It’s not as busy, but at least I can manage the costs now. Sometimes you have to adjust quickly or risk losing everything. It’s not ideal, but it helps me stay in business.”*

Participant 12 (May 2025):

*“Buying stock alone was becoming too expensive, especially with transport costs. So, I started teaming up with two other shop owners. We buy in bulk together and share the cost. It’s really helped us stretch our capital and get better prices. In this kind of business, you need to find ways to support each other.”*

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## **5. Conclusions and Recommendations**

### **Conclusions**

Regulatory systems were seen as exclusionary, with most participants citing unclear tax obligations, expensive licensing processes, and lack of sensitization. These barriers discourage formalization and limit access to institutional support. Despite these constraints, many entrepreneurs remain resilient. They adapt through informal learning, social support, and day-to-day survival tactics. However, this reactive approach often limits long-term stability and growth.

## Recommendations

The findings in Kalingalinga suggest several practical interventions:

1. Firstly, the study recommends the policy makers of Kalingalinga to Implement business training and mentorship programs specific to the area in order to enhance entrepreneurial literacy of business regulations of the area.
2. Secondly, the study recommends the policy makers of Kalingalinga to Simplify both the registration and taxation processes while also conducting community sensitization in the area in order to encourage formalization.
3. Finally, the study recommends the policy makers of Kalingalinga to encourage informal support networks in the area through community programs in order to strengthen entrepreneurs' resilience as well as foster business sustainability.

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## Declaration of Competing Interests

The authors declare that they are not aware of any competing financial interests or personal relationships that may have influenced the work described in this document.

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## Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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