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PLANNING BY MICRO AND SMALL ENTERPRISES IN NGOMBE COMPOUND OF LUSAKA IN ZAMBIA

Angela Chitamya

UNICAF UNIVERSITY ZAMBIA, Address: Plot 193, junction of Kafubu and Kasangula Road, Roma Park, Lusaka, Zambia

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***Corresponding author:** Angela Chitamya

UNICAF UNIVERSITY ZAMBIA, Address: Plot 193, junction of Kafubu and Kasangula Road, Roma Park, Lusaka, Zambia

Abstract

The study explored how Micro and Small Enterprises plan their businesses during environmental crisis, such as load shedding and unstable fuel prices, in Ngombe Compound of Lusaka, Zambia. The specific objectives of the study were; to explore whether micro and small businesses make plans for their businesses, to find out how they plan their businesses and to establish the kind of plans micro and small businesses make.

The study approach was qualitative with a case study design. Ten micro and small enterprises took part in the research. Data was collected using a structured, open-ended questionnaire. The findings revealed that micro and small enterprises in Ngombe Compound make single-use plans or specific plans as they are called in some literature. The study revealed that micro and small enterprises lack information about planning. That they have no financial capacity and ability to plan for long term. It was also established that micro and small enterprises engage in hand- to- mouth business. They do business to support families with daily household requirements. These businesses have no enough capital and skills to scale-up business. They require Government and other small business support organizations intervention, especially in times like business down turn brought about by power shortages and fluctuating fuel prices.

Keywords: Planning, Micro and Small Enterprises, Load shedding, unstable fuel prices

INTRODUCTION AND BACKGROUND INFORMATION

A Micro and small enterprises is an independently owned and operated enterprise with few employees, (between 1-10 employees) limited resources, and capability than other companies in the market. Some are formal while others are in informal sector. Formal means they have registered their businesses with regulatory bodies such as the Patents and Company Registration Authority (PACRA), and they pay taxes. Informal businesses operate without any formal documentation and do not pay taxes, except for daily cash collections by the local municipality (Banda & Hapompwe, 2023).

One of the problems that Zambian businesses are encountering today is load shedding and fluctuating fuel prices. Load shedding is a deliberate shutdown of electricity in parts of a system to manage demand and prevent the system from collapsing (Gerald et al., 2020). Unstable fuel prices compound the situation. Increase in fuel prices results into increase in prices of goods and services. Small business face severe disruptions when power cuts are unexpected. Operations are affected resulting into missed deadlines and loss of customers. Over coming, these challenges call for investment in alternative sustainable energy solutions to ensure business resilience and foster economic development and growth (Guide to Pandemic Planning, 2020)

However, given the financial standing of small businesses, the high cost of alternative power sources like generators, which strain already tight budgets and reducing profitability (Nan & Park, 2022). Small enterprises struggle with the financial burden imposed by load shedding. Investing in alternative sources of energy, come with substantial costs, initial purchase expenses, ongoing maintenance, and fuel costs strain already limited financial resources. For micro and small enterprises, these expenses can quickly erode profitability and threaten sustainability. Micro and small enterprises have neither the capacity to secure alternative reliable and sustainable sources of energy. Electricity shortages increase the cost of doing business and reduce profits (Nyuur, 2015). Businesses dealing in perishable goods, such as groceries, butcheries or restaurants are particularly vulnerable. Power outage disrupts refrigeration and storage, jeopardizing product quality and safety. This disruption cascades through the supply chain, affecting suppliers, distributors and consumers.

This case study aims to explore how Micro and Small Enterprises, in Ngombe Compound of Lusaka in Zambia, plan their business during load shedding and unstable fuel prices.

Ngombe Compound is a low cost, high-density settlement situated 10km from the central business district of Lusaka, bordering Kalundu to the south, Chudleigh to the east, Roma to the west, and Chambua Valley to the north. It has a population of approximately 145,000 persons, of which 58% are females and 42% males. Ngombe compound sits on 934 square meters of mostly high land (UN World Urbanization Prospects, 2024). It is a home to many unemployed individuals, who survive through engaging in small businesses. Ngombe compound is gradually expanding and developing with modern housing units built by people coming to Ngombe from other areas. Some residents are in formal employment, mostly civil servants that include teachers, health workers and police officers. Others are drivers and security guards. Majority of residents are in informal sector. They own small businesses for survival. Businesses include small restaurants,

barbershops and hair salons, mobile money agents, welders; mobile phone accessories repair shops, groceries, butcheries and second hand clothes sales (UN World Urbanization Prospects, 2024).

Planning is important because it provides a sense of direction to an enterprise. During planning, objectives are determined, and activities proposed to implement to achieve set objectives (Lo & Sugiarto, 2021). Without planning, an enterprise would lose sense of direction and disintegrate. Planning is the key to the success of an organization. In fact, a company's achievement is mostly attributed to careful planning. It is within the planning function that goals are determined, decision-making takes place, the future is forecasted and strategies are initiated (Masoud et al., 2022). Thus, planning is important in all types of organizations—business or non-business, private or public sector, and small or large.

STATEMENT OF THE PROBLEM

The most common issues that micro and small enterprises are encountering during load shedding and unstable fuel prices is slow business and losses. The business is no longer operating the way it used to before the introduction of load shedding and unpredictable fuel prices. Micro and small enterprises are finding it difficult to plan their business. Those in butchery and restaurant business are finding it difficult to store foodstuffs compromising food quality and safety. Businesses dealing in perishable goods or products for which demand is extremely time-sensitive, keeping inventory is not an option and misjudging the timing or quality of orders can be costly.

In order to succeed in business, micro and small businesses require to plan. Planning is important to guide the direction of the business and determine what, who, when of the business. Planning is especially crucial during environmental uncertainties. All businesses, including micro and small enterprises, rely heavily on electricity and fuel for their daily operations. When power cuts occur unexpectedly businesses face significant disruptions. Planning is for the future and the future is uncertain. Amidst load shedding and fluctuating fuel prices, planning becomes a necessity for micro and small businesses in Ngombe Compound.

OBJECTIVE

The main objective of the study was to explore the planning of Micro and Small Enterprises in Ngombe Compound, during load shedding and unstable fuel prices in Ngombe Compound of Lusaka in Zambia.

SPECIFIC OBJECTIVES

1. To establish whether Micro and small Enterprises make plans for their businesses in Ngombe Compound
2. To explore how Micro and Small Enterprises plan in Ngombe Compound.
3. To investigate the type of plans Micro and Small Enterprises make in Ngombe Compound.

To understand how micro and small enterprises in Ngombe Compound plan, we need first to discuss the types of planning open to businesses. There are two basic plans that businesses can decide to use.

STANDING PLANS

A standing plan is a plan developed for a longer period and for different strategies. The plan guides managerial decisions and actions on repetitive problems. Standing plans, also called 'long range use' plans provide guidelines for actions to be taken in

future. These plans provide unity and uniformity of efforts in meeting repetitive situations arising at various levels of the enterprise. Standing plans not only help in co-ordination but in effective management also. Standing plans are most suitable in simple, stable business environments. An example of a standing plan is a strategic plan. A strategic plan can serve for 5 to 10 years.

SPECIFIC PLANS

A specific plan is a once-off use plan. It is meant to solve a non-repetitive and unique particular problem. This plan cannot be used repeatedly. It becomes obsolete after achieving its purpose. Single use plans are designed to achieve a particular goal that once achieved will not reoccur in future. They are made to meet the needs of unique situations. The duration or length of single use plan depends upon the activity or goal for which it is made. It may last one day or it may last for weeks or months if the activity is long. An example of a single use plan is a budget.

BUDGET

A budget is a specific plan, a statement of expected numerical results, which are measurable and mostly financial in nature. Financial budgets also known as profit plan of the company, includes expected income and associated expenditures.

The most common budget is cash budget. This budget estimates the expected cash inflow and cash outflow over a period. Cash inflow comes from sales and cash outflow is the expenses incurred.

METHODOLOGY

The approach of the study was qualitative with a case study design. Ten respondents purposively and conveniently selected took part in the study. Qualitative approach helped the researcher to obtain information directly from Micro and Small Enterprise owners (Bojana et al., 2020). Information was collected using structure open-ended questions. Data was analyzed and interpreted with thematic analysis technique.

LITERATURE REVIEW

TEORETICAL FRAMEWORK

Contingency Theory

Contingency theory provides a valuable lens through which to understand how micro and small enterprises (MSEs) plan amid environmental uncertainty. Rooted in organizational theory, contingency theory posits that there is no single best way to manage or organize a business; instead, the effectiveness of managerial practices, including planning, depends on the fit between the organization and its external environment (Milner et al., 2002). For MSEs operating under fluctuating fuel prices and frequent power outages, as is the case in Zambia, rigid or overly structured planning models may not be effective. Instead, planning processes must be tailored to the environmental conditions the enterprise faces. In this context, planning becomes an adaptive mechanism, less about projecting long-term goals and more about maintaining operational continuity in the face of disruption. Businesses that align their planning with situational contingencies, such as electricity availability or transport costs, are more likely to survive and maintain performance (Gerald et al., 2020). Contingency theory thus underscores the dynamic nature of planning in Ngombe's informal sector, emphasizing the need for real-time responsiveness and contextual decision-making.

Resource-Based View (RBV)

The Resource-Based View (RBV) complements contingency theory by shifting attention to the internal resources and

capabilities that enable or constrain planning. According to RBV, the competitive advantage of a firm stems from its ability to acquire, develop, and deploy valuable, rare, inimitable, and non-substitutable (VRIN) resources (Garonne & Davidsson, 2013). In the case of MSEs in Ngombe Compound, such resources may include basic financial capital, technical skills, social networks, and informal market knowledge. Planning under RBV is shaped by what the enterprise has at its disposal. For instance, an MSE with access to backup power sources or strong supplier relationships may incorporate these assets into flexible operational plans that others cannot afford. Conversely, enterprises with limited resources may resort to minimal or reactive planning focused on day-to-day survival. RBV highlights that while environmental uncertainty plays a critical role, the ability to plan effectively also depends on internal resource constraints (Otley, 2016). The theory therefore explains not only how enterprises respond to external shocks but also why their planning strategies differ significantly across similar environmental conditions.

EMPIRICAL REVIEW

Empirical studies in sub-Saharan Africa broadly confirm that planning by small firms is heavily influenced by context-specific shocks. A meta-analysis of global studies by Brinckmann & Kim (2010) concludes that while business planning generally has benefits for small firm performance, its effectiveness is heavily moderated by contextual factors such as firm age and environment. This aligns with African evidence: for example, a comprehensive survey of Ghanaian SMEs found that repeated power outages and fuel shortages have significantly constrained their growth and profitability. In Ghana, Agbola et al. (2020) found a "strong positive correlation between power outages and reduced profitability", indicating that planning and performance are deeply disrupted by energy instability. Similarly, a case study of small entrepreneurs in Kitwe, Zambia, reported that load shedding has a clear negative effect on small business operations. In fact, Gerald et al. (2020) observed that many Zambian micro-entrepreneurs (in bars, salons, and cafes) suffer when electricity is rationed, because it forces them to cut working hours or incur extra costs. These findings echo a broader review by Avordeh et al. (2024), who synthesized dozens of SSA studies and noted that "MSMEs face disruptions that lead to reduced productivity, operational inefficiencies, higher production costs, and supply chain disruptions" when power is unreliable.

South African evidence shows similar patterns of coping in planning. For example, Saah and Mbohwa (2024) surveyed SMEs in a South African municipality and found that persistent load shedding since 2008 forced firms to adapt their planning in specific ways. Many enterprises invested in backup power and shifted to manual processes, but these measures were expensive and not fool proof. The study noted that to "maintain output, many companies had to make adaptations, including establishing backup power solutions and moving to manual labour," yet SMEs "continue to face significant challenges because of the high cost of backup systems". These operational adjustments illustrate how SMEs' short-term planning must allocate resources toward simply sustaining production. They also underscore that planning under uncertainty is reactive: businesses in Mafikeng, for example, incorporate generator maintenance and security measures into their routine plans to hedge against power cuts. Likewise, Ghanaian SMEs in the manufacturing sector were found to lose about 10% of productivity to outages each month, and the most effective coping

strategy was not expensive generators but changing product mix to rely less on electricity. Abeberese et al. (2021) show that “eliminating outages...could lead to an increase in firm productivity” and that firms best mitigate losses by focusing on less electricity-intensive production. This implies that forward-looking planning in such contexts often involves non-technical strategies (like adjusting product lines or production timing) that match the firm’s constrained resources.

Fuel price volatility has a comparable impact on MSE planning and outcomes. Mensah and Amoh (2022) studied Ghanaian SMEs and found that when fuel prices adjust sharply, small firms “do not perform well,” suffering lower turnover and productivity. They observed that price shocks in fuel – a key input for generators and transport – sharply worsen business performance. This finding reflects a wider African pattern: in Nigeria, for example, removal of fuel subsidies in 2012 more than doubled prices and was widely reported to raise operating costs and depress small business growth. In Zimbabwe, SMEs similarly note that stable fuel pricing is critical for effective planning: business leaders told reporters that predictable fuel costs “allow business owners to plan, manage transportation expenses effectively and maintain steady pricing for their goods and services”. They explicitly warned, “Price volatility can be detrimental to the growth and viability of small and fledgling companies”. In other words, when fuel prices jump unpredictably, micro-enterprises may be unable to factor transportation and energy costs into budgets or pricing plans, undermining any long-term financial planning. Conversely, as Zimbabwean SMEs celebrated in early 2025, even a single factor

like fuel cost stabilization can greatly improve small firms’ ability to project expenses and revenues.

Together, these empirical studies indicate that MSE planning in Zambia and the region is predominantly short-term and adaptive. Firms rarely develop detailed multi-year plans in such contexts; instead they incorporate contingency measures (buy extra fuel or keep cash reserve), adjust production schedules, or switch products in response to every new cost shock or outage. While formal strategic planning has been shown globally to improve small firm outcomes when environments are stable (Brinckmann & Kim., 2010), in contexts like Ngombe the evidence suggests that successful micro-entrepreneurs rely on flexible tactics. For example, Ghanaian firms often used informal coping strategies – curtailing production hours, changing output composition or procuring generators – rather than elaborate forecasting models. In summary, the literature from Zambia and other sub-Saharan countries confirms that external uncertainties such as power outages and fuel price volatility severely constrain small firms. SMEs plan by embedding resilience into day-to-day operations – investing where possible in alternative energy or securing supply chains – and by accepting that formal long-term plans must give way to reactive adjustments. This body of empirical evidence thus underpins the theoretical prediction that MSE planning is a contingent process driven by the interplay of environmental shocks and limited resources. A summary of the empirical review is shown in the synthesis matrix below.

Author(s)	Country/Region	Focus Area	Key Findings	Type of Uncertainty	Implications for MSE Planning
(Brinckmann & Kim, 2015)	Global	Business planning effectiveness	Planning improves performance, but outcomes depend on firm size and environment	General uncertainty	Planning must be context-sensitive; stable environments enhance benefits of formal planning
(Agbola et al., 2020)	Ghana	Power outages and SME performance	Strong negative correlation between outages and SME profitability	Electricity supply instability	SMEs suffer operational losses; planning constrained by reactive needs
(Gerald et al., 2020)	Zambia (Kitwe)	Load shedding and informal enterprise operations	Power outages force reduced hours, less refrigeration, and lost revenue	Electricity supply instability	Short-term, reactive plans dominate due to unpredictable electricity supply
(Saah et al., 2024)	South Africa	Adaptation of SMEs to load shedding	SMEs invest in generators and shift to manual labor but face high costs	Electricity rationing	Crisis-driven planning; high cost of contingency resources undermines long-term strategy
(Abeberese et al., 2021)	Ghana	Power supply and productivity in manufacturing	Power outages reduce productivity; firms shift to low-electricity products	Electricity outages	Adjusting product mix and production timing becomes a coping strategy in planning
Mensah & Amoh (2022)	Ghana	Fuel price shocks and SME performance	Price spikes reduce productivity and profitability in small firms	Fuel price volatility	SMEs unable to plan transport and operating costs; budgets frequently adjusted
(Avordeh & Gyamfi, 2024)	Sub-Saharan Africa	Review of MSMEs and energy instability	Disruptions increase costs and reduce productivity across the sector	General infrastructure shocks	Reinforces reactive, short-term coping measures rather than long-term strategic planning

FINDINGS

The study explored how Micro and small enterprises in Ngombe Compound of Lusaka, Zambia, plan their business during power

outages and unstable fuel prices. The study revealed that micro and small enterprises are finding it difficult to plan. The business was slow and hence, are recording losses. They are not able to operate the way they used to before the onset of load shedding and

fluctuating fuel prices. Those operating butcheries and restaurants, for example, are finding it difficult to store foodstuffs resulting into the foods going bad and losing out.

DEMOGRAPHIC FEATURES OF PARTICIPANTS

GENDER

Seventy-one percent (71%) of the participants were male, while twenty-nine (29%) were female

AGE DISTRIBUTION. The age distribution of respondents was as presented in the table below.

AGE	FREQUENCY	PERCENTAGE (%)
18 - 30	4	40
31 - 45	5	50
46 - 60	1	10
61 and above	0	0
TOTALS	10	100%

The majority of participants were between 31 and 45 years old (50%), those in the age range from 18 to 30 years were 40% and the least were aged between 46 to 60 years (10%). The age composition showed that the population is youthful.

EDUCATIONAL BACKGROUND

Level of Education	Frequency	Percentage (%)
Grade 12	5	50
Tertiary	3	30
Graduate	1	10
Below Grade 12	1	10
TOTALS	10	100 %

The findings revealed that five (50%) of the respondents have reached Grade 12 level of education, three have tertiary education, while one is a graduate and the other one has not reached grade 12. Educational background showed that the population is literate.

The findings of the study are evaluated in line with the objectives.

OBJECTIVE ONE: WHETHER MICRO AND SMALL ENTERPRISES IN NGOMBE COMPOUND MAKE PLANS FOR THEIR BUSINESSES

Micro and small enterprises, in Ngombe compound make plans for their businesses. The businesses require some kind of planning. Restaurant owners plan the menu for the day and so the need to know the quantities of ingredients for the dishes and how much it would cost them.

The study further revealed that micro and small businesses operating butcheries, grocers, and second hand clothes, make a plan to know the cost and profit they would get out of the daily sales. The study revealed that barbershops and hair salons also make plans to know the creams and hair accessories to purchase to serve the customers better. Mobile money agents, mobile phone repairers, and welders do not make plans. However, they record their transactions to show what they have done on daily basis.

The findings clearly indicate that micro and small enterprises, though operating in an informal sector, engage in some kind of planning. This aligns with the demographic features of youthful age and educational background. The Millennials and Generation

X are advanced in the way they conduct their business. Even micro business is to plan because they have basic education and others have entrepreneurial skills. The environment in which they find themselves in has prevented them from being in employment or formal businesses. The environmental uncertainties such as load shedding and unstable fuel prices has contributed to their failure to plan or to engage in specific plans or single use plans, that help them to survive and support the family.

OBJECTIVE TWO: HOW MICRO AND SMALL ENTERPRISES CONDUCT PLANNING

Planning by micro and small enterprises in Ngombe compound is reactive, to manage crisis. From the study, it is assumed that planning is contingent. The plans made are to remove or minimize risks or uncertainties to allow the business achieve its goals. The plans help micro and small enterprises take decisions to find solutions to overcome the crisis. It is a means of designing and implementing plans, procedures, and mechanisms of detecting crisis, preventing, containing, recovering and learning from the situation.

This planning, the study revealed is purely a method of managing crisis in the light of preparedness, knowledge awareness, available capacities, skills and prevailing management patterns by monitoring internal and external variables that bring forth uncertainties, deal with and get out of it with the least possible losses.

OBJECTIVE THREE: TYPES OF PLANS MICRO AND SMALL ENTERPRISES MAKE

The study revealed that Micro and Small Enterprises make plans. The type of plans they make depend on the type of business engaged in, and the business circumstances or situations obtaining on the ground. The current situation on the ground, power load shedding and unstable fuel prices, makes planning difficult for anyone, including Micro and Small businesses. Load shedding or power rationing by Zambia Electricity Supply Company (ZESCO), and the unstable fuel prices determined by the Energy Regulation Board (ERB), makes planning difficult. Restaurant owners, Barbershops and hair salons, butcheries depend on electricity to deliver their services. All businesses, on the other hand depend on fuel to source their supplies.

The study revealed that Micro and Small Enterprises make single use or specific plans. Specific plans solve a particular problem once only. Unique problems and non-repetitive, such as load shedding and non-specific fuel prices. A specific plan is problem tailored. It is used for a particular situation and cannot be replicated to another. The best example of a single use plan is a budget. A budget for a particular activity is developed. Once implemented a different activity cannot use the same budget. From the study, the restaurant owners make a menu for each day and a budget for the ingredients. The same budget cannot be used for another menu.

The fluctuating fuel prices make micro and small enterprises to develop a budget each time they are restocking their groceries and butcheries. This is because transport cost and the cost of items change as fuel prices change.

The study revealed that long-range plans are not workable in uncertainty situations because they provide guidelines for future actions, and allow for unity and uniformity of actions to meet recurring circumstances at different times. Standing plans are made of objectives, strategies, policies, methods, and rules.

CONCLUSION

The study findings have revealed that micro and small enterprises of Ngombe Compound, engage in planning for their businesses despite operating in the informal sector. The power outages and fluctuating fuel prices lead micro and small enterprises to embrace single use plans, which are made for a specific activity and time. The type of once-off plans made by micro and small businesses in Ngombe Compound is the budget. The study further indicated that the informal sector is contributing to economic development by swallowing the unemployed individuals. However, people operating in the informal sector face challenges and limitations. Because of their size and financial limitations, micro and small enterprises are disrupted by any environmental and business disturbances such as power rationing and unstable energy prices. Their performance is thus, influenced and therefore, not able to compete with larger enterprises and grow.

RECOMMENDATIONS

1. The Government should support micro and small enterprises in compounds like Ngombe with soft loans to help them procure alternative energy sources like generators. The funds can come from the Constituency Development Funds (CDF).
2. SME support and economic empowerment organizations, such as the Citizen Economic Empowerment Commission (CEEC), can provide soft loans at subsidized interest rates to enhance their financial capacity.
3. Micro and small enterprises are educated from the information obtained. Hence, training institutions can conduct a training for them in planning, as a community engagement activity.
4. Energy Regulation Board (ERB) and Zambia Electricity Supply Company (ZESCO) should come up with a deliberate policy to maintain fuel prices and load shedding at least for a quarter (3 months) to enable short term planning.

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