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STRATEGIC PLANNING BY SMALL AND MEDIUM ENTERPRISES IN THE HOSPITALITY SECTOR DURING COVID 19 PANDEMIC

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Abstract

Although small and medium enterprises (SMEs) are widely regarded as vital engines of economic development in both developed and developing nations, they remain acutely exposed to the disruptive effects of crises such as global health emergencies. This paper examines the significance of strategic planning as a management tool for hospitality sector SMEs navigating the operational challenges posed by the COVID-19 pandemic in Lusaka, Zambia. The specific objective of the study was to investigate how SMEs in the hospitality sector, in Lusaka, Zambia, conducted strategic planning in a pandemic situation. A qualitative methodology was adopted, with data gathered through semi-structured interviews. Thematic analysis was used to interpret the data, revealing three principal themes: adaptive planning, crisis response and resilience, and employee safety and health. The study found that rather than relying on traditional long-term planning models, SMEs transitioned toward more agile and responsive planning practices, adjusting their strategies on a daily or weekly basis in response to shifting market conditions, customer needs, and government health directives. Strategic planning emerged as a key enabler of operational continuity, financial discipline, customer engagement, and regulatory compliance during the crisis. The paper proposes an adaptive planning framework grounded in the study context and makes theoretical contributions to adaptive theory, the resource-based theory (RBT), and situational leadership theory as applied in crisis settings. The findings carry practical implications for SME practitioners, government agencies, and institutions providing business development support to small and medium enterprises.

Keywords: Planning, Small and Medium Enterprises, Survival, Resilience, Covid 19, Pandemic

1. INTRODUCTION

The hospitality sector serves as the engine for economic growth, job creation and social cohesion, both in developed and developing countries (UNWTO, 2020). In this sector, small and medium enterprises (SMEs), form the economic foundation, accounting for

about 80% of total hospitality businesses worldwide, mostly in under developed and developing nations (UNWTO, 2020). In Zambia, SMEs account for 97% of all registered businesses, employing approximately 88% of the workforce and contributing

around 70% of the country's Gross Domestic Product (GDP) (Zambia Development Agency [ZDA], 2021). Of these, 42% are in the hospitality sector constituting the majority of service providers, making them integral to tourism revenues, local employment, and community livelihoods.

Despite their economic significance, SMEs in the hospitality sector are vulnerable to economic shocks. Their nature of business operations, reliance on physical, face-to-face encounter with customers, lean and flat structures, inadequate financial buffers and low cashflows, make them highly vulnerable to volatile, unstable, complex and ambiguous environmental situations.

1.1 Problem Statement

The emergence of the COVID-19 pandemic in 2020 compounded hospitality SMEs vulnerabilities. Movement restrictions, social distancing mandates, and prolonged lockdowns devastated the hospitality businesses globally. (The World Bank, 2020). The hospitality sector, which depends on the physical movement of people, operate with very little profit margins, and low cashflows, were disproportionately affected and the pandemic became an immediate existential threat (Sigala, 2020; Chirwa & Kasonde, 2022).

While a growing body of literature has extensively examined the economic impact of COVID-19 on small businesses (Akbulaev et al., 2020; Gregurec et al., 2020), comparatively dearth of research exploring how SMEs in the hospitality sector structurally, change their underlying strategic planning strategies to survive and sustain their business operations (Varshney & Vyas, 2020). This gap motivated the present study, which investigates how Small and Medium Enterprises in Lusaka's hospitality sector used strategic planning during COVID-19 pandemic to enable them to survive and sustain their businesses.

1.2 Research objective and question

This paper addresses academic and practical omissions by investigating planning by hospitality SMEs during a pandemic situation. The specific objective is:

1. To evaluate how hospitality SMEs adapt their strategic planning practices during a pandemic.

To attain the objective, the paper addresses a central study question:

RQ1. How do hospitality SMEs modify their strategic planning practices during a pandemic?

2. LITERATURE REVIEW

2.1 Theoretical Framework

This study is anchored in three complementary theoretical frameworks that together explain how SMEs can navigate crisis environments through strategic planning.

Adaptive Theory posits that organizational survival in dynamic environments depends on the capacity to sense, interpret, and respond rapidly to environmental changes (Rahman et al., 2022). For SMEs operating in pandemic conditions, such as hospitality SMEs in Lusaka, Zambia, static, rigid, long range planning approaches cannot be effective. Instead, planning practices should be tailored to the environmental situations faced by the enterprise. In this context, planning becomes an adaptive mechanism, less about focusing on long-term objectives and more about immediate

concern with business continuity during the disruption. Aligning planning to current environmental conditions helps SMEs to survive and sustain businesses in the long range (Gerald et al., 2020). Adaptive theory, therefore, highlights the dynamic nature of planning in a pandemic situation and predicts that survival is contingent on flexibility, continuous environmental scanning, and willingness to revise strategic assumptions in real time.

Resource-Based Theory (RBT) complements adaptive theory by focusing on internal resources and core competencies that foster or limit planning. According to the RBT, competitive advantage of an enterprise derives from the effective mobilization and distribution of an organization's internal resources and core competencies (Barney, 2021). In a crisis context, RBT suggests that SMEs that reallocate scarce resources strategically, directed toward essential operations, customer engagement, and cost reduction, are better positioned to survive and recover. SMEs in the hospitality sector redirected resources to the most critical areas to serve customers better and continue in business. They embraced digital transformation, enabled customers to order food and pay online. RBT underscores the impact of environmental uncertainty and the ability of SMEs to plan effectively with constrained resources.

Situational Leadership Theory emphasizes that effective leadership adapts its style to the needs of the organization and the demands of the environment (Hitt et al., 2020). During a pandemic, leaders who demonstrate flexibility, decisiveness under uncertainty, and capacity for rapid strategic adjustment are more likely to sustain business operations. In the case of SMEs in the hospitality sector, leadership changed according to employee readiness, competence and task. Strategies like directing, coaching, motivating and supporting took centre stage to effectively manage employees and satisfy customer needs and preferences.

Together, these frameworks form a theoretical lens through which the role of strategic planning in SME pandemic survival can be examined and interpreted.

2.2 Empirical Review

Strategic Planning in Hospitality SMEs

Strategic planning is a core function of organizational management, encompassing environmental assessment, goal formulation, resource allocation, implementation, and performance monitoring (Hitt et al., 2020). Ansoff et al. (2018) describe it as an iterative process that enables businesses to reduce uncertainty, anticipate environmental changes, and create sustainable competitive advantage. For SMEs, strategic planning serves as a roadmap that directs resources toward growth and sustainability objectives (Rothaermel, 2018).

However, research consistently demonstrates that SME strategic planning differs substantially from that of large firms. Planning in SMEs tends to be informal, irregular, and reactive rather than deliberate and proactive (Phillips & Gully, 2018; Chirwa & Kasonde, 2022). The reasons advanced include the high cost of developing formal plans, limited time, lack of managerial expertise, and restricted access to reliable market information (Lafuente, 2024). As a consequence, many SMEs employ emergent rather than deliberate strategies, responding to conditions as they arise rather than anticipating them.

Planning for SMEs in hospitality sector balances short-term adaptability with long-term goals. SMEs often depend on agile, localized frameworks, that focus on changes in the market, on-

going competitor evaluations, and digital optimization to survive and sustain business (Verhoef et al., 2021). The sensitivity to seasonal and economic changes enables SMEs to undertake short-term, medium-term, and long-term planning. Planning focus on pricing optimization, adjusting to customer traffic, day-to-day staff deployment. Renovations, developing new sales channels and improving on marketing strategies are done in the mid-term, while strategic market positioning, major capital investments and operations scale-up are in strategic plans (Masoud et al., 2022).

Strategic planning by hospitality SMEs is informal, emergent, and highly agile (Brown et al., 2020). This is because the hospitality sector is a high-touch, fast-paced industry which cannot afford to get involved in rigid, bureaucratic planning (Sax & Andersen 2019). Most hospitality SME businesses are one-man or family businesses whose vision highlight the founder's personal values and vision. SMEs' plans are informal based on customer and staff feedback, and cashflow liquidity on daily, weekly, or monthly basis. They also analyse local competitors' operations, shifting seasonal demands, and online reviews (Lo & Sugiarto, 2021) Because SMEs are resource-constrained, long-term strategic planning is very difficult. Emergent strategies become handy to SMEs, because of lean and flat structures also.

Strategic planning for SMEs in hospitality sector, therefore, focus on building a resilient, distinct operation that can ride the waves of seasonality and shifting consumer tastes while keeping customer satisfaction experience takes the centre stage (Masoud et al., 2022)

Hospitality sector SMEs and Crisis Management

Economic crises expose the structural weaknesses of SMEs in the hospitality sector, in acute ways. Research by Pandey (2020) notes that SMEs surviving economic downturns are those possessing robust capital structures and dynamic approaches to planning. The COVID-19 pandemic, characterized by sudden demand collapse, supply chain disruptions, and evolving regulatory requirements, created an unprecedented test of hospitality sector SMEs' adaptive capacity.

Gregurec et al. (2020) found that between January and May 2020, 26% of global hospitality sector SMEs closed permanently, with closures reaching 47% in India and 50% in Bangladesh. In Africa, the impact was severe, with the World Bank (2020) reporting that more than 87% of African hospitality SMEs closed during the pandemic. Choudhary et al. (2020) argue that hospitality SMEs were particularly vulnerable due to their dependence on footfall, inability to pivot to remote operations, and pre-existing management skill deficiencies.

3. METHODOLOGY

3.1 Research Design and Philosophy

This study adopted a qualitative research methodology grounded in an interpretivist philosophical orientation. Interpretivism is particularly suited to business and management research where organizational contexts are dynamic and each enterprise presents a unique configuration of challenges and responses (Saunders et al., 2019). Rather than testing hypotheses, the study sought to explore and understand participants' lived experiences, perceptions, and meanings attached to strategic planning during the pandemic (Bojana et al., 2020)

A case study design was employed, allowing for an in-depth evaluation of strategic planning practices within Lusaka's

hospitality SME sector. This design is appropriate when research questions require rich contextual understanding of a specific phenomenon (Alharahsheh & Pius, 2020).

3.2 Study Area

The study covered hospitality sector small and medium enterprises in Lusaka.

3.3 Target Population

The study targeted small and medium enterprises owners, managers in the hospitality sector

3.4 Sampling Techniques and Sample size

Purposive sampling was used to select participants from the hospitality sector. Participants were selected based on their knowledge of planning and direct involvement in business planning during the COVID-19 period. Thirty (30) participants were interviewed and the number was determined by data saturation. This means that after thirty respondents, interviews provided no different information from what was collected already.

The sample comprised businesses from three hospitality sub-sectors: hotel and lodging (n=17, 56.7%), food and beverage/restaurant (n=9, 31%), and tour operators and event planners (n=4, 13.3%).

Demographic characteristics of the sample are summarized in Table 1. Of the 30 participants, 56.7% were male and 43.3% female. The majority (56.7%) were aged between 25 and 45 years. Educational backgrounds ranged from secondary school level to postgraduate qualifications, with bachelor's degree and diploma holders each comprising 33.3% of the sample.

Table 1

Participant Characteristics (N = 30)

Characteristic	Category	Frequency (%)
Gender	Male	16 (56.7%)
	Female	14 (43.3%)
Age	25–45 years	17 (56.7%)
	46–55 years	8 (26.7%)
	56–65 years	5 (16.7%)
Education	Grade 12	8 (26.7%)
	Diploma	10 (33.3%)
	Bachelor's Degree	10 (33.3%)
	Postgraduate	2 (6.7%)
Sub-sector	Hotel / Lodging	17 (56.7%)
	Food & Beverage	9 (30.0%)
	Tour Operator / Events	4 (13.3%)

Characteristic	Category	Frequency (%)
Years in Business	1–5 years	3 (10.0%)
	6–10 years	15 (50.0%)
	11–15 years	7 (23.3%)
	16+ years	5 (16.7%)

Note. Table created by the author based on participant data.

3.5 Data Collection and Procedure

Data were collected using semi-structured, face-to-face interviews conducted at participants' business premises to maximize comfort and authenticity of responses. Each interview lasted between 45 and 60 minutes. Interviews were audio-recorded and subsequently transcribed verbatim. The interview tool was pilot tested for eligibility and conciseness.

3.6 Ethical Considerations

Ethical clearance was obtained from the UNICAF University Research Ethics Committee (UREC), and permission to conduct research from the Ministry of Small and Medium Enterprises Development. Participants voluntarily took part in the interviews and consent forms were signed by all participants before participation. Participants details were kept confidential and were only identified with random numbers. Data collected were kept in a pass-word protected laptop. Participants' anonymity and confidentiality were assured throughout.

3.7 Data Analysis

Thematic analysis was employed following the six-phase framework developed by Braun and Clarke (2006): familiarization with data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the final analysis. The analysis was conducted manually, with the researcher reading and re-reading interview transcripts to identify recurring patterns across responses to each research question. Thematic co-occurrence analysis (Miles et al., 2014) was used to identify how themes related to and reinforced one another.

Trustworthiness was ensured through credibility (prolonged engagement with participants, member checking), transferability (thick description of context), dependability (detailed documentation of research procedures), and confirmability (peer and supervisor debriefing). The researcher spent adequate time with each participant, and field notes were reviewed by the research supervisor (Adler, 2022).

4. FINDINGS

The most prominent finding was that SMEs fundamentally altered their approach to planning during COVID-19. Rather than following conventional long-range planning cycles, participants described shifting to a mode of adaptive planning characterized by flexibility, short planning horizons, and continuous revision. Adaptive planning is a planning method that is flexible and swiftly responds to environmental changes brought about by uncertainty. Adaptive planning enabled SMEs to modify their strategies in line

with the covid 19 pandemic situation. SMEs noted in their responses that the conventional long-range planning did not work during the pandemic. Strategies were adapted to changing market conditions, shifting consumer behaviour, needs and preferences, and to comply with government health protocols. Hospitality SMEs were quoted as saying planning became a daily, weekly or monthly routine. Hospitality SMEs' planning therefore, focused on three thematic areas:

1. **Customer Focus.** Retaining and attracting customers to the business was a key theme that surfaced from participants' responses. Keeping existing customers and drawing in new ones was the priority for every business throughout the pandemic. SMEs utilized the strategy to highlight strong customer service. Participants explained how they kept and drew in customers to their business. SMEs prioritized monitoring market trends, competitor activities, and customer demand as the primary inputs to their planning. Participants consistently described customer flow as the central variable around which daily and weekly plans were organized.

2. **Crisis Response and Resilience.** Planning shifted from growth-oriented to survival-oriented. Participants described concentrating their planning efforts on maintaining business continuity, managing financial liquidity, and retaining key staff. Planning by hospitality SMEs concentrated on surviving and managing the challenges that came with the pandemic. SMEs reported that plans were changed to mitigate the threats and take advantage of the opportunities brought about by the pandemic. Planning concentrated on strategies to improve financial stability, and increase cashflow to continue in business. It also focused on identifying better ways to maintain and attract customers.

Business operations were changed from the usual everyday operations to that of survival and remaining in business. Hospitality SMEs remodelled their business. Instead of order and dine, digital (virtual) operation was embraced. Orders were received and paid for, online. Meals were delivered to customers' door steps to meet clients' current needs and preferences. Resources were reorganized and distributed to critical areas where profit maximization can be attained. Facilities were converted to serve quarantined patients and local doctors. Others were used as work rooms. Due to scarce resources availability to hospitality SMEs, it was prudent to allocate existing resources effectively and efficiently to achieve goals and continue in business.

3. **Employee Safety and Health.** Hospitality SMEs reported that throughout the covid 19 period, their planning concentrated on ensuring employees and customers are safe and healthy. Actions to safeguard employee and customer health and safety were prioritised. Government health protocols such as masking, hand sanitizing, and social distancing were complied with. Planning helped SMEs manage relationships with employees, customers, suppliers, and regulatory bodies. Employees rotas were drawn. Employees worked in shifts. Some worked in the morning, while others in the afternoons and evenings depending on the workload. This was in line with the health protocol of social distancing.

5. DISCUSSION

The findings of this study yield important theoretical and practical insights into the role of strategic planning in SME crisis management.

5.1 Adaptive Planning as a Pandemic Survival Strategy

A central contribution of this study is the identification of adaptive planning as the dominant strategic response among hospitality SMEs during COVID-19. Adaptive planning, characterized by short planning cycles, real-time environmental monitoring, flexible goal-setting, and scenario-based contingency preparation, represents a departure from traditional rational-comprehensive planning models that assume environmental stability.

This finding aligns with Mintzberg's (1994) argument that emergent strategy is more effective than rigid, pre-determined

planning in highly uncertain environments. The shift to daily and weekly planning horizons observed in this study reflects what Albrechts et al. (2021) describe as the need for strategy development to remain flexible and responsive to environmental signals. The study's findings thus support and extend adaptive theory, demonstrating empirically how SMEs in a developing country context operationalize adaptive capacity during a crisis.

A novel contribution of this study is the Adaptive Planning Framework developed from the data, which integrates adaptive planning into the traditional strategic management cycle. The framework positions flexibility, agility, and survival as the defining characteristics of crisis-era planning, contrasted with the rigidity and long-term horizon of conventional strategic planning. This framework provides a practical tool for SMEs preparing for future disruptions.

Adaptive Planning Framework



Note. Figure developed by the author for the current study

5.2 Resource Reallocation and Competitive Positioning

The study's findings lend strong empirical support to Resource-Based Theory (RBT) in a pandemic context. Participants consistently described redirecting available resources, including human capital, financial reserves, physical assets, and operational capabilities, toward the activities most critical to survival. Hotels converted rooms for medical use, and work offices; restaurants pivoted to online delivery; staff were reorganized into shifts to minimize risk while maintaining minimal operations.

This strategic reallocation mirrors Barney's (2021) proposition that competitive advantage is generated not merely by possessing resources but by deploying them strategically in response to environmental demands. The finding that SMEs with more deliberate resource planning demonstrated stronger survival outcomes reinforces the argument for embedding RBT thinking into SME management training and support programs.

5.3 Leadership Under Crisis Conditions

Situational leadership theory was evident across participant responses, with leaders demonstrating rapid adjustments in managerial style to meet the demands of the crisis. Decision-making became more centralized and directive as uncertainty intensified, consistent with situational leadership's prescription that crisis conditions require more task-focused, decisive leadership behaviours.

Notably, participants emphasized the importance of internal communication and staff engagement in planning, suggesting that even in directive crisis management, inclusive leadership practices contributed to organizational cohesion and resilience. This nuance adds depth to situational leadership theory by highlighting the relational dimensions of crisis leadership in SME contexts.

5.4 The Paradox of Informal Planning

One of the study's unexpected findings was that some participants who described not engaging in formal strategic planning

nonetheless demonstrated sophisticated adaptive behaviours, such as monitoring competitors, adjusting stock to customer demand, and revising operational models in response to regulatory changes. This finding challenges the binary characterization of SMEs as either 'planners' or 'non-planners' and suggests that emergent planning behaviours may be more prevalent and more strategically meaningful than formal planning metrics capture.

This observation extends the literature by suggesting that future research should examine adaptive planning behaviours as a distinct and measurable construct, separable from formal strategic planning documentation.

6. CONCLUSIONS AND RECOMMENDATIONS

This study investigated strategic planning for SMEs in Lusaka, Zambia's hospitality sector during the COVID-19 pandemic. Drawing on qualitative data from 30 SME leaders, the research demonstrates that strategic planning, particularly in its adaptive form, was a critical determinant of business survival and sustainability during the Covid 19 pandemic.

The findings extend Adaptive Theory, Resource-Based Theory, and Situational Leadership Theory to a pandemic context, offering an empirically grounded Adaptive Planning Framework as a contribution to both theory and practice. The research fills an identified gap in the literature, which has largely focused on strategic planning under stable conditions or on the economic impacts of COVID-19 without examining the mediating role of planning approaches.

6.1 Recommendations for SME Practitioners

SMEs should institutionalize scenario-based planning as a core component of their strategic management cycle. Developing contingency plans for multiple disruption scenarios, including future pandemics, economic shocks, and regulatory changes, reduces reaction time and improves decision quality during crises. Planning cycles should be reviewed and updated regularly, not only during crises but as a routine management practice.

Investment in digital transformation is strongly recommended. SMEs that pivoted to online platforms for ordering, customer communication, and payment processing demonstrated greater operational resilience. Embedding digital capabilities into business models strengthens adaptability and opens alternative revenue streams.

6.2 Recommendations for Policymakers

Business support institutions such as the Zambia Development Agency (ZDA), Citizens Economic Empowerment Commission (CEEC), and the Ministry of Small and Medium Enterprise Development (MSMED) should prioritize strategic planning capacity development in their SME support programs. Training in adaptive planning, financial management, and crisis preparedness should be made accessible and affordable, particularly for smaller enterprises.

6.3 Limitations and Future Research

This study is subject to limitations inherent to its qualitative design and its focus on a single sector and geographic location. The findings are most directly applicable to hospitality SMEs in urban Zambia and may not generalize to other sectors or Sub-Saharan African contexts without further investigation.

Future research should employ mixed-methods designs to quantify the relationship between strategic planning adoption and SME survival rates during crises. Longitudinal studies tracking SME planning behaviour before, during, and after pandemic conditions would provide valuable insights into planning resilience over time. Comparative studies across African countries would further enrich understanding of context-specific planning dynamics.

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