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Analyzing the effectiveness of entrepreneurial traits of business owner and effect on business development and growth: Case study of Agro business firms Katete district

¹ Arnold Kangai, ² Kabubi M. Marvin

¹ School of Business Studies, Information and Communication University, Lusaka, Zambia

² Department of Social Research, Information and Communication University and Zambia Research and Development Center, Lusaka, Zambia

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Corresponding Author: Arnold Kangai Kangai

Abstract

This report investigates the impact of entrepreneurship training and innovation on the growth and sustainability of agribusinesses in Katete, a rural area facing unique challenges in agricultural development. However, their growth is often stifled by limited access to resources, infrastructure, and markets. The study focuses on how entrepreneurship training programs and innovation can serve as catalysts for overcoming these challenges and driving business success in the agricultural sector. In Katete, these programs have been found to significantly improve the management capabilities of agro-business owners, enhancing their decision-making abilities and overall business performance. Among those surveyed 60% of agribusiness owners who participated in formal

entrepreneurship training reported substantial improvements in their operations. In areas where resources are scarce and market access is limited, innovative practices allow business owners to adapt to challenges and create new opportunities. First, there is a need to enhance access to entrepreneurship training through tailored programs that address the specific needs of rural agribusiness owners. Finally, increasing access to agricultural technologies, such as modern farming equipment and climate-resilient crops, can further boost productivity and sustainability in the sector. Implementing these recommendations can significantly enhance the growth and long-term viability of agribusinesses in Katete, improving livelihoods for local farmers and contributing to the region's overall economic development.

Keywords: Business owner, Effectiveness, Entrepreneurial traits, Growth and SME

1. Introduction

1.1 Background

Small and medium sized enterprises (SMEs) are mostly characterised as the most innovative organizations in economies that are emerging (Pissarides, 2019). There is adequate evidence from the literature globally that illustrates the pervasiveness of SMEs (Wang, 2016). The initial idea was conceived at the resolution of the nineteenth century, stating that larger companies are the substantial pillar of the economy that caused a problem for the traditional methods dating back to the nineteen-fifties (Yao, 2018). Recently, the foremost role that SMEs play in an economy cannot be overlooked. For instance, Ayyagari, Demurge, and Maksimovic (2011) revealed the function of SMEs towards the creation of employment opportunities and suggested that SMEs with a maximum of two hundred and fifty members of staff were the catalyst for growth in several economies. Beck, Demurge, and Levine (2005) postulated that SMEs made up over sixty percent of total employment in the manufacturing industries of the majority of the emerging economies. Katete District, located in Eastern Province, Zambia, has significant agricultural potential. However, agro SMEs in the district face challenges, including limited access to markets, finance, and technology (Mwitwa *et al.*, 2020)^[14]. Research has shown that entrepreneurial traits can mitigate these challenges and enhance business growth (Uittenhove *et al.*, 2015; Kakkad *et al.*, 2020).

Researchers have focused on external factors affecting SMEs, including financing, market competition, technology transfer, and government policies aimed at empowering these businesses (Chisala, 2008)^[11]. However, there has been a relative neglect of internal factors, particularly the entrepreneurial skills and traits of individuals leading these enterprises. Recent discussions

emphasize the importance of enhancing entrepreneurial skills within SMEs, as these skills are believed to significantly contribute to business growth.

Various studies have identified specific personality traits that influence entrepreneurial success. For instance, Cooney (2012) highlights the importance of inner discipline, risk-taking ability, innovation, and persistence, while Kerosi and Kayisime (2013) focus on opportunity recognition, innovation, and communication skills as key factors affecting business growth. These traits can empower entrepreneurs to make strategic decisions that enhance the resilience and sustainability of their businesses, particularly in challenging environments (Huggins, Prokop, & Thompson, 2017).

Research conducted by Inusah *et al.* (2022)^[20] establishes a substantial positive link between entrepreneurial personality traits such as conscientiousness and extraversion and performance metrics of SMEs, including growth and profitability. This evidence suggests that entrepreneurial traits can be cultivated through training, further emphasizing the need for a focus on personal development in the entrepreneurial landscape. For firms to succeed, entrepreneurial qualities like leadership, inventiveness, and risk-taking are essential. These characteristics can have a big impact on how well agrobusiness businesses in Katete district manage resources, adjust to changes in the market, and expand. Financial limitations, poor infrastructure, and restricted market accessibility are just a few of the difficulties Zambia's agriculture sector faces, especially in rural places like Katete. Nonetheless, agribusiness owners' entrepreneurial spirit may encourage resilience and creativity, improving both enterprise results and community development.

1.2 Statement of the Problem

Katete District's agro-based Small and Medium Enterprises (SMEs) face stagnant growth, low productivity, and limited competitiveness, despite Zambia's agricultural sector potential (Kapasa & Msiska, 2017). Entrepreneurial traits of business owners significantly influence SME performance (Rauch & Frese, 2017)^[25]. However, Katete District's agro SMEs lack essential entrepreneurial skills, hindering innovation, market access, and financial sustainability (Mwansa *et al.*, 2020).

Key personal traits include entrepreneurship training, innovative capacity, creativity, marketing strategies, financial literacy, and product development. Despite the critical importance of these entrepreneurial qualities, there are few studies examining small and medium enterprises (SMEs) in developing countries like Zambia, particularly in rural areas such as Katete District. Most research has focused on general factors affecting entrepreneurship and issues related to tax compliance. To better understand why businesses fail, it is essential to consider the personal traits of entrepreneurs.

1.3 Objectives

The general objective is to analyze the effectiveness of entrepreneurial traits of business owner and effects on business development and growth: Case study of agro SMES firms in Katete district.

1.3.1 Specific Objectives

1. To establish the effectiveness of entrepreneurship traits on business growth.

2. To evaluate the effectiveness of innovative capacity and creativity on business growth
3. To determine the influence of entrepreneurial traits on strategic decision-making and innovation within agro SMEs.

1.4 Theoretical frame work

This research was guided by Human Capital Theory. This theoretical framework has been discussed using mixed methods and has provided specific lens through which the data is examined, allowing the researcher to identify recurring patterns, themes, and categories related to the research inquiry.

Human Capital Theory, initially proposed by economists like Gary Becker and Theodore Schultz, emphasizes that investments in education and training enhance individuals' skills, knowledge, and competencies, thereby increasing their productivity and economic value (Becker, 1964)^[39]. This theory is highly relevant to the study of the effectiveness of entrepreneurial traits of business owner and effects on business development and growth, as entrepreneurship training represents a vital investment in human capital. Training programs that focus on business planning, financial management, and marketing strategies equip farmers with the necessary skills to effectively manage and expand their businesses.

Human Capital Theory posits that individuals and societies can improve economic outcomes by investing in education and training (Schultz, 1961)^[40]. Education enhances cognitive skills, such as problem-solving and critical thinking, while training provides practical skills and Knowledge specific to particular tasks or industries. Human capital model deals with the knowledge and experience gained of small-scale entrepreneurs. The general notion is that the human capital of the founding member improves the probability of survival of the firm (Bruederl, Preisdörfer und Ziegler, 2015). Human capital serves as a means for capacity building.

Further, this will add to the body of existing literature on the subject for future researchers to add and use as reference point.

The study was limited to analyzing the effectiveness of entrepreneurial traits (Orientation) of business owner and effect on business development and growth: Case study of agro business firms in Katete district. The study involved agriculture sole and group trader businesses including cooperatives that have been in business for not less than a year.

1.5 Literature Review

Fayolle, *et al.*, (2006)^[17] conducted a study on the impact of entrepreneurship education on entrepreneurial intentions of university students in emerging countries: A quasi-experimental study. This study examines the effect of entrepreneurship education on the entrepreneurial intentions and business growth aspirations of university students in emerging countries. An investigation on the relationship between entrepreneurial orientation (EO) and the performance of SMEs in Kenya was done by Muigai and Gitau (2018)^[47]. Cross-sectional survey was employed and data was collected using structured questionnaires measuring EO dimensions and business performance. Results were analysed using correlation and regression analysis. The study found that high levels of entrepreneurial

orientation (innovativeness, proactiveness, risk-taking) positively correlated with business performance. It was also found that SMEs with strong EO reported higher growth rates in sales, market share and employment.

In Zambia, Chileshe and Zulu (2015) assessed the effect of entrepreneurship education on the performance of small-scale enterprises in Lusaka, Zambia. This was a cross-sectional survey that targeted Small-scale enterprise owners who received entrepreneurship training. Questionnaires and interviews focusing on business performance metrics were used. Data was analysed using descriptive statistics and regression analysis. It was found that entrepreneurship education significantly enhanced business performance in terms of sales growth, profitability, and business expansion. Trained entrepreneurs adopted better business management practices and demonstrated higher levels of innovation.

Chilala and Mubiana, (2019)^[9] conducted a survey of 150 firms across different sectors in Zambia, using structured questionnaires to collect data. The data was analyzed using regression analysis to identify the impact of innovation on firm performance. The study concluded that firms that invested in innovative practices, such as new product development and technological upgrades, experienced higher growth rates in terms of revenue and market reach. A recent study by (Uche Mekwunye, 2018) shows that most business owners in Zambia are highly disciplined and also are able to take risks. The agricultural sector tend to be stressful due to the environmental conditions and also competition among business owners (Uche Mekwunye, 2018). As a result of this, if a business owner is not emotionally stable, this might affect the growth of their business and also affect the relationship between the employees in the organization. The study made use of a comprehensive literature review and meta-analysis of existing empirical research on innovation and business performance. The study found a positive correlation between innovative capacity and business growth, emphasizing that firms investing in R and D and new product development tend to achieve higher sales growth and market share. Another study was conducted by Roper *et al.*, (2008) on the impact of innovation on firm performance: A study of European SMEs. The study used data from the European Community Innovation Survey (CIS) to perform econometric analysis on a sample of small and medium-sized enterprises (SMEs) across Europe.

Mwaanga and Mwanza, (2021)^[45] studied the impact of financial literacy on small business development in Zambia. The study utilized a survey design, collecting data from 120 small business owners in Ndola, Zambia. The data was analyzed using SPSS software to determine the relationship between financial literacy and business performance. The results showed that financial literacy is crucial for small business development, with a significant positive impact on financial decision-making, access to credit, and overall business growth.

In confirming the influence of financial literacy on the business performance of entrepreneurs, the study achieved the fourth objective of the study by founding the influence of financial literacy on entrepreneurial business performance in Bauchi metropolis Nigeria. Moreover, Njoroge, (2013)^[36] studied the relationship between financial literacy and entrepreneur success among SMEs in Nairobi City County, Kenya and the findings established that financial literacy had a statistical significance influence on entrepreneurial

business performance. Similarly, Cherugong Patrick, (2015) studied the effect of financial literacy on the performance of SMEs among 85 small and medium scale enterprises in Trans Nzoia County and the findings established that financial literacy has a statistically significant effect on SMEs performance.

The study concluded that product development is a significant driver of firm performance, leading to increased sales and market share. Firms that invested in innovative product development saw better overall growth.

Mwenda and Simatele, (2019)^[38] investigated product innovation and business growth among SMEs in Zambia.

The studies used varied and sometimes simplistic measures of financial literacy, which can lead to inconsistent findings.

The study will add comprehensive measures of financial literacy that encompass a wide range of financial skills and knowledge areas. This will improve the comparability and reliability of findings.

2. Research Methodology

2.1 Research Design/Methods/Approach

The study employed a descriptive research design to explore the role of entrepreneurial traits such as training, innovation, and financial literacy in influencing the development and growth of agribusinesses in Katete District. Descriptive research is appropriate for understanding and depicting the characteristics of a population without manipulating variables (Saunders, Lewis, & Thornhill, 2018)^[34]. The researcher incorporated a mixed methods approach which enabled him to gather both quantitative and qualitative data, providing a holistic view of the factors affecting business growth in the district.

Mugenda and Mugenda (2003)^[31] described population as the entire group of individuals or items under consideration in any field of inquiry and have a common attribute. The target population for this study is 214,072 which is the population of Katete District according to Zambia Statistics Agency, (2022)^[32]. The target will comprise of local entrepreneurs, traditional leaders, community leaders, educationists, students and mere members of the community. Population proportion formula can be used when the actual number of the population is unachievable or unknown, or cannot be estimated. In this case, the actual number of entrepreneurs in Katete is unknown. Sample size can be obtained by computing the minimum sample size required for accuracy in estimating proportions by considering the standard normal deviation set at 95% confidence level (1.96) (Mensah, 2014)^[33].

Primary data will be obtained through the administration of structured questionnaire. Primary data is data that is collected for the very first time and has not been used anywhere else.

The filed questionnaires will be checked for completeness, edited and coded to facilitate entry into excel. Data collected will then be analyzed using descriptive statistics in SPSS. Tabular analysis using averages will be used to identify the dominant cultures that influence entrepreneurship. Correlation analysis will also be used to establish the relationship between among variables.

According to Cresswell (2009), triangulation is a method of checking data collected for correctness. The technique is common in qualitative research in which the researcher relies on multiple sources of data. Triangulation will be used in this study to collect data from variety of sources such as

interviews, observations and review of literature on culture and entrepreneurship. This will be done to ensure that collected data is correct and verifiable.

The study is limited in the number of ethnic groupings to be included as respondents. The findings may differ from other cultures in Zambia. Further study may need to be done with a broadened scope.

Anonymity the lack of identifiers, meaning no information will be indicative of which person or institution provided what data. The use of the data and report will be relayed to those it is intended on basing on integrity and quality of research work.

3. Results/Findings

This chapter involves analyzing and deriving meaning from presented data, going beyond raw numbers to identify patterns, relationships and implications. This requires understanding the context of data collection and study objectives.

3.1 Presentation of results on background characteristics of respondents

a) Gender respondents

Table 1: Gender Percentage Distribution

Gender Percentage	% Percentage
Male	65%
Female	35%

Research highlights that female entrepreneurs often prioritize social and environmental sustainability, fostering strong community relationships and long-term business stability.

b) Age range

Table 2: Shows how the age distribution was for the targeted population

Age Range	% Percentage
56 and above	4 %
46-45	10 %
36-54	40 %
26-35	27 %
18-25	19 %

In a study conducted among agribusiness firms in Katete district, entrepreneurship training was found to significantly impact business growth and development. The training improved their business management skills, decision-making abilities, and overall business performance (Jones, 2019).

c) Business Distribution

Table 3: Gender Percentage Distribution

Business Distribution	% Percentage
Micro (1-9 Employee)	79%
Small (10-49 Employee)	18%
Medium (50-250 Employee)	3%

The results shows that 79% percent of the business asked were Micro level employing less between 1 to 9 people while 18% were small employing between 10 to 49 people. 3% of the business had the size of medium employing 50 to 249 employees.

d) Percentage distribution Education level

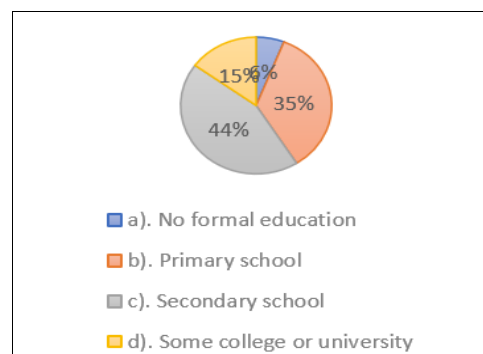


Fig 1: Educational level

When asked about the highest education level attained, 6% indicated no formal education, 35% indicated primary school, 44% secondary school and 15% some college or university levels.

e) Years of business operations

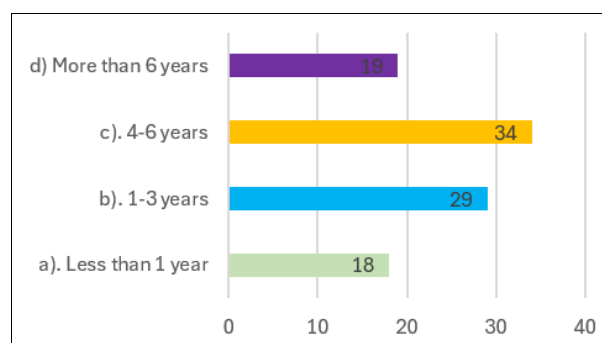


Fig 2: Frequency distribution of years of business operation

The respondents stated the period of business operations when asked. Of the 100 respondents, 18 (18%) said less than 1 year, 29(29%) said between 1 years, 34 (34%) said 4 to 6 years and 19 (19%) said more than 6 years.

3.1.1 Objective 1: To Establish the Effectiveness of Entrepreneurial Traits on Business Growth

a) Risk-taking Ability

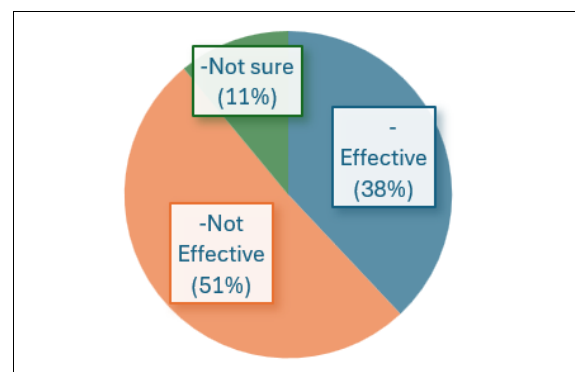


Fig 3: Percentage Distribution of Risk-taking Ability

The study revealed that 51% of respondents felt that their risk-taking ability was not effective. Only 38% believed their risk-taking skills were sufficient to support business growth. 11% were uncertain about their risk-taking abilities.

b) Experience in the Agriculture Sector

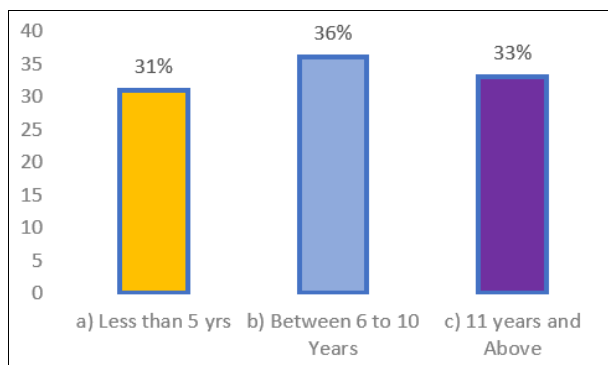


Fig 4: Experience in Agriculture sector

The study reviewed that 31% of SMEs had less than 5 years of experience in agribusiness, while 36% had 6–10 years of experience. This reflects a relatively inexperienced population, with only 33% having more than 10 years of experience.

c) Marketing Strategies

Marketing effectiveness is low, with 41% of respondents indicating they are not effective at promoting their business. 36% found their strategies effective, and 23% felt they were very effective.

Table 4: Effectiveness of Marketing Strategies in Business Promotion

Effectiveness of marketing strategies in promoting your business?	Sum of Frequency	% percent
Not Effective	41	41
Effective	36	36
Very Effective	23	23
Grand Total	100	100

3.1.2 Objective 2: To Evaluate the Effectiveness of Innovative Capacity and Creativity on Business Growth.

a) Innovative Capacities

Total 68% of SMEs demonstrated innovative capacity and creativity, while 32% were less innovative. Barriers to innovation included lack of resources (45%), high costs (25%), and limited skills (20%).

Table 5: Barriers to Innovation

Creativity and Innovative capacity	Percentage
Innovative and Creative	32%
Less Innovative and Creative	68%
Total	100%

b) Importance of Innovation

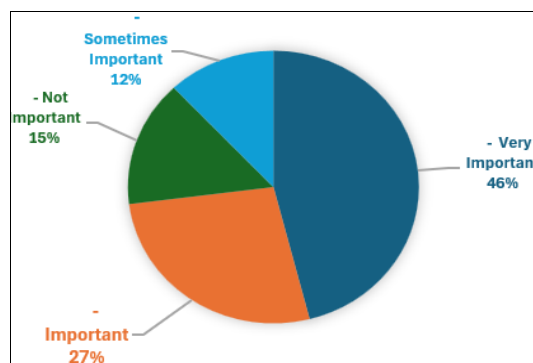


Fig 5: Importance of Innovation in Business Strategy

The Results shows that 46% of respondents stated that innovation was very important to their business, and 27% found it important. However, 15% did not view innovation as significant to their business.

c) Revenue Growth

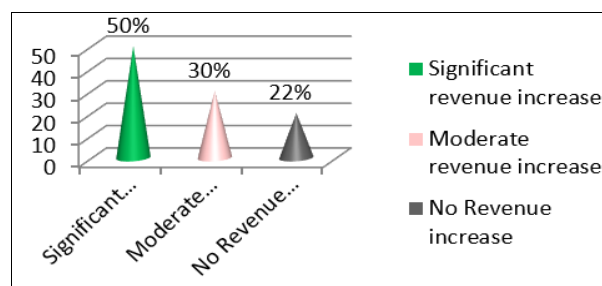


Fig 6: Revenue Growth Distribution

The data presented shows that 50% of SMEs reported significant revenue increases in the past two years due to innovation. While 30% experienced moderate revenue growth, while 20% saw no increase.

3.1.3 Objective 3: To Determine the Influence of Entrepreneurial Traits on Strategic Decision-making and Innovation within Agro-SMEs

a) Strategic Business Planning

Table 3.3.1: Written Business Plans Among SMEs

Strategic Business Planning	Percentages %
NOT WRITTEN	79
WRITTEN	21
Total	100

The study found that 79% of SMEs lacked written business plans, with only 21% having formal strategies in place. This suggests that strategic planning remains a challenge for most businesses.

b) Innovation Departments

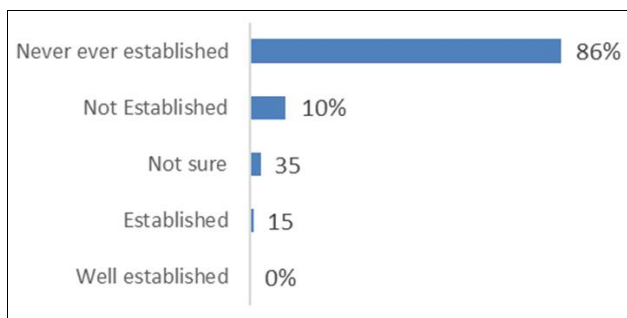


Fig 7: SMEs with Innovation Departments

The study showed that 86% of respondents did not have an innovation department within their business. This indicates a significant gap in formalizing innovative practices.

c) Advertising and Communication Skills

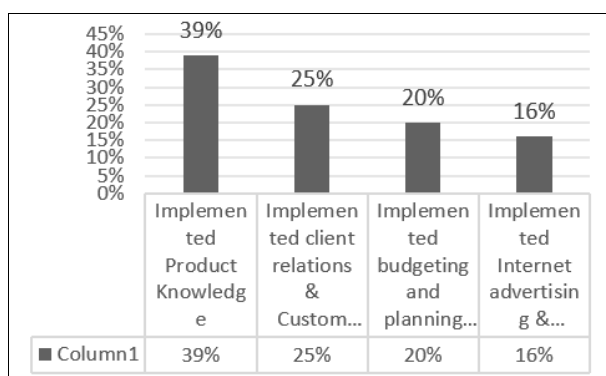


Fig 8: Effectiveness of Advertising and Communication Skills

The results from respondents shows that only 16% of businesses used effective advertising strategies, while 35% had poor advertising practices. Additionally, 22% of respondents rated their interpersonal communication skills as strong, with 39% unsure about their skills.

3.2 Discussion of Research Findings

This section looks at analysis and discussion of the research findings. The study analysis is based on the three objectives namely, i) To establish the effectiveness of entrepreneurship traits on business growth, ii) to evaluate the effectiveness of innovative capacity and creativity on business growth and iii) To determine the influence of entrepreneurial traits on strategic decision-making and innovation within agro SMEs. The study revealed that the majority (65%) are males confirming the male-dominated agribusiness landscape in Katete District compared to 35% females. This distribution reflects a gender imbalance in agribusiness participation. With men potentially dominating the sector. This imbalance could impact on the diversity of entrepreneurial approaches and the overall inclusiveness of business development in the district. These findings closely agree with the 2022 preliminary census report that males have dominated employment, business and politics in Zambia.

The study found that the majority (44%) of the respondents have attained secondary education level. This simply means they had reached Grade 12 of schooling. Though 6% had not been to school, the study results demonstrate enhanced comprehension of questions and application of knowledge to business. This relates to the results of the education bulletin report (2020) which indicated that 260 228 thousand entered grade 8 and of these, 128 127 completed grades 12 in the same period showing a 5% increase in the previous year.

It was established that the majority (34%) of the SMEs have been in business between 4 to 6 years with a significant number (29%) between 1 to 3 years. This could be the reason why the study found most (79%) SMEs were still at micro levels employing between 1 to 9 people. As a result, the majority (81%) of the business in Katete district are being run by the owners who are workers and managers at the same time. About agro services, the majority of the SME interviewed were selling maize seed against sunflower and groundnuts seed. Even though the study found that many (36%) had experience in agriculture between 5 to 10 years, the percentage for those with less than five years and 11 years or above were relatively evenly.

About the Entrepreneurial Traits on Business growth, from the study findings, it was discovered that more than half (51%) of the survey respondents their risk-taking ability were not effective. This finding is contrary to what Alam, (2011) in Bangladesh revealed where he said the attributes or characteristics that a business owner possesses contribute to the success and growth of SMEs. Entrepreneurs' traits are in relation to their demographic, individual features, and effective entrepreneurial mindset of risk taking.

The research reveals that innovative capacity and creativity significantly drive business growth in Katete's agribusiness sector. Entrepreneurs who frequently innovate and employ creative strategies achieve higher growth rates, better market adaptability, and enhanced competitive advantage. These traits enable businesses to develop unique products, improve processes, and respond effectively to market demands, leading to sustained business success and expansion.

Compared to other studies conducted in Zambia, this research aligns with findings in urban regions like Lusaka, where innovation and creativity are also seen as key drivers of business growth. However, the impact is even more pronounced in rural areas like Katete due to limited resources and market access. Here, innovative and creative approaches help overcome challenges such as poor infrastructure and limited financial services (Mwansa, 2021).

4. Conclusion and Recommendations

4.1 Conclusion

Determining the entrepreneurial traits of business owners and the effect on business development and growth of SMEs is vital in today's competitive business environment. On the effectiveness of entrepreneurship traits on business growth, the study concludes that entrepreneurial traits such as risk-taking, proactivity, innovativeness, marketing and business planning were not actively employed by SMEs in Katete district. On the effectiveness of innovative capacity and creativity on business growth, the study established that respondents had innovative capacity and creativity on business growth. Nonetheless, barriers of lack of resources, high costs, lack of skills and others like fear of trying, lack of technological equipment and time constraints limited

them to fully innovate and be creative.

4.2 Recommendations

Many business owners now recognize the significance of entrepreneurship traits as they play a crucial role in the growth of SMEs and overall business performance. To support this realization, the researcher makes several recommendations.

For agro-SMEs, it is suggested that business owners take time to assess and understand the entrepreneurial traits they possess, which will help them make informed decisions and take appropriate actions when needed. Additionally, SMEs should take advantage of various training opportunities in business management and financial literacy, offered by private sector entities, government programs, and online platforms, to address management challenges and improve their business operations. It is also recommended that SMEs advocate for microfinance institutions, government-backed loan programs, and grants designed specifically for the agro-sector.

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