

# **A preliminary study of critical factors impeding the growth of SMMES in the construction industry in Lusaka, Zambia**

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## **Abstract**

Over time, small, medium and micro enterprises (SMMEs) in the construction industry have become key contributors to the Zambian economy, through the creation of job opportunities. However, these enterprises are faced with challenges that restrict their growth and development. It is based on this knowledge that this study through a preliminary study assessed the factors impeding the growth of SMMES in the construction industry in Lusaka, Zambia. The study adopted a quantitative survey approach and data were gathered from SMMEs owners. Data gathered were analysed using percentage, mean score, and standard deviation. Findings revealed that the major factors impeding the growth of SMMEs are poor financial control, poor project management, lack of experience in preparation of tender document, poor time management and lack of capital. Some of the measures for improving their growth are government incentives such as tax holidays, provision of training and after-care services, and proper monitoring and evaluation system. The study contributes to the body of existing literature as it brings to light the factors impeding the growth of SMMEs in the construction industry in Zambia, and the measures for improving same. This area has been deficient of research attention in the discussion of SMMEs in construction industries around the world.

## **Keywords**

SMMEs, Sustainable Growth, Zambian Construction Industry

## **1. Introduction**

Years back, in developing countries, large firms were considered to be the only corner stone of the economy; meanwhile small-scale enterprises were signs of technology backwardness. Recent studies have however shown an increase in the recognition of the significant role played by small, medium, and micro enterprises (SMMEs) in economic growth worldwide (Tshikhodo, 2016). SMMEs have become important sources of employment and generate important domestic output in developing countries. The improved competitiveness of SMMEs contributes to economic and social development, and poverty reduction (Yeboah, 2016). They are described as job creators, the foundation of big businesses, and the fuel of national economic growth. SMMEs represent over 90 percent of private businesses, and they contribute to more than 50 percent of employment and of Gross Domestic Product (GDP) in most African countries (Abor and Quartey, 2010). Thus, it is believed that the performance of the SMMEs sector is closely associated with the performance of the economy of any nation. This assumption has led to the present focus of academic and policy circles on the factors that impede the growth of small businesses.

Nasir *et al.* (2017) noted that the growth of SMMEs is highly dependent on the business legislation that the country makes. Their level of success can be used to evaluate the effectiveness of the government policies in nurturing and encouraging the entrepreneurial culture. Zambia just like every other developing country has its SMMEs impacting significantly on the country's economy, especially through employment. Businesses in the country belong to two

categories; large businesses and the SMMEs. Most of the SMMEs are small, home-based, individual or family enterprises. The large businesses are more productive and contribute significantly to the total industrial output of the country compared to the SMMEs. However, in terms of employment, the large businesses contribute about 7 percent of the employment rate in the country while SMMEs account for about 88 percent. In construction, most of the SMMEs building contractors operate at low capacity due to difficulty in securing continuous contracts. This difficulty emanates from a low availability of tenders being awarded to them. Also, 90 percent of SMMEs in Zambia operate in the informal sector and this make it difficult for the government to support SMMEs sector efficiently (Zambia Green Jobs Programme, 2014). Adendorff *et al.* (2011) has also noted that SMMEs encounter many problems in the course of delivering construction projects, and this result to poor project performance. According to Majama *et al.* (2017) this poor performance happens due to lack of resources such as funds and skilled labour.

It is clear that regardless of the contribution of SMMEs to the Zambian economy, the construction SMMEs are still facing divers challenges which is preventing their development. It is based on this knowledge that this study assessed the factors impeding the growth of the SMMEs in the Zambian construction industry (ZCI) and the possible measures for improving their growth within the ZCI. Subsequent parts of the paper involve the review of related literature, the research methodology adopted, the result, and conclusions of the study.

## **2. Literature Review**

According to Durdyev and Ismail (2012) one of the major influencer of the development and the growth of a country's economy is the construction industry. It plays a significant role in the development of infrastructure, which uplifts the economy. However, Anaman and Osei-Amponsah (2007) has noted that due to the backward and forward connection that the construction industry has with other industries, it has become the most receptive and dynamic sector in the inclusive economy of any nation. Baloi (2003) noted that the industry contributes to the economy, more especially in developing countries, as it has overtime become the source of employment due to its accommodation of skilled and non-skilled employees. National economy growth has therefore become highly dependent on the output of the construction industry, due to the uprising of the small businesses within the industry.

SMMEs in the construction industry worldwide are facing many challenges while in operation. Challenges such as the relatively low skills and resources that required earning the entry point to participate in the industry. Most construction firms are small enterprises that rely on outsourcing personnel as required. As a result, this has affected skills trainings and the retention of expertise in the construction industry, as the construction workers are looking for green pasture (Ofori and Toor, 2012). Tshikhudo (2016) highlight that the SMMEs in the construction industry face various challenges while in operation. Some of these challenges seem to be common, while some are different due to the market and the location. Biger and Gill (2012) identified factors such as lack of financing, lack of management skills, market challenges, regulatory issues, weak management, marketing, information technology skills and infrastructure of a country as being crucial challenges of small business growth. Saleh and Ndubisi (2006) stated the SMMEs across the world faces sever challenges which prevent them from growing further and put them in a critical position to face the new challenges that are arising from globalisation, liberalisation and extensive organisational, institutional and technological change.

According to Barbosa (2016), liquidity is one argument that has been put forward, as the constraints that force start-ups to enter small, and that this initial under investment would impact negatively on the firm's survival probabilities. It was further argued that financial capital constraints may prevent entrepreneurs from initiating barriers against random shocks, thereby affecting the timing of investments negatively and having an impact on their firms' survival probabilities. April (2005) also stated financial issues such as poor financial control, lack of accounting knowledge and credit problems as challenges facing the growth of the SMMEs. Many small businesses encounter challenges because entrepreneurs fail to integrate accounting practices and knowledge into the reasonable level of the business. As a result, there is poor control of finances, poor cash flow management. For small business to sustain and survive the competitive market there must be a sound financial management and proper planning of finances. Abor and Quartey (2010), Chilipunde (2010) and Fortuin (2004) also highlighted that lack of capital or limited access to finances is one of the factors that affect the growth of the small businesses.

Antlová (2009) point out that success and competitiveness in SMMEs are influenced by a combination of business capabilities of the owner, his visions and strategies, and the ways he chooses to reach his visions. According April (2005), research shows that business owners spend fifty or sixty hours in a week doing business activities. However, in those hours they spend, a great deal of it is spent unimportant matters. The main point on the time management

lies on the ideal of learning to control the job, not the job controlling a person. Proper time management comes with the understanding that you do not just work hard as an entrepreneur but also work smart to save on time. Poor management emerges as the result of lack of self-discipline of the entrepreneurs, delegating responsibilities to the sub-ordinates is a critical aspect in time management. Chilipunde (2010) also stated that poor management affects the growth of the small contractors is poor project management. They usually complete projects with penalties. Delivered projects are of mediocre quality because throughout the projects thing were not coordinated properly. Poor site organisation is another aspect that is documented under the inefficient management. Hence, small firms seem to lack the capacity to handle huge projects.

In South Africa, Thwala and Mvubu (2009) observed that the country is known for a systematic underinvestment in human capital. This has resulted in a labour force with a skewed distribution of craft skills, career opportunities and work-place experience. Thus, there is lack of readily available skilled workforce for small business to easily employ and function with. Antlová (2009) further emphasised that lack of access to specialised training and education compared to larger companies, is a constraint that affect the realisation of the full potential and the growth of the small businesses. Chilipunde (2010) stated that shortage of skilled labour, lack of technical skills in the business, and inadequate access of training for the entrepreneurs are among the key challenges facing the growth of SMMES. Aside skills shortage, Anga (2014) stated that failure of the SMMES to adopt application of information technology, affect their competitiveness in the market world. It was observed that SMMES which have technological innovation have a higher growth compared to those who do not.

### **3. Research Methodology**

This study assessed factors impeding the growth of SMMES in the construction industry in Lusaka, Zambia. A quantitative approach which involved the use of a questionnaire survey was adopted. The population of the study is owners of small, medium and micro contracting firms that fall between grades 4 to 6 of the National Council for Construction in Lusaka, Zambia. The choice of surveying the SMMES owners is premised on the fact that they operates these SMMES and therefore are in the best position to give a clear view of their challenges and the way forward. The study was conducted in Lusaka due to its central location and because it provides administrative functions to the entire country. In addition, the city is the centre of provision of high order services such as financial and technical services, construction and even manufacturing activities (Mulenga, 2003). A total of 50 SMMES were identified for the study and questionnaires were distributed accordingly. Questionnaire was adopted as the instrument for data collection due to its ease of usage and ability to cover a wide range of respondents (Tan, 2011). The questionnaire used for the study was designed in two sections, with the first section designed to harness information on the background information of the respondents. The second section gathered information on the factors impeding the growth of SMMES in the ZCI and the possible measures for increasing SMMES growth. A 5 point Likert scale was adopted in the second section with respondents being asked to rate certain factors and measures identified from the review of literature based on their level of significance. Level 5 was set for very high significance, 4 for high significance, 3 for average significance, 2 for significance, and 1 for very low significance. Out of the 50 questionnaire distributed, 35 were retrieved out which 7 were dropped due to incorrect filling and omission of some important questions. Thus, a total of 28 questionnaires were analysed for the study. This form 56% of the total questionnaire distributed and was considered adequate for the study following the submission of Moser and Kalton (1999) that a survey could be considered as biased and of little significance if the return rate was lower than 20-30%. Data analyses was done using percentage for the background information of the respondents, while mean score was used to rank the assessed variables in order of their significance.

### **4. Findings and Discussions**

#### **4.1 Background Information**

Analysis of the data gathered on the background information of the respondents shows that most SMMES owners in Lusaka are bachelor degree holders (53%), while 29% have master degree. The least academic qualification among them is diploma (11%), and matric certificates (7%). The average years of working experience of these SMMES owners within the ZCI is calculated as 11.3years, while the average years of existence of their business is 10.2 years. In terms of the motivation for starting their businesses, result reveals that 25% wanted to be self-employed, 21 % of was based on financial reasons, 14% was based on their inability to get employed by other organisations, 18%

wanted to make contribution to the economy, 18% wanted to create a family legacy, and 4% of respondents wanted to reduce the unemployment rate. This result shows that the respondents for the study are well equipped both academically and in terms of business experience to give reasonable answers to the objectives of the study.

#### **4.2 Factors impeding the Growth of SMMEs in the Zambian Construction Industry**

In assessing the factors impeding the growth of SMMEs in the ZCI, certain factors were identified from the review of related literatures and presented to the respondents. The respondents were asked to rate these factors based on their level significance using a scale of 1 to 5. Result in Table 1 shows the ranking of these factors, their mean value and associated standard deviation (SD). Result from the table reveals that all the assessed factors have their mean values to be well above average of 3.0. This means that the assessed factors to a considerable extent have a significant effect on the growth of SMMEs in the study area. Also, a look at the SD column shows that there is a considerable agreement in the view of the respondents as regards these factors as a SD value of less than 1.0 was derived for 18 out of the 19 assessed factors. According to Field (2005) a SD of below 1.0 shows little variability in the data and consistency in agreement of respondents. However, the reverse is the case when SD is above 1.0.

Chief of the factors hindering the growth of SMMEs in the ZCI are poor financial control (*mean=4.46, SD=0.58*), poor project management (*mean=4.32, SD=0.86*), inexperience in tender documentation preparation (*mean=4.21, SD=0.74*), poor time management (*mean=4.18, SD=0.61*), lack of capital (*mean=4.18, SD=0.72*), lack of access to appropriate technology (*mean=4.04, SD=0.92*), poor construction practice (*mean=4.00, SD=0.82*), and corruption (*mean=4.00, SD=0.98*). For the growth of any business, having a firm control of the business finances is crucial. However, this is not the case for most SMMEs in developing countries around the world, as they characterised with poor financial management (Bala *et al.* 2009; Biger and Gill, 2012; Laryea 2010). Adopting effective management is, therefore, crucial if SMMEs are to stay relevant in business (Ogbu, 2017). The findings of this study is in agreement with that of Biger and Gill (2012) who observed that poor financial control, lack of capital and poor time management are important factors that obstruct the growth of small enterprises. Likewise, the study of Donkor (2011) clearly highlights other factors such as poor construction practices, and incorrect tendering procedures as being significant to the poor growth of small firms. Findings of this study are also in tandem with Chilipunde (2010) submission that corruption plays a vital role in the impediment of small firms' growth. Also, the study of Fortuin (2004) agrees with the findings in terms of limited access to information and inadequate technical and business skills. Meanwhile, the finding of this study contradicts the submission of April (2005) which stated that the major factors impeding small firms in construction are poor design and poor location.

Table 1: Factors impeding the growth of SMMEs in ZCI

Factors	Mean	SD	Rank
Poor financial control	4.46	0.58	1
Poor project management	4.32	0.86	2
Inexperience in preparation of tender document	4.21	0.74	3
Poor time management	4.18	0.61	4
Lack of capital	4.18	0.72	5
Lack of access to appropriate technology	4.04	0.92	6
Poor construction practice	4.00	0.82	7
Corruption	4.00	0.98	8
Lack of accounting knowledge	3.93	0.66	9
Limited access to information	3.89	0.92	10
Inadequate technical and business skill	3.89	0.92	10
Poor site organisation	3.86	0.97	12
Lack of management skills and training	3.64	0.73	13
Poor client procurement practices	3.64	0.73	13
Lack of training in the construction industry	3.57	0.96	15
Inadequate co-operation among stakeholders	3.54	0.79	16
Incorrect tendering procedures	3.54	0.92	17
Poor location	3.39	0.96	18
Poor designs	3.25	1.04	19

### 4.3 Measures for Improving the Growth of SMMEs in the Zambian Construction Industry

In assessing the possible measures for improving the growth of SMMEs in the ZCI, some measures were identified from the review of related literatures and presented to the respondents. The respondents were asked to rate these measures based on their level significance using a scale of 1 to 5. Result in Table 2 shows the ranking of these measures, their mean value and associated SD. From the table, it is evident that all the assessed measures have a mean score of above average of 3.0. This means that the assessed measures to a considerable extent are significant to the growth of SMMEs in the ZCI. However, a look at the SD column shows that there is some amount of variability in the view of the respondents as 11 out of the 19 assessed measures have a SD value of above 1.0 was derived. This level of variability in respondents' opinion can be attributed to the individual view of what is required for the growth of their respective firms. On a unified view, the most significant measures needed for the growth of SMMEs within the ZCI are government incentives such as tax holidays to local firms ( $mean=3.96, SD=1.04$ ), provision of training and after-care services ( $mean=3.82, SD=0.98$ ), standardizing quality control and contract documentation ( $mean=3.75, SD=0.80$ ), monitoring and evaluation system ( $mean=3.68, SD=1.16$ ), access and integration into local, national, and global market ( $mean=3.64, SD=0.91$ ), availability of information, advice and assistance ( $mean=3.61, SD=1.03$ ), and assessing the performance of the contractors and maintaining records ( $mean=3.61, SD=1.03$ ).

The policies initiated by the government and implemented within the country, regardless of how small or big, have a significant impact on the survival and the growth of the small enterprises. The findings observed above is in line with the study of Shakantu *et al.* (2000) which observed that government using fiscal policies and creating incentives such as tax holidays to local firms, and also government and private institutions providing training and after-care services and monitoring and evaluation systems for small firms is crucial for these firms survival. Likewise, the study of Chisala (2008) agrees with the findings of this study, in terms of standardising quality control and contract documentation as another policy that encourages the proper growth of the small enterprises. Furthermore, the findings are in agreement with the study done by Anga (2014) which outlined government creating access into local, national and global markets for small firms can encourage their growth.

Table 2: Measures for improving SMMEs growth in the ZCI

Measures	Mean	SD	Rank
Government incentives such as tax holidays to local firms	3.96	1.04	1
Provision of training and after-care services	3.82	0.98	2
Standardizing quality control and contract documentation	3.75	0.80	3
Monitoring and evaluation system	3.68	1.16	4
Accessing and integration into local, national, and global market	3.64	0.91	5
Availability of information, advice and assistance	3.61	1.03	6
Assessing the performance of the contractors and maintaining records	3.61	1.03	6
Dialogue and partnerships between the stakeholders	3.50	0.84	8
Policy coordination and monitoring structures	3.43	0.96	9
Promoting research and development of local materials	3.43	1.20	10
Facilitating access to resources for local firm	3.39	1.29	11
Reviewing the process of awarding contracts	3.32	1.06	12
Business development services (BDS) for SMMEs	3.32	1.16	13
Capable public and private institutions	3.25	0.84	14
Regular assessment of SMMEs development strategies	3.25	1.21	15
Ability of the government to implement sound macroeconomic policies	3.21	0.88	16
Providing advisory services and technical assistance to the industry	3.21	0.92	17
Abundant and accessible finance	3.21	1.29	18
Offering of monetary incentives to local SMMEs	3.18	1.28	19

## **5. Conclusion**

This study set out to assess the factors impeding the growth of SMMES in the construction industry in Lusaka, Zambia. Using a survey approach, the study has been able to ascertain the key factors impeding small contracting organisations in the study area, and has also been able to determine the major measures that can be adopted in achieving considerable growth among these organisations. Based on the findings, the study therefore conclude that the major factors impeding the growth of SMMES within the ZCI are poor financial control, poor project management, inexperience in tender documentation preparation, poor time management, lack of capital, access to appropriate technology, poor construction practice, and corruption. To remedy these issues, there is the need for tax holidays to local firms, provision of training and after-care services, standardising quality control and contract documentation, monitoring and evaluation system, access and integration into local, national, and global market, availability of information, advice and assistance, and assessing the performance of the contractors and maintaining records.

The findings of this study, if adopted will go a long way in assisting both SMMES owners and the Government in improving the chances of survival of SMMES within the ZCI. The identified the factors impeding the growth of SMMES, and the measures for improving their growth will help SMMES owners know what factors to avoid and what others to adopt in the quest for growth in their organisation. However, though the findings of the study are beneficial to SMMES, care should be taken in generalising its findings as the study was restricted to Lusaka alone. Thus, further study can be conducted in other parts of the country in order to get a wider view of the topic and compare results within regions of the country.

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