

# Post-Covid Management Strategies for Enhancing SME Growth in Zimbabwe: A Literature Review

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## ABSTRACT

The challenges threatening the growth of SMEs in the Post Covid era is an accumulation of the pre Covid and Post Covid challenges. While a lot of studies addressing SMEs challenges and recommendations are noted in literature, a few focus on SMEs operational and administrative related challenges, which are key areas of failure for the SMEs threatening their survival and growth. The current paper is based on a thesis involving a detailed review literature review of 50 articles on SME issues, challenges and recommendations published within the past 25 years inclusive of the pre Covid and post Covid 19 era. Recommendations were extracted, analyzed and synthesized to come up with a framework of Best Business practice for SMEs in the post Covid era. The study provided a framework suitable as a frame of reference for SMEs Practitioners, Managers and Academics for practice recommendations that stimulate efficiency and mitigate the operational and administrative challenges threatening the growth of SMEs in the post Covid era. This paper provides a summary of the findings and explains the components of the framework and how it is recommended to work in practice.

**Key words:** SMEs, Post Covid 19, Management solutions, Growth, best practice

## INTRODUCTION

The immediate response strategy following the outbreak of Covid 19 mostly included response actions like limitation of contact, movement restrictions, and travel restrictions. The outbreak which resulted in excess of 7 million deaths at first appeared to be solely a health crisis, before manifesting as a Global economic crisis that affected the world economy resulting in total shutdown. The impact on business and trade was only second to the Great depression. The impact was very severe causing massive supply and food shortages. The Small and Medium Enterprises experienced the negative impact of Covid 19 more than other forms of Organizations mostly due to the nature of their operations and inherent challenges. The challenges imposed by Covid 19 were in addition to the traditional SME challenges. The traditional challenges were also compounded by the impact of the pandemic resulting in an altered context within which to manage SME challenges. The complex nature of these challenges are a threat to the growth and existence of the small and medium enterprises. These complexity evolved the context within which academia address SMEs and the way decisions are done in this type of Organizational setup. The majority of challenges faced by SMEs in Zimbabwe and the Global economy at large were addressed by Scholarship, contributing to better and informed management of Organizations past 2008 recession. Covid 19 impact resulted in both permanent and temporary closures followed by evident continued struggles of the SME sector Organizations in Zimbabwe and the Global economy (García-Vidal et al., 2020). The SME sector is a key community of Organizations in the Global economy as they pivot both economic Growth and the creation of employment. The combination of SMEs traditional challenges and Covid imposed challenges threaten the post Covid SMEs growth and their existence in the post Covid era. The prevalent inefficient operation of SMEs in addition to their premature failure is a cause of serious concern. All avenues should be explored and action taken accordingly to ensure total management of the threatening situation in the SME sector to ensure the Growth of SMEs into the post Covid era. It is evident in literature that most SMEs are struggling and operating below optimum capacity (Njanike, 2019). While potential solutions to SMEs unique challenges are addressed by several authors, they do not encompass all the prevailing challenges affecting this sector. There is a noted lack of managerial, business competence and knowledge of the market for most practitioners in the SME sector (Nyoni, 2019). The lack of expertise

contributes to failure by SMEs to meet their ultimate objectives. In light of the prevailing challenges and lack of expertise in the SME sector, there is need for a framework suitable to serve the purpose of being a frame of reference towards resolving the challenges threatening SMEs growth in Zimbabwe and the Global economy at large. For optimum effectiveness the frame of reference should be aligned to the operational Best Practice of SMEs. Merriam Webster Dictionary states that Best practice is established as a standard through current study recommendations for wider adoption to achieve optimal results.

## METHODOLOGY

The current study is based on the results of a PHD Thesis by R. Kusangaya from the University of Zambia hereto referred to as the original or reference study. The methodology of the study was specifically tailored to address the research question and the nature of the research problem for the study (Denzin & Lincoln, 2005).

The focus of the research questions for the original study centered on the following areas:

- a) Identification of the pre and post Covid administrative and operational challenges threatening the efficiency and Growth of SMEs in the post Covid era.
- b) Identification of the recommendations offered in literature to resolve operational and administrative challenges affecting SMEs.
- c) Identification of Scholarship practice recommendations, and guidance from Professional Bodies, Organizations and Institutes that are a suitable solution to address the published Post Covid challenges of SMEs.
- d) Recommendation of a Framework of Best Business Practices that are a suitable frame of reference for addressing SMEs challenges in the Post Covid 19 era.

The original study is a secondary research involving qualitative review of literature in the form of peer reviewed Articles. Qualitative Secondary Data was collected analyzed and synthesis done accordingly to meet the stated objectives. Analysis of secondary qualitative data is a recognized and accepted research approach capable of creating new knowledge in the respective field of study (Heaton, 2008). Qualitative literature review has advantages of possible synthesis of several research findings to address the research question more effectively than what is possible through primary data collection. A comprehensive coverage of the subject area was achieved through the use of secondary as opposed to utilization of primary data. The collection, analysis and synthesis was done on secondary preexisting sources of data (Hinds et al.,1997).

### Aim of Study

The aim of the original study is to make available Best Business practice recommendations framework suitable for SMEs Organizations. The framework is a frame of reference of a set of recommendations of how SMEs should manage the challenges threatening their growth in the post Covid era. The aim of the current study is to present in summary the findings of the original study and explain the components of the framework and how it is recommended to work in practice. This provides a framework for the selection of Best Business practices for SMEs to mitigate and manage challenges threatening their growth in the post Covid era.

### Study Approach

The approach carried by the original study involved the extraction from academic literature Practice recommendations deemed as suitable to address challenges that threaten SMEs growth in the Post Covid era. This was followed by consolidation of the findings into a Framework of Best Business practice recommendations suitable to resolve operational and administrative challenges affecting SMEs in the post Covid era. The literature reviewed was a selection of 50 peer reviewed articles addressing SME issues aligned to pre Covid and post Covid challenges as well as practice recommendations. The literature review process achieved the following:

- Extracted from literature operational and administrative challenges mentioned by authors in the selected 50 articles published over a period stretching from pre to the post Covid era.

- Made a Selection of the operational and administrative business challenges affecting SMEs in the post Covid era.
- Extracted from academic literature SMEs practice recommendations.
- Identified recommendations addressing specific pre and Post Covid administrative and operational business challenges.
- Identified published challenges affecting SMEs in the post Covid era, not matched to potential solutions in the form of published recommendations noted in literature.
- Carried a systematic Search from selected professionals websites, business Journals, articles, and other publications for practice recommendations suitable to address challenges not matched to recommendations.
- Carried an analysis of the findings and organized the recommendations management area that should ideally implement the recommendation and sorted the challenges by the most suitable management area to resolve the challenge.
- Analyzed, sorted and consolidated the findings into a recommended framework of best business practice for SMEs.

### Significance of the Study

Contrary to most of the studies noted in academic literature, the original study sufficiently addresses the operational and administrative challenges of SMEs. The identified recommendations were synthesized accordingly and formatted into a framework that is a suitable frame of reference towards addressing the challenges of SMEs in the post Covid era. The practice recommendations are balanced because in addition to the practice recommendations from literature, practice guidance from relevant institutes and authorities are also incorporated. This Provides a balanced base for the Business Practice to enhance the survival and growth of SMEs.

The study facilitates the survival and Growth of SMEs in Zimbabwe, as the framework of Best Business Practice (FBBP), is a suitable aid for addressing SMEs administrative and operational challenges. The FBBP provides a frame of reference to the Managers, owners of SMEs, researchers, and policymakers, for Best Business practice suitable for addressing operational and administrative challenges of SMEs in the post COVID era. The FBBP provides the necessary guidance to Directors, Managers, and owners of SMEs to make informed Strategies and operational decisions. Adoption and implementation of the recommendations without doubt lead to the efficient running of SMEs and their ultimate growth.

### FINDINGS AND DISCUSSION

BIG FIVE  
Best Business Practice  
SMEs Post Covid  
Management Tools

Fig 1: Five Management Tools

The study developed 5 management tools which are key components of the Best business practice framework.

The five components are noted as follows:

- i. The challenges list schedule.
- ii. The recommendations list schedule.
- iii. The Best Practice Matrix.
- iv. The supplementary Guidance list.
- v. The professional Guidance Matrix.

### Challenges List Schedule

The challenge list schedule is a table made up of the list of challenges extracted from SME academic literature. These were extracted from the selected 50 articles reviewed in the original study, analyzed, synthesized and sorted according to the management areas they are closely aligned to. The management areas selected for the classification are management functions that should ideally take responsibility over issues of that nature. The selected seven Management areas used as classification categories are listed as follows: Marketing Management (MM), Financial Management (FM), IT Management (IT), Operational Management (OM), Strategic Management (SM), Risk Management (RM), and Human resources Management (HR). The listed challenges were each assigned a reference code used to identify and track each challenge. The references are written as CH-code, meaning a challenge code and followed by a number that relates to its position on the listing sequence. For example the 5<sup>th</sup> challenge on the challenges list is assigned reference CH-code5. The fact that there are seven Management areas brings the need to differentiate the references to take care of the obvious similarity of CH-codes in the different categories of challenges lists. The need to differentiate is achieved by adding the management area prefix after the CH-code reference. For example the 5<sup>th</sup> challenge on the challenges list of financial management, the prefix FM is added to the reference to make it CH-code5-FM. This is necessary only when dealing with challenges lists of more than one management area.

The study identified a total of 77 challenges experienced by the SMEs community. These were split into 7 Management areas as noted below:

Table 1: Challenges by Management area

	Challenges
RM	6
OM	20
MM	9
SP	18
FM	11
HR	9
IT	4
<b>Total</b>	<b>77</b>

The operational management related challenges for instance had 20 challenges extracted from literature. The following is the Operational Management challenges Schedule, which provides a listing of the description of the challenges classified as operational Management challenges.

Table 2: Challenges List- Operational Management

CH -code	Twenty SME Operational Management aligned challenges
1	Outdated production processes, products, old fashioned infrastructure and limited capacity (Gamage et al., 2020)
2	Quality failures (Ensari & Karabay, 2014)
3	Limited knowledge on Legal matters (Osano, 2019)
4	Poor communication and information breakdown (Emezie, 2017)
5	Lack separation of Personal and business Accounts (Emezie, 2017).
6	Not involving employees in key processes (Emezie, 2017).
7	Lack of Coordination (Muriithi, 2017).
8	Complex regulatory requirements - Multiplicity and costly taxes and levies, registration and licensing and legal requirements (Olawale & Garwe, 2010).
9	Insufficient Government Support (Olawale & Garwe, 2010).
10	Lack of relevant experience and exposure (Olawale & Garwe, 2010).
11	Inadequate and Poor infrastructure (Rumukumba, 2014).
12	Limited and Costly support services (Abor & Quartey, 2010)
13	Lack or insufficient environmental management systems (Majoni et al., 2016)
14	Industrial Pollution (Majoni et al., 2016)
15	Limited ideas Owner sole decision maker (Chivasa, 2014).
16	Operational problems (Utiti et al., 2021)
17	Lack of suitable operational and management structures (Rajagopaul et al., 2020).
18	Delays and poor delivery of production, transport and supply chain (Gordana & Biljana, 2021).
19	Unbalanced and inefficient Supply chain (Brown et al., 2022).
20	Legal liabilities (Shanmugam et al., 2012).

**Recommendations List Schedule**

The Recommendations list schedule is a table made up of the list of practice recommendations extracted from SME academic literature. These were extracted from the selected 50 articles reviewed in the original study, analyzed, synthesized and sorted according to the management areas they are aligned to.

The management areas selected for the classification are management functions that should ideally implement recommendations of that nature. The following Seven Management areas were also selected as classification categories: Marketing Management (MM), IT Management (IT), Financial Management (FM), Strategic Management (SM), Operational Management (OM), Human resources Management (HR), and Risk Management (RM). The listed recommendations were further assigned a reference code to identify and track each recommendation. The references are written as RECOM-code, meaning a recommendation code, followed by a number that relates to its position on the listing sequence. For example the 5<sup>th</sup> recommendation on the recommendation list is assigned reference RECOM-code5. Considering that there are seven Management areas brings the need to differentiate the references to take care of the obvious similarities of RECOM-codes from the different lists. The differentiation is achieved by adding the management area prefix after the RECOM-code reference. For example the 5<sup>th</sup> recommendation on the recommendations list of financial management nature, the prefix FM is added to the reference to make it RECOM-code5-FM. This is necessary only when dealing with recommendations lists of more than one management area. For instance if the recommendation is the 6<sup>th</sup> on the list, that is RECOM-code 6 and the Management area is Human Resources it is written as RECOM-code6-HR, and if it is IT management area it is written as RECOM-code6-IT. It is important to note that the practice recommendations were extracted and listed in the recommendations list without reference to any specific SME challenge.

The original study identified a total of 115 recommendations experienced by the SMEs. The 115 recommendations extracted from published literature are spread across the 7 management areas as follows:

Table 3: Recommendations by Management area

	Recommendations
RM	1
OM	33
MM	10
SP	19
FM	24
HR	15
IT	13
<b>Total</b>	<b>115</b>

There are for instance 33 operational management recommendations extracted from literature. The following is the Operational Management recommendations Schedule, which provides a listing of all the recommendations classified under operational management.

Table 4: Recommendation list schedule - Operational Management

RECOM-codes	THIRTY THREE SMEs - Operational Management Aligned Recommendations
1	Regularly consult with the Government and Universities for policies and services put in place to support SMEs (Ensari & Karabay, 2014).
2	Purchasing decisions should be based on comparison of total costs associated with importing versus local acquisition (Gamage et al, 2020).
3	Create standard operational procedures manual, implement and monitor compliance (Kot et al, 2020).
4	Create an environment that promotes sound business principles (Muhammad, 2010)
5	Adopt and implement quality control management (Muhammad, 2010).
6	Adopt and implement & restructure Supply chain management where necessary - coordination of a business' entire production flow, from sourcing raw materials to delivering a finished item. Maintain multiple suppliers (Muhammad, 2010).
7	Consider outsourcing and subcontracting for business support, development services and expertise (Osano, 2019)..
8	Configure and coordinate value chain activities use the value chain model to strengthen their point of view and widen their profit margin (Osano,2019).
9	Create communication and innovation promoting structures (Epede & Wang, 2022)
10	Subscribe for Legal aid (Muriithi, 2017)
11	Comply with Government Vendors requirements (Kauffmann, 2005).
12	Open a Corporate bank accounts with local banks (Kauffmann, 2005).
13	Create and implement administrative systems including document and business records archiving system (Emezie, 2017).
14	Implement professional purchasing management practices evaluating inventory, tracking storage capacity and handling distribution issues (Emezie, 2017).
15	Adopt and implement Customer Relationship management strategies (Muriithi, 2017).
16	Critical success factors tracking - Identify, adopt and implement critical success factors in the core processes (Rumukumba, 2014).
17	Keep up to date with modern and professional business practices in all processes and core strategies (Rumukumba, 2014).
18	Acquire all relevant rights for all property owned by the SME (Abor & Quartey,2010).
19	Continuously Identify,improve and defend your competitive strengths (Neneh & van Zyl, 2012).
20	Adopt the latest production methods (Karedza et al, 2014).
21	Research and Development (Chivasa, 2014).
22	Adopt and implement logistic management services (Chivasa, 2014).
23	Consult on Legislation issues regarding Labour, Health, Environment and Income (Edmore,2017).
24	Have a Crisis management portfolio that address Disaster managements issues (García-Vidal, 2020).
25	Scenario and Contingency Planning (García-Vidal, 2020).
26	Stakeholder management (García-Vidal, 2020).
27	Agility and Flexibility in decision making and processes- Monitor and reengineer core processes to adapt to the changing competitive environment (Lu et al., 2022).
28	Perform community Social responsibility programs (Lampadarios, 2016).
29	Regulatory Compliance Consulting (Lampadarios, 2016).
30	Foster partnerships and collaboration with strategic entities (Nkwinika & Akinola, 2023).
31	Perform regular meetings departmental and Organization wide (Doğan & Hamidow, 2023).
32	Acquire or utilise other alternative forms of energy (Fjose et al, 2010)
33	Utilise Management Boards to track tasks and KPIs (Rajagopaul et al., 2020).

While random adoption and implementation of the listed recommendations adds value to the operation of SME Organizations in the long run, their effectiveness is more defined through an informed or guided adoption. An informed or guided adoption refers to selection of only those recommendations that are most

suitable or relevant to address the current challenges being faced by the SME Organization. This need led to the need to develop a schedule called the Best Practice Matrix.

### Best Practice Matrix

The Best Practice Matrix (BPM) is a table or schedule that has a listing of references (CH-codes) of all challenges published in the literature reviewed in the reference study that forms the basis of the current work. In addition to the challenges references the BPM also consist of corresponding references of recommendations specifically assigned to each challenge reference. The assigned references are for published practice recommendations considered as most suitable to resolve or address the listed challenges. The list of CH-codes in the BPM is a duplicate of the challenges list in the challenges list table. The challenges references list in the BPM has each challenge reference assigned space for up to 8 references (RECOM-codes) of practice recommendations considered as suitable solutions to address each specific challenge. Where some challenges do not have any suitable practice recommendation from the published recommendations this is noted through CH-code references that are not assigned any RECOM-code reference. Such challenge references are assigned an X for each space that should have carried a recommendation reference. Any challenge reference assigned 8Xs is said to have an X- Rating of 8x. A challenge reference with at least 8 recommendation references, noted by having 8 RECOM-code references against its CH-code reference is said to have a zero or 0 X-Rating. The Best practice Matrix is a management tool that is useful for identifying the most suitable practice recommendations for each published challenge across the seven management areas. Table 5 below shows the Best Practice Matrix for Operational management developed in the reference study from the data extracted from the literature reviewed.

Table 5: Best Practice Matrix

CH-code	OM-BestPracticeMatrix									X-Rating
1	RECOM-code	1	3	5	7	17	30	20	21	0
2	RECOM-code	5	3	7	8	17	20	21	x	1x
3	RECOM-code	21	7	10	23	29	x	x	x	3x
4	RECOM-code	9	31	x	x	x	x	x	x	6x
5	RECOM-code	12	17	x	x	x	x	x	x	6x
6	RECOM-code	3	9	17	21	26	31	x	x	2x
7	RECOM-code	3	9	13	16	17	27	31	33	0
8	RECOM-code	3	13	23	29	x	x	x	x	4x
9	RECOM-code	1	7	11	18	30	x	x	x	3x
10	RECOM-code	7	17	30	x	x	x	x	x	5x
11	RECOM-code	7	12	18	30	x	x	x	x	4x
12	RECOM-code	1	21	30	x	x	x	x	x	5x
13	RECOM-code	17	21	x	x	x	x	x	x	6x
14	RECOM-code	3	5	20	21	32	x	x	x	3x
15	RECOM-code	3	7	9	13	17	26	31	33	0
16	RECOM-code	3	9	13	16	17	31	33	21	0
17	RECOM-code	3	7	9	13	21	30	x	x	2x
18	RECOM-code	3	6	7	16	17	20	22	33	0
19	RECOM-code	2	6	14	17	31	33	x	x	2x
20	RECOM-code	7	10	21	23	x	x	x	x	4x

A look at the above BPM schedule in table 5 above shows that Operational Management Best Practice Matrix has all the 20 operational challenges taken from the operational management challenges List in table 2 above represented by the CH-codes 1 to 20. Practice recommendations are assigned to each CH-code reference or challenge based on suitability of the recommendation to address the specific challenge the CH-code represents. It is clear from the table that a single challenge can have more than one practice recommendation assigned to address the challenge, for instance CH-code7-OM in table 5 has a total of 8 practice recommendations that address the challenge.



To find out what the challenge is and what the corresponding practice recommendations are we refer to the challenges list Schedule in table 2 and the recommendations list schedule in table 4 respectively following the information supplied in the Best Practice Matrix. The corresponding information listed in the Best Practice Matrix is noted as follows:

- CH-code 7 represents the challenge of lack of coordination from the operational management challenges list in table 2 above .
- RECOM-codes 3,9,13,16,17,27,31,33 represents the assigned practice recommendations for CH-code7, and the descriptions of the practice recommendations are as described in the recommendations schedule.
- The X-Rating for CH-code7 is 0 (Zero).

The following is the interpretation of CH-code7 on the Best Practice Matrix:

CH-code7: represents the challenge of “Lack of Coordination”

The Best practice recommendations are extracted from table 4 using the provided RECOM-codes for CH-code7. The description of the practice recommendations extracted is listed below:

RECOM-code3 : Create standard operational procedures manual, implement and monitor compliance.

RECOM-code9: Create communication and innovation promoting structures.

RECOM-code13: Create and implement administrative systems including document and business records archiving system.

RECOM-code16:Critical success factors tracking-identify, adopt and implement critical success factors in the core business processes.

RECOM-code17:Keep up to date with modern and professional business practices in all processes and core strategies.

RECOM-code27:Agility and flexibility in decision making and business processes-monitor and reengineer core processes to adapt to the changing competitive environment.

RECOM-code31:Perform regular meetings, departmental and Organization wide.

RECOM-code33:Utilise management Boards to track tasks and KPIs (Key results indicators)

### **Supplementary Guidance List**

The supplementary guidance list is a listing of professional guidance or recommendations sourced or extracted from Professional organizations or institutes literature. The Professional Guidance recommendations are specifically extracted to address specific challenges on the Challenges list schedule. The challenges addressed by the listed recommendations are the challenges with an X-Rating of 8x on the Best Practice Matrix. The challenges with an X-Rating of 8X are challenges that are not assigned recommendations extracted from the academic literature. The listing on the supplementary guidance is a random list as the recommendations are not assigned to the specific challenges they are deemed as suitable to address. The next step was to assign the practice guidance from the professional institutes and Organizations to the specific challenges they are recommended as solutions. This is achieved through use of the Professional guidance Matrix developed as part of the reference study.

### **Professional Guidance Matrix**

The Professional guidance Matrix contains a listing of all the CH-codes listed under the specific Management area of interest. The CH-codes of the challenges that were not assigned practice recommendations in the Best Practice Matrix are assigned Practice Guidance in the Professional Guidance Matrix.

## RECOMMENDATIONS

Fig 2 below adopted from the reference study summarizes the recommended adoption and implementation of the management tools by SMEs Leadership in practice.

Yes

No

Fig 2 : SMEs Best Business Practice Framework implementation Steps.

The above flowchart in Fig 2 above shows the Best Business Framework recommended implementation procedure. The recommended procedure is portrayed by the flowchart above is summarized in the 7 steps below.

Step 1: Definition of the specific challenges in the SME Organization.

Step 2: Identify the challenges that closely resemble your current challenge on the latest edition of the challenge schedule for the respective management area.

Step 3: Take note of the CH-code reference of the challenges selected in step 2.

Step 4: Locate the CH-code on the Best Practice Matrix. If it has an X-Rating other than 8X it means there is at least one best business practice recommendation from SMEs academic literature allocated as a potential solution to address the specific challenge.

Step 5: Identify and list for adoption the RECOM-code references assigned to the CH-code reference: Where no RECOM-codes are assigned, check the recommended guidance for the specific challenge by referring to the Professional Guidance Matrix for PG-codes relating to the challenge. Using the PG-codes locate the recommended management action from the Supplementary Guidance list.

Step 6: Where RECOM-codes are assigned in the BPM Locate the assigned RECOM-codes in the Recommendations list or schedule.

Step 7: List the recommendations that correspond to the RECOM-codes for Adoption and implementation.

The recommendations selected through the BPM and the Professional Guidance Matrix constitutes the Best Business Practice recommendations to be adopted as a means of addressing specific challenges being experienced by SMEs.

It is important to note that the reference study adds a lot of value to the traditional management approaches of SMEs. While several practice recommendations are sited in academic literature, they are scattered across multiple articles and engulfed by the core issues, subjects and focus of the publications. This makes it difficult if not impossible for the average Manager to access and let alone get value from the important contributions in the form of practice recommendations in the literature. The study identified, synthesized, classified and organized the findings into user friendly management tools, that are easily accessible and ready for practical use by lay Leaders of the SME community. While the tools are potentially useful to the Zimbabwean SME community they are a suitable frame of reference for universal application and implementation as Best Business Practice. The limitations of the study hinge mostly on the number of articles reviewed as the source of both the recommendations and challenges extraction, which was limited to only 50 articles. This imposed a limit on the quantum of potential recommendations available for the given challenges. Potential avenues for future studies would include carrying the same study reviewing several times more literature and also collecting more data from practicing managers. There is also need to explore possibilities of automation and making the tools digital and easily accessible to lay interested parties. It is also a recommended avenue to study the possible ways of automating the framework for use in practice, and wider access to potential users. The framework can also be enriched through collection of primary data through surveys, interviews and case studies. Further studies can also look at specific sectors or industries to enhance the relevance and actionability of the framework and its respective management tools.

### Implications of the Study:

- **Policy and Practice:** The framework has the potential to inform policymakers and SME support programs, providing structured guidance to improve SME performance in the post-Covid era. By addressing both operational and administrative challenges, the BBPF can contribute to more resilient SME operations.
- **Management Practice:** SME managers and owners can use the framework as a reference for best practices in various management areas. This could help them adopt a structured approach to resolving challenges and enhancing efficiency.
- **Academic Contribution:** The synthesis of recommendations from multiple studies provides a consolidated reference for academics, highlighting gaps in existing research and suggesting directions for further studies.

## CONCLUSION

The study provides a framework of Best Business Practice that is a suitable frame of reference for the practicing SME leadership, Scholarship, and Policymakers. The key findings of the study are 77 challenges and 115 recommendations organized into 7 Management areas. The main components of the framework are the Best practice Matrix and the professional guidance Matrix. These two tools are schedules that serve the purpose of selecting practice recommendations and professional guidance relevant to the post Covid or current needs of SMEs. Only the allocated or assigned recommendations and professional guidance in the Best Practice matrix and Professional guidance Matrix constitute SMEs Best Business practice. The other recommendations in academic literature constitute recommended practice for general adoption as opposed to adoption for remediation of specific challenges.

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## **APPENDIX**

<b>REFERENCE STUDY 50 ARTICLES BY AUTHOR &amp; YEAR</b>		
<b>Articles</b>	<b>Author</b>	<b>Year</b>
1	Mundim e.t al	2000
2	Matambalya & Wolf	2001
3	Kauffmann	2005
4	Muhammad	2010
5	Olawale & Garwe	2010
6	Abor & Quartey	2010
7	Fjose e.t al	2010
8	Van Scheers	2011
9	Maseko e.t al	2011
10	Neneh & van Zyl	2012
11	Shanmugam	2012
12	Maunganidze	2013
13	Ensari & Karabay	2014
14	Rumukumba	2014
15	Karedza e.t al	2014
16	Chivasa	2014
17	Gwangwava e.t al	2014
18	Tazilah & Hussain	2015
19	Majoni e.t al	2016
20	Lampadarios	2016
21	Suárez	2016
22	Emezie	2017
23	Muriithi	2017
24	Edmore	2017
25	Masroor & Asim	2019
26	Osano	2019
27	Bomani e.t al	2019
28	Gamage e.t al	2020
29	Kot e.t al	2020
30	García-Vidal	2020
31	Rajagopaul e.t al	2020
32	Asgary e.t al	2020
33	Rajagopaul e.t al	2020
34	Zutshi e.t al	2021
35	Klein & Todesco	2021
36	Atiku & Randa	2021
37	Iwu	2021
38	Gorjian Khanzad , & Gooyab	2021
39	Gordana & Biljana,	2021
40	Kala'lembang	2021
41	Caballero-Morales	2021
42	Utiti e.t al	2021
43	Epede & Wang	2022
44	Bugwandin & Bayat	2022
45	Lu e.t al	2022
46	Hendayani e.t al	2022
47	Brown e.t al	2022
48	Nkwinika & Akinola	2023
49	Trierweiler	2023
50	Doğan & Hamidow	2023