



Factors Affecting the Performance of Small and Medium Enterprises in Tanzania: The Case of Urban West Region, Zanzibar

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KEYWORDS

Small and Medium Enterprises, SME Performance, Managerial expertise, Marketing, Technology use and Resource-Based View (RBV).

ABSTRACT

Small and medium enterprises (SMEs) are critical for socio-economic development such that no country can fully achieve sustainable growth and development without the active contribution of its SMEs. Accordingly, this study examined the influence managerial expertise, marketing, and technology use on the performance of SMEs in Urban West Region, Zanzibar. The study employed a cross-sectional survey design and data were collected from 378 SME owners and managers and analyzed data via Ordinal Logistic Regression (OLR). The findings reveal that managerial expertise has a significant and positive impact on SME performance with management training and evaluation systems emerging as key contributing factors. In terms of marketing, the study found that strategic allocation of revenue to marketing activities strongly and significantly enhances performance outcomes. Regarding technology use, only investment in ICT infrastructure demonstrated a marginally significant effect on SME performance. The study contributes to the Resource-Based View (RBV) by demonstrating that internal organizational capabilities, particularly managerial expertise, marketing, and technology use, are important strategic resources influencing SME performance. The findings support the RBV assumption that effective utilization of internal resources enhances firm performance and extend the applicability of RBV in the context of SMEs in Zanzibar. The study recommends that SME owners and managers should strengthen

managerial competencies through training and effective evaluation systems, allocate sufficient resources to marketing activities, and enhance investment in appropriate technological infrastructure to improve business performance.

1. Introduction

Small and Medium Enterprises (SMEs) play a vital role in economic growth, employment creation, innovation, and poverty reduction worldwide (World Bank, 2020). SMEs account for approximately 90% of businesses and more than 50% of global employment, making them a key driver of economic development, particularly in developing countries where they contribute significantly to income generation and economic diversification (Enaifoghe & Scholar, 2023). Despite their importance, many SMEs face persistent challenges that limit their performance and long-term sustainability. Common constraints include inadequate managerial capabilities, weak marketing practices, limited access to finance, and low levels of technology adoption (Isah & Ibrahim, 2024; Runde et al., 2020).

In Africa, SMEs constitute nearly 80% of all enterprises and provide about 60% of employment opportunities, making them central to economic transformation and livelihoods (Enaifoghe, 2024; Enaifoghe & Ramsuraj, 2023). However, their performance remains constrained by poor infrastructure, limited technological integration, inadequate managerial skills, and institutional challenges that hinder competitiveness and growth (Quaye et al., 2024; Waque et al., 2024). Although previous studies have extensively examined external barriers to SME development, increasing attention has been directed toward internal organizational capabilities as critical determinants of firm performance (Hassan, 2013).

The situation is similar in Tanzania, where SMEs contribute approximately 35% of the national Gross Domestic Product (GDP) and about 20% of employment (Kachunga et al., 2026; Mkenda & Rand, 2020). Various government initiatives have been implemented to support SME development through entrepreneurship promotion, vocational training, and improved access to financial services. Nevertheless, challenges related to managerial

competence, marketing effectiveness, and technology utilization continue to affect SME performance and growth(Rajeev et al., 2017; Saifuddin, 2021).

In Zanzibar, particularly in the Urban West Region, SMEs play an important role in employment creation and income generation, especially within the tourism, retail, manufacturing, and service sectors (K. M. Mwita, 2019; M. H. Mwita, 2014). Despite their economic significance, many SMEs continue to experience weak growth, low competitiveness, and high failure rates. Existing studies in Zanzibar have identified several constraints, including inadequate managerial skills, weak marketing practices, limited technological adoption, restricted access to business support services, and unfavorable business conditions (Khamis & Zhifang, 2022; Mussa et al., 2021; Talib, 2023). However, much of the existing literature focuses primarily on external challenges facing SMEs and relies heavily on descriptive approaches, providing limited empirical evidence on how internal organizational capabilities influence business performance.

From a theoretical perspective, the Resource-Based View (RBV) argues that firms achieve superior performance through the effective acquisition, development, and utilization of valuable, rare, inimitable, and non-substitutable resources and capabilities (Barney, 1991). Within the SME context, managerial expertise, marketing capabilities, and technology utilization represent important strategic resources that can enhance competitiveness and business success. Although RBV has been widely applied in entrepreneurship and strategic management research, its application in explaining SME performance in Zanzibar remains limited.

Consequently, there is insufficient empirical evidence on the extent to which managerial expertise, marketing practices, and technology use contribute to SME performance in Zanzibar. Addressing this gap is important for both theory and practice, as understanding the role of internal capabilities can inform strategies aimed at improving enterprise performance and sustainability. Therefore, this study examines the influence of managerial expertise, marketing practices, and technology use on SME performance in the Urban West Region of Zanzibar using the Resource-Based View (RBV) as the guiding theoretical

framework. The study contributes to the growing literature on SME performance by providing empirical evidence from Zanzibar and extending the application of RBV in the context of developing economies.

2. Materials and Methods

2.1 Theoretical Foundation: Resource-Based View (RBV)

This study is grounded in the Resource-Based View (RBV), a strategic management theory that explains firm performance through the possession and effective utilization of internal resources and capabilities. Originally developed by Penrose (1959) and later formalized by (Barney, 1991), RBV posits that organizations achieve sustained competitive advantage when they possess resources that are valuable, rare, inimitable, and non-substitutable (VRIN). Such resources enable firms to improve efficiency, respond to market changes, and outperform competitors (Wernerfelt, 1984).

Within the SME context, managerial expertise, marketing capabilities, and technology utilization can be viewed as strategic resources that contribute to business success. Managerial expertise facilitates effective decision-making and resource allocation, marketing capabilities strengthen customer acquisition and retention, while technology enhances operational efficiency and innovation. According to RBV, SMEs that effectively develop and deploy these capabilities are more likely to achieve superior performance than firms that lack them (Ahmad et al., 2010; Ndofor, 2010; Sirmon et al., 2007). Consequently, RBV provides an appropriate theoretical lens for examining how internal capabilities influence SME performance in the Urban West Region of Zanzibar.

2.2 Literature Review and Hypotheses Development

2.2.1 Managerial Expertise and SME Performance

Managerial expertise refers to the knowledge, skills, competencies, and leadership abilities possessed by business owners and managers that enable effective planning, decision-making, and organizational control. In SMEs, managerial expertise is reflected through

management training, leadership capability, decision-making quality, and performance evaluation systems. Previous studies have consistently identified managerial competence as a critical determinant of SME success because it influences strategic direction, resource utilization, and organizational adaptability (Atiase, 2025; Nyangarika & Bundala, 2020).

From the RBV perspective, managerial expertise represents an intangible strategic resource that enhances organizational effectiveness and competitiveness. Empirical evidence indicates that firms managed by individuals with stronger managerial capabilities tend to exhibit higher levels of productivity, growth, and overall performance (Fatoki, 2011; Mitchelmore & Rowley, 2010). However, evidence from developing economies remains mixed, particularly in contexts characterized by resource constraints and limited managerial development opportunities. Therefore, the following hypothesis is proposed:

H1: Managerial expertise has a positive and significant influence on SME performance.

2.2.2 Marketing and SME Performance

Marketing capability refers to a firm's ability to identify customer needs, communicate value, maintain customer relationships, and effectively position products and services in the marketplace. For SMEs, marketing activities include allocating resources to promotion, engaging customers, responding to competition, and implementing efficient marketing strategies. Effective marketing enables firms to increase visibility, strengthen customer loyalty, and expand market share (Hafidah & Al-Shreifeen, 2024).

RBV identifies marketing capability as a valuable organizational resource that can generate competitive advantage through superior customer relationships and market responsiveness. Studies have shown that strategic marketing investments positively influence firm performance by improving customer acquisition and revenue generation (Amaglo, 2019; Scholarworks & Hicks, 2021). Nevertheless, the effectiveness of marketing practices varies across contexts due to differences in market conditions and resource availability. Given the importance of marketing capability in creating competitive advantage, this study proposes the following hypothesis:

H2: Marketing practices have a positive and significant influence on SME performance.

2.2.3 Technology Use and SME Performance

Technology use refers to the adoption and application of digital technologies, including information and communication technologies (ICTs), software systems, digital business tools, and online marketing platforms. Technological capabilities enable firms to improve efficiency, reduce operational costs, enhance communication, and increase access to broader markets (Omrani et al., 2024).

Within the RBV framework, technological capability constitutes a strategic organizational resource that facilitates innovation and strengthens competitive positioning. Previous studies suggest that SMEs adopting appropriate technologies tend to achieve better operational performance and market competitiveness than firms relying on traditional business practices (Emmanuel Magnus-Eweka, 2023; Faiz et al., 2024; Mian et al., 2020). However, technology adoption remains uneven among SMEs in developing economies due to financial, infrastructural, and knowledge-related constraints. Therefore, this study hypothesizes that:

H3: Technology use has a positive and significant influence on SME performance.

2.3 Conceptual Framework

The conceptual framework is based on the Resource-Based View and illustrates the hypothesized relationships between internal organizational capabilities and SME performance. Specifically, managerial expertise, marketing practices, and technology use are treated as independent variables, while SME performance is the dependent variable. The framework assumes that improvements in these internal capabilities enhance the performance of SMEs.

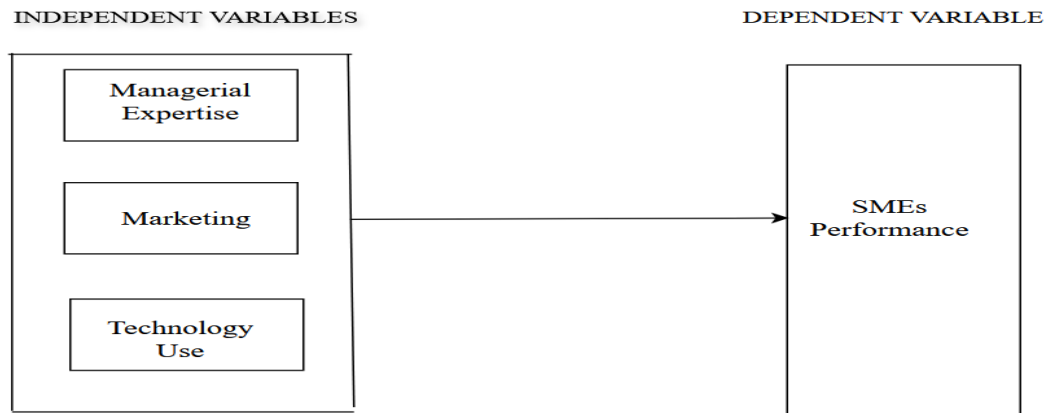


Figure 1: The conceptual framework of the study

2.4 Research Design and Methods

2.4.1 Research Design

This study employed a quantitative cross-sectional survey design to examine the influence of managerial expertise, marketing practices, and technology use on SME performance in the Urban West Region of Zanzibar. The design was considered appropriate because it enabled the collection of standardized data from a large number of respondents at a single point in time and facilitated statistical examination of relationships among study variables.

2.4.2 Population and Sample

The target population comprised 22,357 registered SMEs operating within the Urban West Region of Zanzibar. Using Cochran's sample size determination formula and a 95% confidence level with a 5% margin of error, a sample of 378 SME owners and managers was obtained.

2.4.3 Sampling Procedure

A simple random sampling technique was employed to ensure that each SME within the population had an equal probability of selection. This approach minimized sampling bias and enhanced the representativeness of the sample.

2.4.4 Data Collection

Primary data were collected through a structured questionnaire administered electronically using Google Forms. SME owners and managers were selected as respondents because of their direct involvement in business operations and strategic decision-making.

2.4.5 Measurement of Variables

The study examined four constructs: managerial expertise, marketing practices, technology use, and SME performance. All constructs were measured using multiple indicators adapted from previous studies and assessed on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

2.4.6 Reliability and Validity

Instrument reliability was assessed using Cronbach's Alpha. The results indicated satisfactory internal consistency for managerial expertise ($\alpha = 0.758$), marketing practices ($\alpha = 0.904$), and technology use ($\alpha = 0.882$). Content validity was ensured through expert review, while construct validity was achieved by aligning measurement items with established theoretical and empirical literature.

2.4.7 Data Analysis

Data were analyzed using STATA version 17. Descriptive statistics were used to summarize respondent characteristics, while Ordinal Logistic Regression (OLR) was employed to examine the influence of managerial expertise, marketing practices, and technology use on SME performance.

3. Results and Discussion

3.1 Respondent Characteristics

The study involved 378 SME owners and managers operating in the Urban West Region of Zanzibar. Table 1 presents the demographic characteristics of the respondents. The majority of respondents were male (72.8%), while females accounted for 27.2%. This distribution

suggests that male participation continues to dominate SME ownership and management in the study area.

Regarding age, most respondents (69.6%) were between 35 and 44 years, followed by those aged 25–34 years (21.2%). Only 9.0% were aged between 45 and 54 years, while less than 1% were above 55 years. This finding indicates that SMEs in the Urban West Region are predominantly managed by individuals in their economically productive years, potentially enhancing adaptability to business innovations and strategic management practices.

The educational profile revealed that most respondents possessed formal education, with diploma holders constituting the largest group (59.8%), followed by degree holders (24.9%). Only a small proportion reported no formal education or primary education. The relatively high educational attainment suggests that SME operators possess the basic knowledge and skills necessary to manage business operations and adopt modern management practices.

Table 1: Demographic Characteristics of Respondents (N = 378)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	275	72.8
	Female	103	27.2
Age Group (Years)	25–34	80	21.2
	35–44	263	69.6
	45–54	34	9.0
	55 and above	1	0.3
	No formal education	3	0.8
Educational Level	Primary	1	0.3
	Secondary	40	10.6
	Diploma	226	59.8
	Degree	94	24.9
	Master's	14	3.7
	Years of Experience in Business Management	Less than 1 year	35
1–3 years		224	59.3
4–6 years		81	21.4
7–10 years		10	2.6
More than 10 years		28	7.4

Type of Business	Retail	22	5.8
	Manufacturing	28	7.4
	Service	180	47.6
	Tourism	74	19.6
	Handcraft	74	19.6
Position in Business	Manager	281	74.3
	Owner	62	16.4
	Both Manager and Owner	35	9.3

Source: Field Data (2025)

In terms of business experience, the majority of respondents (59.3%) had between one and three years of management experience, while 21.4% had between four and six years. This suggests that many SMEs are relatively young enterprises, which may influence their managerial capabilities and strategic development. Concerning business type, service-oriented enterprises dominated the sample (47.6%), followed by tourism and handcraft businesses (19.6% each). Finally, most respondents occupied managerial positions (74.3%), while 16.4% were owners and 9.3% performed both managerial and ownership roles. This composition ensured that the respondents possessed sufficient knowledge regarding business operations and performance.

3.2 Model Diagnostics

Before estimating the effects of managerial expertise, marketing practices, and technology use on SME performance, several diagnostic tests were conducted to assess model adequacy. The likelihood ratio test showed that the full model significantly improved model fit compared to the intercept-only model ($\chi^2 = 49.35$, $p < 0.001$). The improvement in log-likelihood from -91.32 to -66.65 indicates that the explanatory variables collectively contribute to variations in SME performance.

Table 2: Overall Model Diagnostics

Test / Statistic	Value	df	p-value
Log Likelihood (Null Model)	-91.32	-	-
Log Likelihood (Full Model)	-66.65	-	-
Likelihood Ratio Chi-square	49.35	18	0.0001
McFadden's Pseudo R ²	0.2702	-	-

Wald Test (Managerial Expertise – Parallel Lines Assumption)	1.49	4	0.8275
Wald Test (Marketing – Parallel Lines Assumption)	0.13	4	0.9980
Wald Test (Technology Use – Parallel Lines Assumption)	36321.14	6	0.0000
LR Chi-square (Marketing Model Fit)	52.26	9	0.0000
LR Chi-square (Managerial Model Fit)	16.28	4	0.0027
LR Chi-square (Technology Model Fit)	16.25	6	0.0125

The model achieved a McFadden's Pseudo R^2 value of 0.2702, suggesting that approximately 27% of the variation in SME performance is explained by the independent variables included in the model. Although lower than conventional R^2 values in linear regression, this magnitude is considered acceptable in ordinal logistic regression and indicates moderate explanatory power.

The proportional odds assumption was further assessed using Wald tests. The managerial expertise model satisfied the parallel-lines assumption ($\chi^2 = 1.49$, $p = 0.8275$), while the marketing model also met the assumption ($\chi^2 = 0.13$, $p = 0.998$). However, the technology-use model violated the assumption ($\chi^2 = 36321.14$, $p < 0.001$), justifying the application of the generalized ordered logit model. Overall, the diagnostic results confirmed that the selected modelling approach was appropriate for examining the determinants of SME performance.

3.3 Managerial Expertise and SME Performance

The generalized ordered logit model results presented in Table 3 indicate that managerial expertise has a mixed influence on SME performance. Specifically, management training (OR = 0.103, $p = .020$) and the evaluation system (OR = 0.192, $p = .037$) were statistically significant predictors of SME performance, suggesting that these managerial dimensions play an important role in shaping business outcomes. In contrast, leadership ability (OR = 0.415, $p = .304$) and management decision-making criteria (OR = 4.305, $p = .292$) did not exhibit statistically significant effects on SME performance.

Table 3: Effects of Managerial Expertise on SME Performance

Variable	Odds Ratio	p-value
Management Training (Q1)	0.1032	0.020
Leadership Ability (Q2)	0.4145	0.304
Decision-Making Criteria (Q3)	4.3051	0.292
Evaluation System (Q4)	0.1923	0.037
Constant	1.1950	0.850

Source: Field Data 2025

Overall, the findings suggest that while not all aspects of managerial expertise contribute equally to performance, the presence of effective management training and systematic evaluation practices is associated with variations in SME performance. These results support the view that managerial capabilities constitute valuable organizational resources that can influence firm performance, consistent with the Resource-Based View (RBV), which emphasizes the importance of internal competencies in achieving organizational success (Pandisha, H. et al., 2024). The significance of management training and evaluation systems suggests that SMEs that invest in developing managerial knowledge and monitoring organizational activities are better positioned to utilize their resources efficiently and enhance performance outcomes (Atiase, 2025; Fatoki, 2011).

3.4 Marketing and SME Performance

The generalized ordered logit model results indicate that marketing strategies did not have a statistically significant effect on SME performance, as all marketing-related variables recorded p-values greater than 0.05. Specifically, revenue allocation to marketing, customer engagement, market competition, and marketing efficiency were not significant predictors of SME performance. Although customer engagement (OR = 30.11) and market competition (OR = 18,436.17) exhibited relatively large odds ratios, their effects were not statistically significant, suggesting weak and inconsistent relationships with SME performance among the surveyed enterprises.

Table 4: Effects of Marketing Practices on SME Performance

Variable	Odds Ratio	p-value
Revenue Allocation on Marketing (Q5)	0.01	0.827
Customer Engagement (Q6)	30.11	0.751
Market Competition (Q7)	18436.17	0.650
Marketing Efficiency (Q8)	0.02	0.568
Constant	0.03	0.558

Source: Field Data 2025

The significance of marketing expenditure suggests that SMEs that allocate adequate resources to promotional activities are more likely to improve their visibility, attract customers, and enhance business performance. This finding highlights the importance of strategic investment in marketing activities, particularly within competitive business environments where customer awareness and market presence are essential for survival and growth.

The findings are consistent with previous studies emphasizing the role of marketing investment in enhancing organizational competitiveness and business performance (Amaglo, 2019; Scholarworks & Hicks, 2021) . However, the lack of significant effects for customer engagement and market competition contrasts with studies that identified these factors as important determinants of business success. One possible explanation is that many SMEs in Zanzibar continue to rely on traditional marketing approaches and may not fully exploit customer relationship management and competitive positioning strategies.

Within the RBV framework, marketing capability constitutes a valuable organizational resource that enables firms to differentiate themselves from competitors and create customer value. The findings therefore reinforce RBV's proposition that internal capabilities contribute to firm performance when effectively deployed. Accordingly, “Hypothesis 2 was supported”, indicating that marketing practices significantly influence SME performance.

3.5 Technology Use and SME Performance

The generalized ordered logit model results presented in Table 5 indicate that ICT investment significantly influences SME performance ($p = 0.001$), suggesting that increased investment in ICT infrastructure enhances performance outcomes among SMEs. However, adoption of digital tools ($p = 0.461$) and social media and online marketing ($p = 0.562$) do not show statistically significant effects on SME performance. These findings imply that while basic ICT investment is important, advanced digital marketing tools and platforms may not yet be fully optimized or effectively utilized by SMEs in Zanzibar.

Table 5: Effects of Technology Use on SME Performance

Variable	Odds Ratio	p-value
ICT Investment (Q9)	0.1315	0.001
Adoption of Digital Tools (Q10)	0.40	0.461
Social Media & Online Marketing (Q11)	2.13	0.562
Constant	1.62	0.663

Source: Field Data 2025

The findings partially support previous studies that identify technology adoption as an important driver of SME competitiveness and innovation (Faiz et al., 2024; Omrani et al., 2024). However, unlike studies conducted in more technologically advanced environments, the present study demonstrates that the performance benefits of technology depend on contextual factors and organizational readiness.

From the RBV perspective, technology capability represents a strategic resource that can enhance efficiency, innovation, and competitiveness. The relatively weak effects observed suggest that many SMEs in Zanzibar have not yet fully transformed technology investments into valuable organizational capabilities capable of generating sustained competitive advantage. Therefore, “Hypothesis 3 received only partial support”, indicating that the influence of technology use on SME performance remains limited within the study context.

4. Conclusion and Implications

4.1 Conclusion

This study examined the influence of managerial expertise, marketing practices, and technology use on the performance of Small and Medium Enterprises (SMEs) in the Urban West Region of Zanzibar using the Resource-Based View (RBV) as the guiding theoretical framework. The findings demonstrate that internal organizational capabilities play an important role in shaping SME performance.

The results revealed that managerial expertise significantly influences SME performance, particularly through management training and performance evaluation systems. These findings suggest that SMEs that invest in developing managerial competencies and monitoring business performance are more likely to achieve improved organizational outcomes. Marketing practices were also found to significantly affect SME performance, with marketing expenditure emerging as the most influential factor. This indicates that strategic investment in marketing activities contributes to increased market visibility and business competitiveness.

Although technology use showed a statistically significant overall relationship with SME performance, the effects of individual technology-related indicators were relatively weak. This finding suggests that while technology has the potential to improve SME performance, many enterprises in Zanzibar may not yet be utilizing digital technologies effectively enough to realize substantial performance gains.

Overall, the study supports the Resource-Based View by demonstrating that valuable internal resources and capabilities, particularly managerial expertise and marketing capabilities, contribute significantly to SME performance. The findings underscore the importance of strengthening internal organizational competencies as a pathway toward enhancing the sustainability and competitiveness of SMEs in Zanzibar.

4.2 Theoretical Implications

This study contributes to the growing body of literature on SME performance by extending the application of the Resource-Based View within the context of developing economies, particularly Zanzibar. The findings provide empirical evidence that managerial expertise and marketing capabilities function as strategic resources capable of enhancing organizational performance. By demonstrating the varying effects of different internal capabilities, the study reinforces RBV's central proposition that firms achieve superior performance when they effectively develop and utilize valuable organizational resources. The study also highlights the need for further examination of technology-related capabilities in resource-constrained environments where the benefits of digital transformation may not be immediately realized.

4.3 Practical Implications

The findings offer several practical implications for SME owners, policymakers, and development stakeholders. First, SME owners and managers should prioritize managerial training, leadership development, and the implementation of performance evaluation systems to improve decision-making and organizational effectiveness. Second, SMEs should allocate adequate resources to marketing activities and adopt structured marketing strategies that enhance customer acquisition and market penetration. Third, enterprises should gradually invest in digital technologies and strengthen their capacity to utilize technological tools effectively in daily business operations.

For policymakers and government institutions, the findings highlight the need to strengthen SME support programs that focus on managerial capacity building, business advisory services, and digital skills development. Policies aimed at improving access to affordable technology, training opportunities, and marketing support services may contribute significantly to improving SME competitiveness and long-term sustainability. Furthermore, strengthening institutional support mechanisms for SMEs can promote entrepreneurship, employment creation, and economic development in Zanzibar.

4.4 Limitations and Future Research

Despite its contributions, this study has several limitations. The study was confined to SMEs operating within the Urban West Region of Zanzibar, which may limit the generalizability of the findings to other regions. In addition, the cross-sectional research design captured data at a single point in time and therefore could not assess changes in SME performance over time.

Future studies should expand the geographical scope to include other regions of Zanzibar and Mainland Tanzania to facilitate comparative analysis. Longitudinal studies are recommended to examine how managerial expertise, marketing capabilities, and technology adoption influence SME performance over time. Future research may also employ mixed-method approaches to provide deeper insights into the mechanisms through which internal organizational capabilities contribute to business success. Furthermore, greater attention should be given to emerging digital technologies, including e-commerce platforms, mobile payment systems, cloud computing, and artificial intelligence, to better understand their role in enhancing SME competitiveness in developing economies.

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