

Significance of Entrepreneurs' Demographic Factors on the Growth of SMEs in the Clothing Industry

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ABSTRACT

This study addresses the challenges faced by small and medium enterprises (SMEs) in the clothing industry in Lusaka town of Zambia. The study focuses on external factors and entrepreneurs' demographic characteristics. While previous research explored external challenges, the study aims to fill the gap by investigating how entrepreneurs' age, gender, and education influence SME growth in the clothing business sector. The objectives of the study were to; determine the relationship between the age of entrepreneurs and the growth of their SMEs; determine the relationship between the gender of the entrepreneurs and the growth of their SMEs and to establish the extent to which the entrepreneurs' level of education influence the growth of their SMEs. The research adopts a positivism research philosophy and employs a quantitative research approach, utilizing an explanatory research design. The study is conducted in the Central Business District (CBD) of Lusaka town, given its prominence in SMEs. The target population comprises SMEs in the clothing business, and the sample size is determined using a stratified random sampling method. Data collection involves structured questionnaires, and data analysis is performed using the Statistical Package for Social Sciences (SPSS) version 22. Descriptive statistics, Chi-square tests, t-tests, and multiple regression analyses are employed to examine relationships between demographic factors and SME growth. The findings reveal a positive relationship between the age of entrepreneurs and SME growth, indicating that older entrepreneurs have a more significant influence on the growth of SMEs. However, the gender of entrepreneurs does not show a significant relationship with SME growth, challenging traditional beliefs. Surprisingly, the study finds a negative relationship between the level of education and SME growth, contradicting some existing literature. Based on these insights, recommendations are made, including initiating entrepreneurial training programs, improving access to financial resources, promoting gender inclusivity, and implementing policy interventions. The study emphasizes the importance of continuous research to monitor evolving dynamics and inform adaptive strategies for sustained SME growth.

Keywords: smes, entrepreneur demographics, clothing industry, zambia

I. INTRODUCTION

In the last 10 years, Zambia has recorded a tremendous increase in the number of SMEs. The first factor that steered the increase in SMEs in Zambia is increased levels of unemployment among youths due to prolonged employment freeze in the formal sector (Nuwagaba, 2015). In the last 10 years, the rate at which the formal sector has been absorbing youths for employment is very slow. This has consequently made most youths to start their own SMEs as a form of employment (Muchoka, 2020). The second factor that has opened the way for the expansion of the SMEs sector is increased globalization and technology usage among most Zambians. In the recent years, Zambia has witnessed increased access to internet services consequently expanding the business opportunities for all. This means that the playing field for all scales of enterprises has been leveled to some extent, consequently, opening a way for young people to start SMEs (Nuwagaba, 2015). The other important factor that has seen the growth of SMEs sector is the political will. In the last 10 years, the government of Zambia has shown commitment in promoting and supporting the growth of small and medium enterprises (Zambia Tax Platform, 2021).

Despite the important potential that SMEs present to employment creation and economic growth, Zambia has recorded massive mortality and stagnation of SMEs. The past statistics indicate that 3 out of 5 SME businesses fail within the first few months of operation (Central Statistics Office, 2020). According to the available literature, four factors have been found to be associated with increased stagnation and mortality of SMEs in Zambia. These are: Accessibility of resources & finance (Nuwagaba, 2015); the nature of the market and customers (Makinishi, 2021); and enterprises' characteristics such as

the nature of the business, and the location (Nuwagaba, 2015). Also, researchers have consistently given vague and shallow findings that there has been a significant association between entrepreneurs' demographic characteristics (age, sex, and education) and the growth and performance of SMEs. In fact, Nuwagaba (2015) shows that in most cases, banks have for many years used this criterion in giving loans to entrepreneurs. However, there have been limited or no concrete and convincing evidence that suggests the significant relationship between entrepreneurs' demographic characteristics and the growth of the SMEs in Zambia. This is why, the current study seek to establish the extent to which entrepreneurs' demographic characteristics impact the growth of SMEs in Zambia with the following objectives; to determine the relationship between the age of entrepreneurs and the growth of their SMEs, to determine the relationship between the gender of the entrepreneurs and the growth of their SMEs and to establish the extent to which the entrepreneurs' level of education impact the growth of their SMEs.

II. REVIEW OF LITERATURE

2.1 The Importance of Entrepreneur's Demographic Characteristics in SMEs Growth

The significance of entrepreneurs' demographic characteristics in the growth of small and medium-sized enterprises (SMEs) has been extensively studied. According to Olugbola (2017), factors such as age, gender, education, experience, and background play a crucial role in influencing the success of SMEs. Wang and Ang (2004) suggest that older entrepreneurs often bring more industry knowledge and experience, leading to better decision-making and higher growth rates.

Research indicates that female entrepreneurs contribute unique perspectives and skills, fostering innovation and resilience (Mestre, 2018). Additionally, studies emphasize the positive impact of demographic characteristics, including age, gender, education, and experience, on entrepreneurial success (Indarto and Santoso, 2020). Age, in particular, is associated with increased skills and qualifications, with the age range of 25 to 45 identified as a period of heightened entrepreneurial activity (Suharno et al., 2016).

Entrepreneurs' characteristics, such as age, gender, and education, influence entrepreneurial behavior and company performance (Hadi et al., 2015). For instance, older entrepreneurs, aged 25 to 45, exhibit higher entrepreneurial endeavors and are generally more successful than their younger counterparts (Reynolds et al., 2001). Similarly, studies suggest that male entrepreneurs tend to be more successful than their female counterparts, attributing it to differences in entrepreneurial intentions (Mazzarol et al., 2016).

The relationship between entrepreneurs' age and SME growth is complex and conflicting. Some studies propose that younger entrepreneurs are more likely to succeed due to attributes like energy, high aspirations, and adaptability to technological changes (Korunka et al., 2010). On the contrary, others argue that older entrepreneurs, leveraging experience and business networks, exhibit quicker growth (Pramono et al., 2020). The energy and business experience of middle-aged entrepreneurs (25 to 45 years) are identified as contributing to the most successful and rapid growth of enterprises (Ali et al., 2020).

In conclusion, understanding and considering entrepreneurs' demographic characteristics are crucial for shaping entrepreneurial behavior and influencing SME growth. The intricate interplay between age, gender, education, and experience highlights the diverse factors contributing to entrepreneurial success.

2.2 Entrepreneurs' Age and the Growth of their SMEs

The relationship between the entrepreneurs' age and the growth of SMEs has shown conflicting findings. Some findings have revealed that younger entrepreneurs, more than older entrepreneurs are likely to succeed and grow their businesses (Woldie et al., 2008; Pramono et al., 2020). On the other hand, other scholars such as Korunka et al (2010) indicate that young entrepreneurs are more likely to grow their businesses because they are energetic, they have higher aspirations, they are willing to work for long hours, and they easily adapt to technological changes. Such attributes are lacking in older entrepreneurs (Korunka et al., 2010). Older entrepreneurs seem to have less business aspirations because they psychologically feel they have attained maximum aspiration or have divided aspirations (Islam et al., 2011). Also, Korunka et al (2010) noted that older entrepreneurs fail to be fully committed towards their businesses because of role-conflict (i.e. they have many other societal roles to play other than their entrepreneurial activities). Islam et al (2011) revealed in their study that entrepreneurs in the age range 25 to 34 years were the most entrepreneurially active that entrepreneurs in the age range 35 to 50. Watkins et al (2012) found that young entrepreneurs in the age range of 25 to 40 more than older learners were more inclined to take business risks hence were more successful in their businesses.

Another set of findings reveal that older entrepreneurs, more than younger entrepreneurs are likely to succeed and grow their businesses. Pramono et al (2020) revealed in their study that enterprises of older entrepreneurs showed quick growth than enterprises of younger entrepreneurs due to variations in experience and business networks (partnerships). Woldie et al (2008) revealed that young entrepreneurs below the age of 25 have the energy to work and run around, but they lack the needed business experience. While the older entrepreneurs (above the age of 45) they lack the energy to work but they have the needed

business experience. Ali et al (2020) found out that the enterprises of middle-aged (between 25 to 45 years) entrepreneurs were the most successful and rapid growing because they had both the energy to work and the needed business experience (Ali et al., 2020).

2.3 Entrepreneurs' Gender and the Growth of their SMEs

Several empirical studies have revealed that there exists a relationship between entrepreneurs' sex and the growth of SMEs. Some studies have indicated that this relationship is complex. Nyang'ori (2010) revealed in his study that entrepreneurs' sex differences was significantly related to many factors that influence the growth of enterprises such as commitment to business, partnerships, and access to resources. It was revealed that male entrepreneurs had better access to business resources, thriving partnerships, and more hours of business commitment than female entrepreneurs. Hence, male-owned enterprises generated more profits than female-owned enterprises (Nyang'ori, 2010).

Woldie et al (2008) found out that female entrepreneurs were generally less likely to be founders of new enterprises than males. And among those female who succeed in starting their businesses, half of such businesses fail to see their first birthday, and the few that survive remain stagnant for a long time (Woldie et al., 2008).

The World Bank (2013) reports that the rate of failure among female-owned enterprises are thrice higher than those enterprises owned by males. This is attributed to females' limited access to finance, strict collateral requirements by financiers, and women's multiple duties (World Bank, 2013).

Studies conducted by Nganda et al (2014) and Korunka et al (2010) also showed that enterprises owned and managed by males have better growth in terms of growth speed and investment return than those enterprises owned and managed by female entrepreneurs. Nganda et al (2014) indicate that the reasons to this variation is that in the communities of developing countries, other than the challenge of finances, women face the problem of illiteracy, innumeracy, and lack of basic business skills. Further, female entrepreneurs have been reported to be less risk takers (Korunka et al., 2010; Loewe et al. 2013). Also, Nganda et al (2014) found out that most female entrepreneurs are concentrated in less paying enterprises such as hairdressing and trading of basic home-commodities. Such businesses take long time to grow than male-owned business such as hardware dealing and metal fabrication (Nganda et al., 2014).

Woldie et al (2008) explored the growth of SMEs in terms of employment growth between those owned by males and those owned by females. Their findings revealed that there is high employment turnover among female owned enterprises than those owned by males. It was revealed that the main reason to that is that women managers have less skills in human resource management and conflict management skills than male managers (Woldie et al., 2008). Poblete and Grimsholm (2010) found out that the net salaries per employee in female-owned enterprises were significantly lower than net salaries per employee in male-owned enterprises. They concluded that this explains why there is more employment turnover in female-owned enterprises than in male-owned enterprises (Poblete and Grimsholm, 2010). However, other studies do not find any significant relationship between the sex of entrepreneurs and the growth of small and medium enterprises (such as studies by Barkham et al., 2006; Birley and Westhead, 2013).

2.4 Entrepreneurs' Level of Education and the Growth of their SMEs

Many scholars have argued that entrepreneurs' education is associated with factors that lead to the growth of SMEs such as knowledge, skills, self-confidence, and entrepreneurial motivation (Islamet al., 2011). Assumptions are that, entrepreneurs with higher education levels are able to manage and nurture their enterprises toward growth than entrepreneurs with lower education levels. This is as a result of increased knowledge, skills, motivation, and self-confidence cultivated through education (Islamet al., 2011; Kristiansen and Indarti, 2011). However, empirically, the relationship between entrepreneurs' level of education and the growth of SMEs has revealed mixed and different findings based on different contexts or settings of study. This is why this relationship between education and the growth of SMEs has remained unsettled (Kalyongwe, 2019). Some studies have revealed a positive relationship between entrepreneurs' education and the growth of SMEs, while others have revealed a negative relationship. Further, other studies have revealed a neutral relationship, and some have indicated no relationship at all.

The studies by Carter and Jones-Evans (2010) and Korunka et al (2010) show agreement that an increase in the level of education among entrepreneurs increased the chances of firm survival and growth. They noted that there was less or zero SMEs mortality among entrepreneurs with undergraduate or post-graduate degrees than entrepreneurs with less education qualifications. The highly educated entrepreneurs had better skills and knowledge needed to grow their enterprises (Carter and Jones-Evans, 2010; and Korunka et al, 2010). Escalera-Chavez et al (2015) show that entrepreneurs' level of education is significantly linked with increased entrepreneurial activity. Educated entrepreneurs have a lot of creative activities around their business, consequently, such activities enhance and expand the operation of their businesses (Escalera-Chavez et al., 2015).

Birley and Westhead (2013) revealed that it was easier among the highly educated to access business finances than it was among the less educated and the illiterate. The educated entrepreneurs have confidence to approach lending institutions for loans to expand their business, while the less educated entrepreneurs lack such confidence. It was further revealed that creditors

avored the educated when giving out loans. Which made finances for business growth readily available for the educated than the uneducated (Birley and Westhead, 2013).

On the other hand, some empirical studies suggest a negative relationship between entrepreneurs' level of education and the growth of SMEs. Ali et al (2020) reveal that the most successful SMEs belong to entrepreneurs who only have basic education and not higher tertiary education. The study by Pramono et al (2020) reported that the most educated entrepreneurs struggle more than the less educated in growing their business. However, the reasons are not clear to why the most educated more than the less educated entrepreneurs fail in the area of small and medium enterprises (Pramono et al., 2020). Other studies have revealed that the level of entrepreneurs' education doesn't matter in explaining the growth of small and medium enterprises (Silva & Santos, 2012).

III. THEORETICAL AND CONCEPTUAL FRAMEWORK

This section delved into the theoretical and conceptual framework, a crucial element in research that establishes the theoretical basis guiding the investigation. It provides a lens through which the research problem is viewed, shaping the study and informing the methodology. The main goal is to present underlying theories, models, or concepts, forming the foundation for the research. This chapter aids in framing research questions, comprehending the phenomena under scrutiny, and structuring the analysis and interpretation.

Entrepreneurship Theory of Innovation (Schumpeter, 1952): Developed by Joseph Schumpeter, this theory emphasizes the entrepreneur's role in initiating innovation to drive business growth. The entrepreneur is seen as a catalyst for change in the economy, and five types of innovation (new goods, production methods, markets, raw materials, and organization) are identified. While recognized, it is criticized for its sole focus on the entrepreneur.

Descriptive Model by Storey (1994): Storey's model categorizes growth influences into three groups: entrepreneur, firm, and strategy. Key factors include owner-manager characteristics (age, gender, education, motivation, and work experience), firm characteristics (size, location, age, ownership), and strategic elements (workforce training, market positioning, competition, etc.). The model is chosen for its insights into entrepreneur characteristics associated with innovation, motivations and subsequent business growth. The study adopts Storey's Descriptive Model, providing a detailed understanding of entrepreneur characteristics linked to business innovation, motivation, and growth.

The conceptual framework was developed from the various information that was reviewed in the literature review. Concepts, variables and theories were pulled out from the reviewed literature and guided the development of the current conceptual framework. The conceptual framework used in this study is a modified version of the Descriptive Model by Storey (1994) and the Entrepreneurship Theory of Innovation by Joseph Alois Schumpeter (1952). Based on the studies examined, the sex of the entrepreneur, their formal education level, and age have repeatedly emerged as important determinants of SME growth. Independent variables according to the conceptual framework are gender of entrepreneur, formal education and age of the entrepreneur while growth of SMEs is the dependent variable. The literature review provided critical justification for selecting these specific entrepreneur demographic factors and their potential effects on SME growth as indicated in figure below.

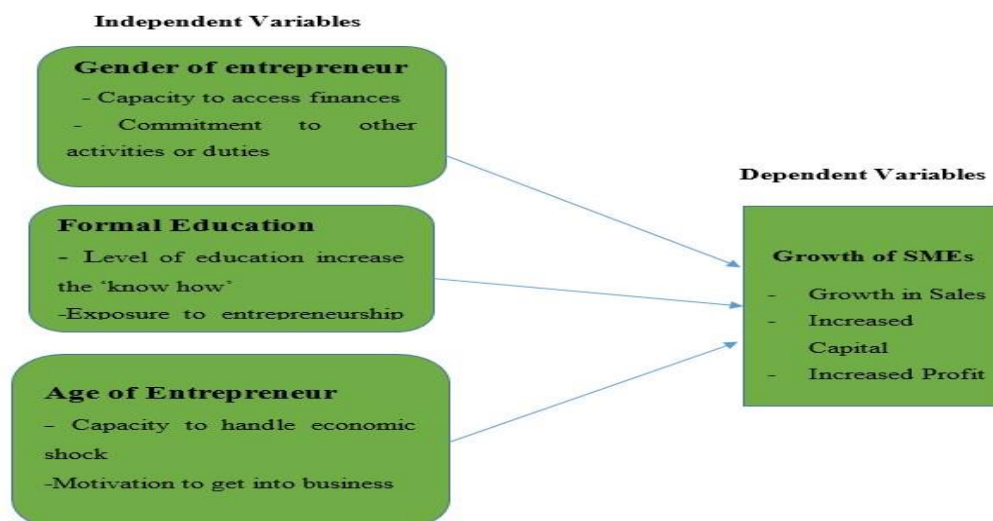


Figure 1: Conceptual Framework

IV. RESEARCH METHODOLOGY

In the research methodology chapter, a quantitative approach is chosen, specifically embracing the positivism research philosophy, which perceives social reality as observable and objective. This philosophy focuses on establishing law-like generalizations through deductive reasoning and scientific methods, emphasizing empirical data to eliminate biases. The study adopts an explanatory research design, aiming to identify cause-and-effect relationships and explore the relationships between independent variables (age, gender, education) and the dependent variable (SME growth).

The study area, Lusaka's Central Business District, is strategically selected due to its high concentration of SMEs in the clothing business, making it an ideal context for the research. The target population comprises SME owner-managers in the clothing business, chosen for its inclusivity across genders, age groups, and educational backgrounds. The sample size, determined using a formula, involves 168 SMEs selected through stratified random sampling where subgroups were formed based on the characteristics that they shared which was the second clothing business, ensuring a representative sample.

Table 4.1: Sample Size Formulation

Population Category	Population Size	10% of the Population
SMEs in first-hand clothes	486 SMEs	48.6 = 49
SMEs in second-hand clothes	1191 SMEs	119.1 = 119
TOTAL	1677	168 SMEs

Data collection relies on structured questionnaires with closed-ended questions, designed for clarity and ease of analysis. A pilot study is conducted to enhance reliability, addressing any potential issues in understanding the questionnaire. The collected data will undergo quantitative analysis using SPSS, involving descriptive statistics, Chi-Square tests, and t-tests to assess relationships between variables.

In order to ensure reliability, the researcher used the research instruments in a pilot study across several potential respondents to ensure that the understanding of the questionnaire was consistent across different respondents. The questionnaire was revised in order to address the issues in the questions that were not be easily understood or not similarly understood by the respondents in the pilot of the questionnaire. Thus, validity entails whether the study instruments/tools are able to measure what they ought to measure given the context in which they are applied. In order to minimize the issues in relation to the test validity, the questionnaire was designed as a close-ended questionnaire thereby limiting the responses of the respondents to a positive response, a negative response, or no response to the question posed. Given that the questions were close-ended questions; the validity of the questionnaire was accepted due to this approach which ensured that the responses reflected the respondents' unbiased perspectives.

The researcher strictly followed the following research ethical principles, which are research approval, research permission, informed consent from respondents, anonymity and confidentiality. Study protocol were approved by the University of Zambia. While permission to conduct a research was given by the office of the Lusaka District Commissioner. The research ethics principles that were utilized include informed consent, anonymity and confidentiality. For informed consent, this involved providing the primary research respondents with an understanding of the research objectives and enabling the potential respondents to opt in or out of participating in the primary research, Christensen et al (2011). For anonymity, the details of the participants to the primary research are not included and are not linked to any of the primary research results (Blumberg et al., 2008). Finally, for confidentiality, the research results are only shared with those who have a stake in the results and are part of the research in a specific capacity.

V. ANALYSIS OF THE RESULTS

5.1 Demographic Characteristics

5.1.1 Response Rate

The figure 5.1 shows that 96.4 percent response rate representing 162 respondents out of 168 sample size.

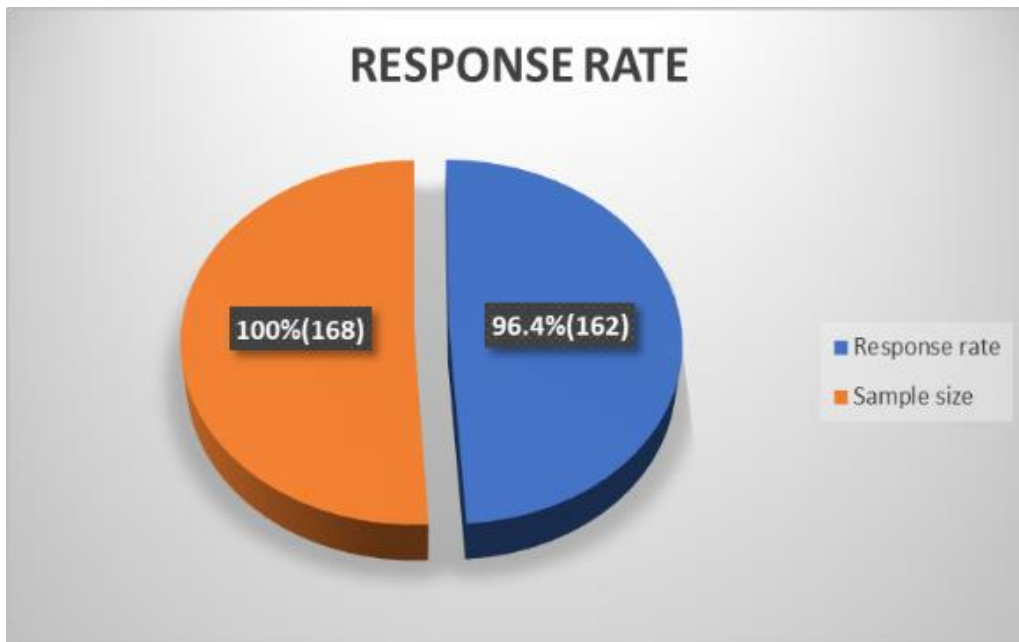


Figure 5.1: Response rate

5.1.2 Gender

The gender of the respondents is defined in the following Figure 5.2. There were a total of 58.6 percent men and 41.4 percent women that took part. According to the findings, there were more men than women who participated in the survey.

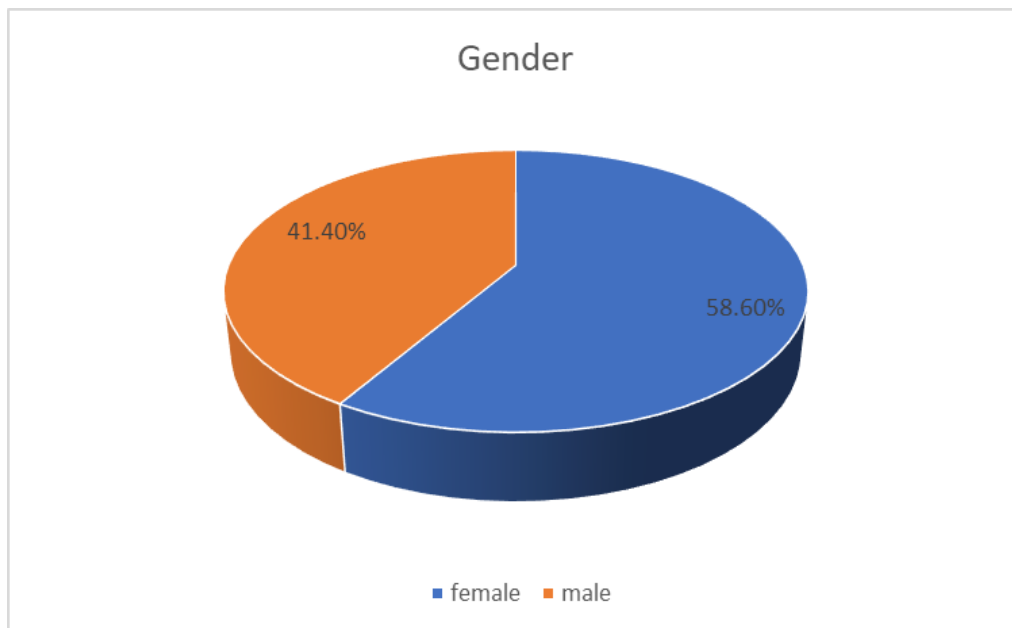


Figure 5.1: Gender of respondents

5.1.3 Marital Status

The figure 5.3 below shows that 50.6% are married, 35.2% are single, 10.5% are widowed and lastly the research shows that 3.7% are divorced.

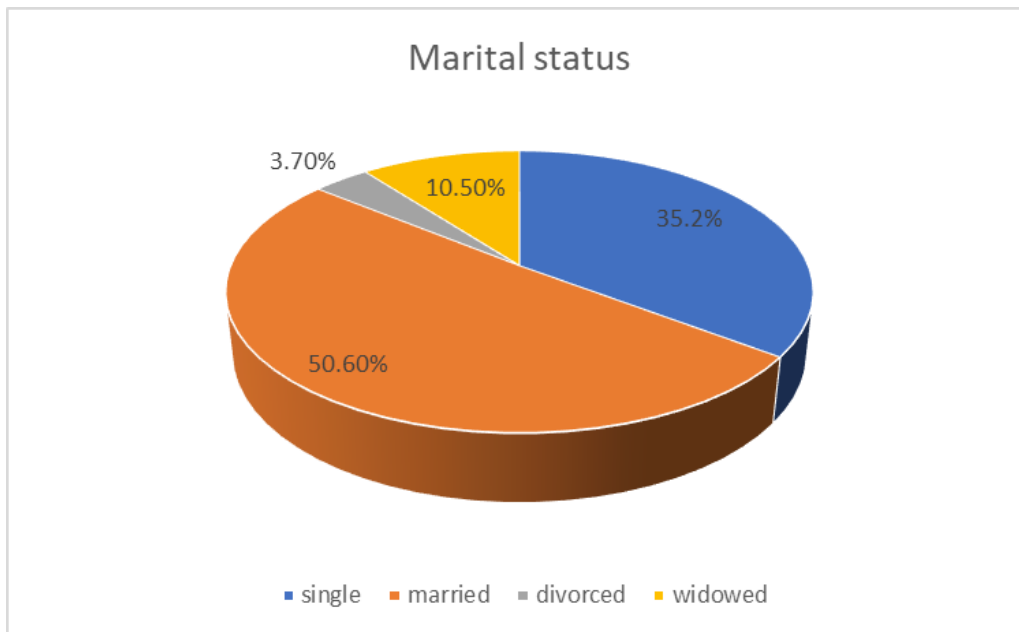


Figure 5.2: Marital status

5.1.4 Age of Respondents

Figure 5.4, 9.9% of respondents were under the age of 20, 13% were 20-29 years old, 16.7% were 30-39 years old, 50.3 percent were 40-49 years old, and 9.9% were over 60 years old.

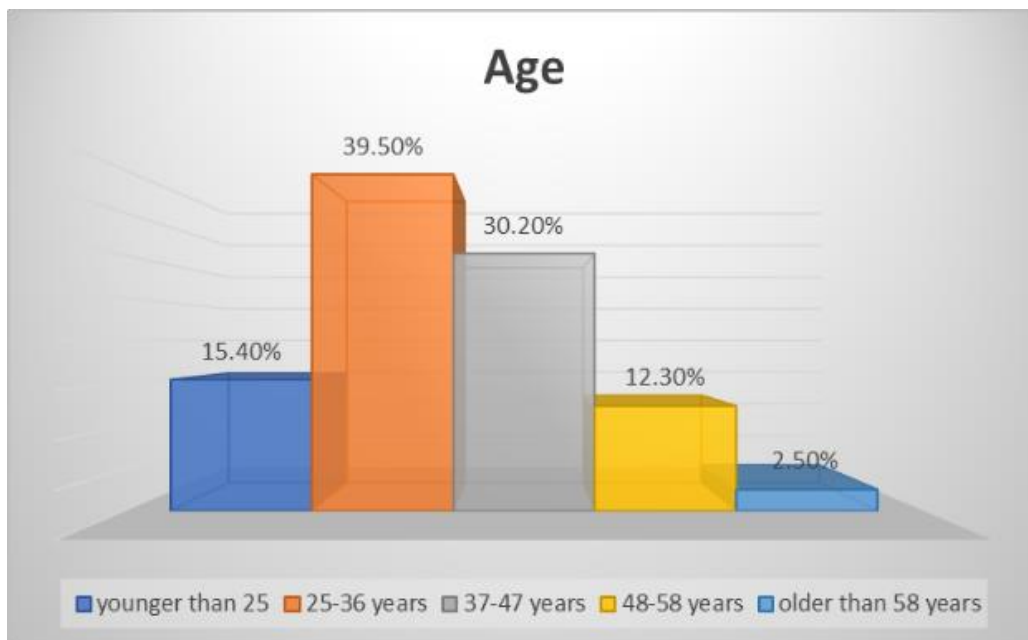


Figure 5.3: Age of respondents

5.1.5 Entrepreneurship Education

The percentage of respondents who had entrepreneur education is defined in the following Figure 5.6 There were a total of 52.5% percent of respondents who had entrepreneurial education while 47.5 percent of respondents did not have entrepreneurial education. According to the findings, there were more respondents with entrepreneurial education compared to those who did have in the survey.

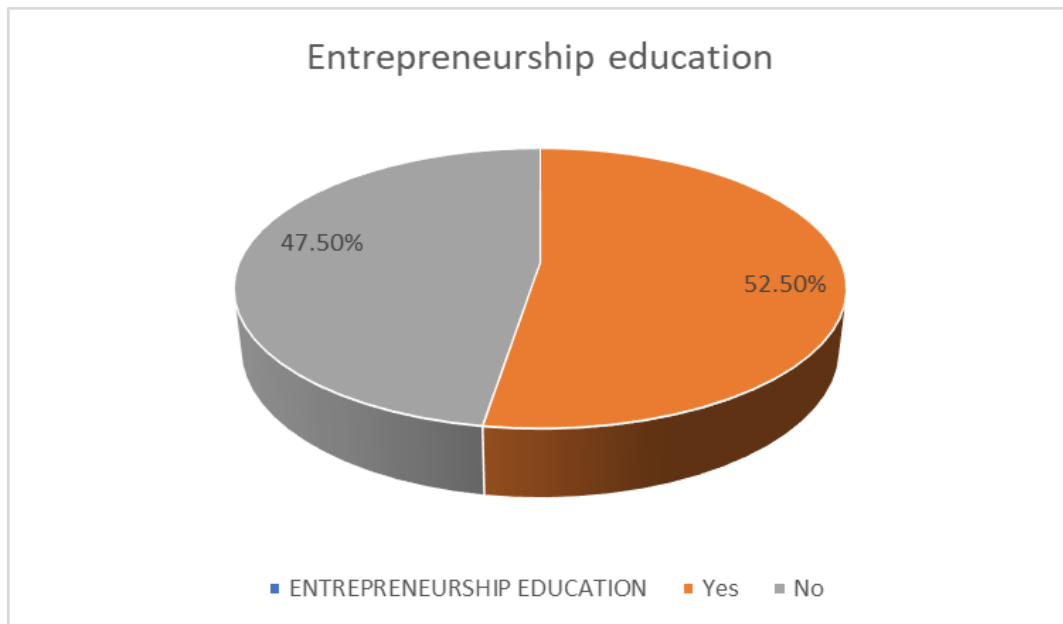


Figure 5.5: Entrepreneurship Education

5.1.6 Level of Education

Figure 5.5 shows the distribution of respondents' educational level. 48.8% of respondents had secondary school certificate, 25.9% had primary school certificate, and 16% had tertiary certificate. Last but not least, there are diplomas at 5.6% and 2.5% have never been to school while 1.2% had degrees.

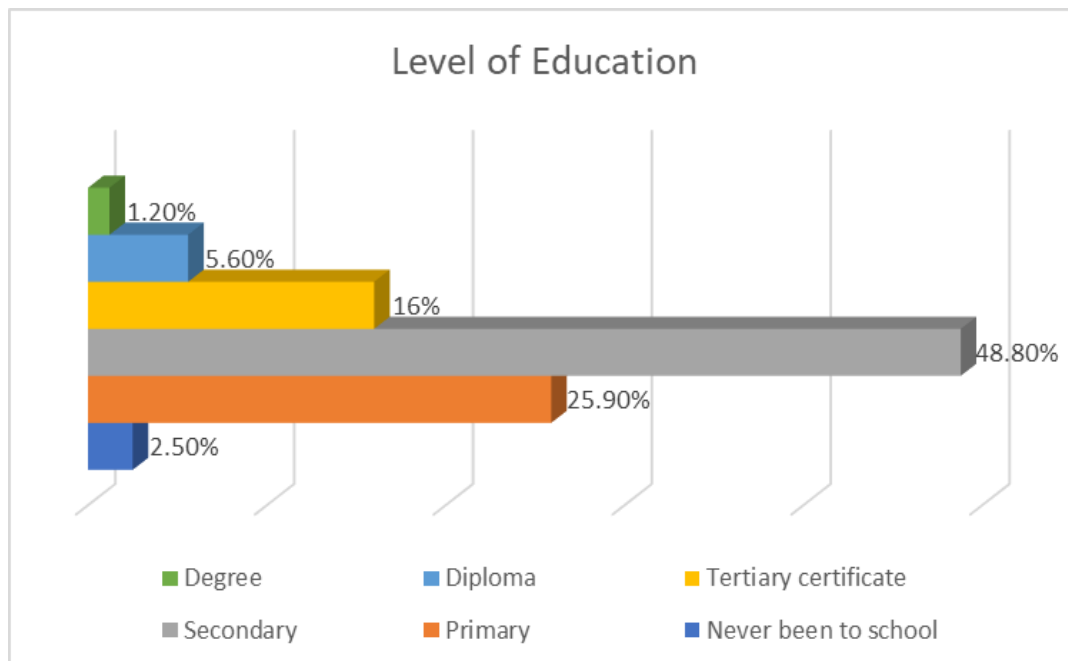


Figure 5.6: Level of Education

5.1.7 Kind of Clothes Sold

The survey recorded majority of the respondents were in selling of first-hand clothes representing 54.9% and 28.4% of the respondents were involved in selling second hand clothes while 16.7% were involved in selling of both as shown in figure 5.7.



Figure 5.4: Kind of Clothes Sold

5.2 Normality Test and Descriptive Statistics

The table below, table 5.1 provides the kurtosis and the skewness, along with their associated standard errors. The results of gender show that the skewness is 0.354 and its standard error is 0.191, the kurtosis is -1.898 and its standard error is 0.379.

Table 1.2: Descriptive Statistics

Descriptive Statistics									
	N	Min	Max	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Gender	162	1	2	1.41	.494	.354	.191	-1.898	.379
Age	162	1	5	2.47	.979	.389	.191	-.269	.379
level of Education	162	1	6	3.00	.926	.618	.191	.787	.379
SME_growth	162	1.00	4.67	2.8539	.79503	-.128	.191	-.677	.379
Valid N (listwise)	162								

Both of these values must fall between -1.96 and $+1.96$ to pass the normality assumption for $\alpha = 0.05$. The z-score for kurtosis falls within the desired range, but the z-score for skewness does not. Using $\alpha = 0.05$, the sample has passed the normality assumption for kurtosis, yet failed the normality assumption for skewness. Therefore, either the sample must be modified and rechecked or you must use a nonparametric statistical test. A nonparametric statistical test was carried out and the results are as shown in the table below. The results show (table 6) that the Kolomogorov-Smirnov test results were all statistically significant with the p-values being less than 0.05 ($p > 0.05$). When $p > 0.05$, we fail to reject the null hypothesis and conclude that the data is not normally distributed.

Table 5.3: Normality Test

Tests of Normality						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Gender	0.385	162	0.000	0.625	162	0.000
Age	0.233	162	0.000	0.893	162	0.000
level of Education	0.272	162	0.000	0.874	162	0.000
a. Lilliefors Significance Correction						

5.3 Age and its influence on other areas of SMEs Growth

The finding of the study also revealed that majority of the respondents disagreed on the on the statement that your age makes it difficult for you to acquire a loan representing 55.6 % of the respondents. While only 6% of respondents strongly agreed on that statement.

Table 5.3: Influence of Age on SMEs Growth

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Your age increases the number of hours spent on your business	11 6.8%	48 29.6%	9 5.6%	78 48.1%	16 9.9%
Your age makes it difficult to run various errands related to your business	45 27.8%	86 53.1%	7 4.3%	22 13.6%	2 1.2%
Your age makes it difficult for you to acquire a loan	41 25.3%	90 55.6%	7 4.3%	23 14.2%	1 .6%
Your age makes it difficult to adopt technology into your business	45 27.8%	88 54.3%	6 3.7%	20 12.3%	3 1.9%
Your age increases your business network	18 11.1%	42 25.9%	5 3.1%	83 51.2%	14 8.6%
Business experience comes with increase in age	15 9.3%	32 19.8%	7 4.3%	85 52.5%	23 14.2%
Age has an impact on the ability to sustain and grow the profit.	17 10.5%	58 35.8%	10 6.2%	61 37.7%	16 9.9%

5.4 Gender and its Influence on other Areas of SMEs Growth

The finding of the study also revealed that majority of the respondents disagreed on the on the statement that your gender makes it difficult for you to make business partners representing 98% of the respondents. While only 4% of respondents strongly agreed on that statement.

Table 5.4: Influence of Gender on SMEs Growth

	strongly disagree	disagree	neutral	agree	strongly agree
Your gender reduces the number of hours spent on your business	29 17.9%	85 52.5%	5 3.1%	39 24.1%	4 2.5%
Your gender makes it difficult for you to fully commit to your business	37 22.8%	95 58.6%	3 1.9%	23 14.2%	4 2.5%
Your gender makes it difficult for you to access financial support such as a loan	46 28.4%	95 58.6%	8 4.9%	11 6.8%	2 1.2%
Your gender makes it difficult for you to make business partners	47 29.0%	98 60.5%	6 3.7%	7 4.3%	4 2.5%
Your gender decreases your business network	45 27.8%	97 59.9%	4 2.5%	12 7.4%	4 2.5%
Your Gender reduces the desire to take business risks	40 24.7%	76 46.9%	9 5.6%	31 19.1%	6 3.7%
Employee turnover is influenced by the gender of the business owner	25 15.4%	66 40.7%	24 14.8%	42 25.9%	5 3.1%
Gender has an impact on the ability to sustain and grow the profit	32 19.8%	68 42.0%	14 8.6%	43 26.5%	5 3.1%

5.5 Education and its Influence on other Areas of SMEs Growth

The finding of the study also revealed that majority of the respondents disagreed on the on the statement that the more you are educated the more it is easier to get financial support such as a loan representing 47.5% of the respondents. While only 6% of respondents strongly agreed on that statement.

Table 5.5: Influence of Education on SMEs Growth

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Your level of education has an effect on how you plan and manage your business	26 16%	51 31.5%	7 4.3%	66 40.7%	12 7.4%
The more you are educated the more it is easier to get financial support such as a loan.	51 31.5%	77 47.5%	4 2.5%	29 17.9%	1 .6%
The more you are educated the more it is easier to make business partners and business networks	28 17.3%	58 35.8%	7 4.3%	59 36.4%	10 6.2%
The more you are educated the more confident and motivated to grow your business	31 19.1%	61 37.7%	10 6.2%	51 31.5%	9 5.6%
The more you are educated the more it is easier to retain your workers	35 21.6%	70 43.2%	18 11.1%	37 22.8%	2 1.2%
Entrepreneur's level of education has an impact on the ability to sustain and grow the profit	21 13%	45 27.8%	11 6.8%	72 44.4%	13 8.0%

5.6 Correlation

Table 5.6 below indicate that there is a statistical significance of the relationship between gender, level of education and SME growth. Since correlation is significant at the 0.05 level (2-tailed), -0.156 and -0.231 indicates that there is a negative and significant relationship between gender, level of education and SME growth. The table also shows that is no statistical significant relationship between age and SME growth. 0.091 indicates that there is a negative but insignificant relationship between age and SME growth.

Table 5.6: Correlation Test

Correlation		
Dependent variable: SMEs_growth		
Gender	Pearson Correlation	-0.156
	Sig. (2-tailed)	0.047
Age	Pearson Correlation	0.091
	Sig. (2-tailed)	0.248
Level of education	Pearson Correlation	-0.231
	Sig. (2-tailed)	0.003

5.7 Regression Coefficients

According to the table 5.7 below, B coefficient for gender, age and level of education influencing SME growth and measures were 3.413, -0.131 and -0.173 respectively. Level of education and age has a statistically significant influence on SME growth due for their p-values (0.014 and 0.031 respectively) being less than 0.05 ($p > 0.05$) being less than 0.05 while gender had a negative but insignificant influence on SME growth because its p-value (0.285) being greater than 0.05.

TABLE 5.7: Regression Analysis

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.413	.293		11.657	.000
Gender	-.140	.131	-.087	-1.070	.285
Age	.064	.063	.079	1.019	.031
level of Education	-.173	.069	-.201	-2.490	.014

a. Dependent Variable: SME_growth

VI. DISCUSSION OF RESULTS

6.1 Relationship between the Age of Entrepreneur and the Growth of their SMEs

In line with the first objective the Chi-square test was carried out, age of entrepreneur has a relationship with the growth of SMEs. Similar according to the correlation test and regression analysis, the result indicated a positive and significant relationship between these two variables meaning the older one gets the more influence they have on the growth of their SMEs this could be due to the experience one acquires as they get older. These results are contrary to the findings of Woldie et al

(2010). On the other hand, other scholars such as Korunka et al (2010) indicate that young entrepreneurs are more likely to grow their businesses because they are energetic, they have higher aspirations, they are willing to work for long hours, and they easily adapt to technological changes. Such attributes are lacking in older entrepreneurs. Thus, the objective of exploring the relationship between age and SME growth has been met, highlighting the complex interplay between age and entrepreneurial success.

6.2 Relationship between the Gender of the Entrepreneurs and the Growth of their SMEs

To answer the second research question which in agreement with the second objective, the Chi-square test was conducted and the shows indicated that they was no relationship between gender of the entrepreneur and growth of their SMEs. Similar a correlation and regression analysis was carried out and it was discovered that there was a negative relationship between gender and growth in their SMEs, meaning male were likely to grow their SMEs compared to women. The results also indicated that was an insignificant influence of gender on growth of SMEs, this could anticipated to the modernization of the world to a more equal opportunity for both male and females. The presence of policies that promote positive discrimination and organization advocating for equality. These results are contrary to the results of several researcher to have revealed that there exist a relationship between gender and growth of SMEs, Nyang'ori (2010) revealed in his study that entrepreneurs' sex differences was significantly related to many factors that influence the growth of enterprises such as commitment to business, partnerships, and access to resources. It was revealed that male entrepreneurs had better access to business resources, thriving partnerships, and more hours of business commitment than female entrepreneurs. Hence, male-owned enterprises generated more profits than female-owned enterprises and Woldie et al (2008) found out that female entrepreneurs were generally less likely to be founders of new enterprises than males. And among those female who succeed in starting their businesses, half of such businesses fail to see their first birthday, and the few that survive remain stagnant for a long time. Therefore, the objective of investigating the relationship between gender and SME growth has been fulfilled, shedding light on the nuanced dynamics within the entrepreneurial landscape.

6.3 Extent to which the Entrepreneurs' Level of Education Impact the Growth of their SMEs

To answer the third objective which was to determine the extent to which the entrepreneurs' level of education impacts the growth of their SMEs a multiple regression analysis was carried out. The results indicated that there a negative and statistically significant relationship between level of education and growth in SMEs meaning a one unit increase in the level of education will cause 0.173 decrease in the growth of SMEs. This results are contrary to the findings of Islamet et al (2011) who argued that entrepreneurs' education is associated with factors that lead to the growth of SMEs such as knowledge, skills, self-confidence, and entrepreneurial motivation. On the other hand, some empirical studies suggest a negative relationship between entrepreneurs' level of education and the growth of SMEs. Ali et al (2020) reveal that the most successful SMEs belong to entrepreneurs who only have basic education and not higher tertiary education. The study by Pramono et al (2020) reported that the most educated entrepreneurs struggle more than the less educated in growing their business. However, the reasons are not clear to why the most educated more than the less educated entrepreneurs fail in the area of small and medium enterprises. Other studies have revealed that the level of entrepreneurs' education doesn't matter in explaining the growth of small and medium enterprises (Silva & Santos, 2012). Thus, the objective of assessing the impact of entrepreneurs' education level on SME growth has been addressed, underscoring the complexities inherent in the relationship between education and entrepreneurial success.

In this research, multiple regression model used and diagnostic tests of normality and correlation were carried out. These findings provide a suitable basis for the design and implementation of policies concerning SMEs growth the Lusaka district of Zambia. It enables us to get a more complete picture of demographic characteristics influencing the growth of SMEs. Thus, this study has therefore constructed a qualitative and quantitative model for studying the dynamic relationship between gender, age, level of education and growth in SMEs is based data collected using a questionnaire.

VII. CONCLUSIONS AND RECOMMENDATION

In conclusion, this study delved into the significance of entrepreneurs' demographic characteristics on the growth of SMEs in Zambia, focusing on the unique context of Lusaka District. Through a comprehensive analysis of various demographic factors, including age, gender, and education, the study has shed light on the intricate interplay between these characteristics and SME growth.

The findings indicate that certain demographic attributes, such as the entrepreneur's age and education level, play a substantial role in influencing SME growth. The entrepreneurial landscape in Lusaka District is dynamic, with the demographic profile of business owners shaping the trajectory of their ventures. Additionally, gender dynamics have also been explored, highlighting potential areas for promoting gender inclusivity and diversity in the SME sector.

The first objective was to determine the relationship between the age of entrepreneurs and the growth of their SMEs. The findings reveal a nuanced connection between these two variables which was a positive relationship, shedding light on the multifaceted nature of entrepreneurship in the context under consideration. The analysis suggests that entrepreneurs' age plays a substantial role in influencing the growth of SMEs. Younger entrepreneurs often exhibit a dynamic and innovative approach, leveraging contemporary trends and technologies to foster rapid growth. On the other hand, older entrepreneurs bring a wealth of experience and industry knowledge, contributing to the stability and resilience of their enterprises.

The second objective focused on determining the relationship between the gender of the entrepreneurs and the growth of their SMEs. The findings illuminate a complex interplay of factors that contribute to the dynamics of entrepreneurship, emphasizing the significance of gender diversity within the SME sector. The analysis reveals that gender plays a role in shaping the growth patterns of SMEs but its influence is insignificant. Female entrepreneurs, often confronted with unique challenges and opportunities, bring distinct perspectives and strengths to their ventures. The study highlights these results could be anticipated by the modernization that promotes inclusive entrepreneurial environment that recognizes and supports the contributions of both male and female entrepreneurs.

The third objective focused on establishing the extent to which the entrepreneurs' level of education impact the growth of their SMEs. The findings reveal a compelling relationship between educational attainment and SME growth, shedding light on the multifaceted influence of education within the entrepreneurial landscape. The analysis suggests that a higher level of education among entrepreneurs is negatively associated with SME growth meaning a one unit increase in the level of education will result in a 0.173 decrease in growth of their SMEs. These results can be anticipated due to entrepreneurs with advanced educational backgrounds often possess enhanced skills, critical thinking abilities, and a broader knowledge base, enabling them to navigate challenges and capitalize on opportunities for expansion on bigger and more profitable enterprises unlike those whose livelihood depends on the clothing SMEs.

From the findings, the research suggests the following recommendations:

- Targeted Entrepreneurial Training Programs should be initiated by local government bodies, business associations, and educational institutions.
- There is need to facilitate improved access to financial resources for entrepreneurs, particularly focusing on those in specific demographic categories that may face challenges in securing funding.
- Priority should be given to entrepreneurs facing funding challenges within specific demographic categories. Immediate implementation is crucial, with continuous financial literacy programs empowering entrepreneurs to make informed decisions
- Mentorship programs, networking opportunities, and targeted support should be launched with ongoing initiatives to address gender-specific barriers and encourage female entrepreneurs.
- Policies should be designed and implemented, taking into account the diverse demographic characteristics of entrepreneurs.

The study's findings and recommendations contribute to addressing the research objectives and enhancing the understanding of the factors influencing export performance in the context of manufacturing SMEs.

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