PROSPERITAS

18 57
BUEB
BUDAPEST UNIVERSITY OF ECONOMICS AND BUSINESS

Research Paper

Prospects and perils: The fate of small-scale mining entrepreneurs amidst resource discovery – A case of Chiyadzwa, Zimbabwe

Rahabhi Mashapure [1] *, Purity Hamunakwadi [2], Tafadzwa Chiwanza [3], Johnston Ngezimana [3], Mercy Masunda-Tasaranago [4], Casper Musiiwa Makaza [5], and Leonard Chitongo [6]

1. Chinhoyi University of Technology, Entrepreneurship and Business Management, Chinhoyi, Zimbabwe.
2. Nelson Mandela Metropolitan University, Port Elizabeth, South Africa.
3. Marondera University of Agricultural Sciences and Technology, Marondera, Mashonaland East Province, Zimbabwe.
4. Harare Institute of Technology School of Business and Management Sciences, Harare, Harare Province, Zimbabwe.
5. Chinhoyi University of Technology, Entrepreneurship and Business Management, Chinhoyi, Zimbabwe.
6. University of KwaZulu-Natal College of Humanities, School of Social Sciences, Durban, South Africa.

* Correspondence: cmashapure29@gmail.com

Abstract: The main purpose of this research is to examine the challenges facing displaced small-scale mining entrepreneurs once mineral resources are discovered in their area. A qualitative study was conducted on the affected populace of Chiyadzwa in the Manicaland province of Zimbabwe. Data were collected through interviews with 35 former small-scale mining entrepreneurs who are now employed in various sectors of the economy. Interviews were used to collect data from respondents, and the major theme approach was used to analyse and present the data. The study established that former small-scale mining entrepreneurs face various challenges such as loss of livelihoods and market disruptions, lack of access to resources, social and cultural displacement, legal and regulatory barriers, lack of support services, and psychological and social stigma. These challenges hinder the sustainability of their newfound small-scale entrepreneurial initiatives. The study highlights that there is a compelling need for integrated relocation policies, strengthened legal and regulatory frameworks, supportive business environment, capacity building and skills development, a comprehensive needs assessment, access to resources and finance, social support and integration to sustain small-scale entrepreneurship in Zimbabwe. The study points to the urgent need for gender-sensitive rural development strategies. Policy responses that target support for women's businesses and cooperatives by accessing microfinance through institutions like Women's Bank address the lived realities of those most affected by displacement and informality

Keywords: Small-scale, mining, entrepreneurship, entrepreneurs, challenges, displacement.

Citation:
Mashapure, R., Hamunakwadi, P., Chiwanza, T., Ngezimana, J., Masunda-Tasaranago, M., Makaza, C. M., and Chitongo, L. (in press). Prospects and perils: The fate of small-scale mining entrepreneurs amidst resource discovery – A case of Chiyadzwa, Zimbabwe. *Prosperitas*. Budapest University of Economics and Business. https://doi.org/10.31570/prosp_2025_0147

History:

Received:	22 Jun 2025
Revised:	11 Jul 2025
	11 Sep 2025
Accepted:	12 Sep 2025
Published:	20 Oct 2025

1. Introduction

Local communities near mineral extraction sites are likely to face significant disruptions to their lives, although mineral extraction offers substantial benefits to countries. These benefits mainly come from transformative revenues, infrastructure development, and the provision of social amenities (Bauer et al., 2016). Conversely, mining, oil, and gas extraction often lead to severe environmental degradation, an influx of external labourers, increased living costs due to heightened economic activity, as well as displacement and loss of livelihoods—just to highlight some of the major socio-economic disruptions experienced by local communities (Mandishekwa, 2021). Despite having abundant natural resources, many people in resource-rich countries live in extreme poverty. Among other environmental and socioeconomic challenges associated with extractive industries, declining crop and livestock production—partly due to climate change and land degradation—has often compelled rural communities in Zimbabwe to participate in efforts to address these issues.

During the colonial era, several towns in Zimbabwe emerged due to mining operations, creating jobs and wealth for local businesses. However, today in Zimbabwe, the growth of Chinese mining firms has led to the construction of poor-quality structures for their operations and substandard housing for workers (Mapaure, 2014). Most of these buildings appear as temporary structures, built for an urgent purpose rather than as long-term investments. So far, Chinese mining investment firms have not matched the growth seen in colonial mining towns such as Mvuma, Kwekwe, Kadoma, Zvishavane and others (Dzvimbo et al., 2019). Nonetheless, Zimbabwe's vibrant economy of small and medium-sized enterprises (SMEs) has long been the backbone of innovation and growth. These new businesses can stimulate economic change, create employment, and foster an entrepreneurial culture, often operating with limited resources. However, Zimbabwe's SME sector faces numerous challenges that hinder it from reaching its full potential. Over 60% of the country's workforce is employed by SMEs, which contribute significantly to the GDP and employment. These enterprises are essential to their communities through providing necessary goods and services and encouraging a culture of entrepreneurship (Vere, 2024).

2. Literature Review

2.1. The displacement of small-scale mining entrepreneurs in Zimbabwe

Globally, there has been a surge of small-scale mining activity aimed at supporting sustainable community livelihoods. The majority of miners are often those not absorbed by the job market (Hilson & Hu, 2022). The growth of mining activities is more rampant in Africa and other developing countries, and Zimbabwe is not an exception. Although small-scale mining entrepreneurs are increasing in number, there is no universally accepted definition of small-scale entrepreneurs (SCEs). Every country or region has developed its own definition, and these vary across national statistical systems. Scholars like Meressa (2020) maintain that the definition of an SCE depends on the number of employees, firm size, total assets, sales and investment level. Banks define SCEs in terms of average annual sales, with thresholds that vary by country according to the size of the economies and the structure of the corporate sector (Nguyen et al., 2022). The World Bank defines SCEs as enterprises with up to 300 employees and total annual sales of up to 15 million USD (Chakraborty et al., 2024). However, this definition may not apply to all economies. This, therefore, calls for a definition tailored to the economic realities of developing countries.

From the African perspective, an SCE is a firm employing 0-250 persons (Mugano, 2024). In the case of Uganda, however, a discrepancy exists in the definitions of SMEs, which vary significantly. According to Nzibonera and Waggumbulizi (2020) and Turyahikayo (2015), a SCE is a firm that employs a maximum of 50 employees, with a working capital of about 13,848.73 USD and a turnover value of 2,769.75 to 13,848.73 USD. This definition is in agreement with that of Kasekende and Opondo (2003). Yet, in 2008, the Uganda Investment Authority (UIA) defines SCEs as firms or enterprises that employ 50 or more people with a revenue turnover of a maximum of 360 million Ugandan Shillings and total assets of a maximum of 360 million Ugandan Shillings (Hussein Kakembo et al., 2021; Turyahikayo, 2015). The term 'small-scale entrepreneurs' in Africa refers to individuals or groups engaged in entrepreneurial activities at a relatively small level of operation (Hilson & Maconachie, 2020). These entrepreneurs typically run businesses characterised by limited resources, modest capital investment and a smaller workforce.

In Zimbabwe, the definition of small-scale entrepreneurs is aligned with the country's specific economic, social, and regulatory conditions. In Zimbabwe, small-scale enterprises (SCEs) and micro, small, and medium enterprises (MSMEs) are categorised based on various criteria. These include the number of employees, annual turnover and sector of operation. The Small and Medium Firms Development Corporation (SMEDCO) of Zimbabwe views small-scale entrepreneurs as micro-enterprises with 1-4 employees, an annual turnover of up to

USD 30,000, and the capacity to operate in any industry, including manufacturing, trade, services, and agriculture, according to Mwamba et al. (2022). Although the discrepancies in definitions could be caused by temporal factors, it is without doubt that definitional variations complicate the design of interventional and motivational policies (Libertini, 2022). This current study defines SCEs as any business generating income to sustain livelihoods.

In Zimbabwe, generally, small-scale entrepreneurs are forced into their various trades by high unemployment in the country. In Zimbabwe, unemployment rose from 29% in 2019 to 49% in 2020 (Zimbabwe Vulnerability Assessment Committee, 2020). In most developing countries, the majority of the people live in rural areas. This means that rural areas have more influence on national development in terms of labour supply and demand considerations. In developing countries, the lack of rural development manifests as severe poverty. This explains why rural development planning is preoccupied with reversing various inequalities, for example, in income, employment, food access and utilisation, and resource access, ownership, control and use (Chitongo, 2019). Because of these issues, Zimbabwe is now one of 10 countries where more than a fifth of children under the age of 23 months receive a diet that meets minimum adequate requirements for that age group. Considering the need to sustain themselves, families end up starting businesses to generate an income. However, most of these businesses are operated from homes. These businesses' activities are, however, affected negatively when the land they operate from is declared state land upon the discovery of minerals. These families have to relocate with their small-scale businesses (Yıldız, 2020). Such declarations of state land for mineral extraction are common practice in resource-rich countries, including Zimbabwe. Local population displacement is often a result of this process, with further significant social, economic and environmental ramifications.

Zimbabwe's history of land ownership and use is intricately linked to its colonial past. Large areas of land were set aside for mining and commercial farming during the colonial era, frequently at the expense of indigenous communities. Racial land segregation was initially institutionalised by the Land Apportionment Act of 1930 and the Land Tenure Act of 1969, but these acts have had a long-lasting impact on land ownership and use patterns after independence (Monjane, 2021). Zimbabwe's mining industry is governed by the Mines and Minerals Act (1961), and its ensuing revisions passed after the country gained independence (Mudimu et al., 2024). According to Chigara (2018), this Act gives the state power to designate any land for mineral exploration and extraction, which often results in displacement, forced acquisition and relocation. Mining policy is also shaped by the Indigenisation and Economic Empowerment Act (2007), a law which promotes local ownership and participation (Saunders & Caramento, 2020).

Zimbabwe's legislative and regulatory structures make it easy to declare any land state land, and consequently avail it for mining. The state is given broad authority by the Mines and Minerals Act to assign land for mining, more often without providing affected people with sufficient notice or compensation (Mudimu et al., 2024). According to Batisai and Chipato (2022), this regulatory framework may result in forced relocations, which may be followed by legal and human rights breaches. It is against this backdrop that former small-scale mining entrepreneurs–due to the disruption of their livelihoods without proper compensation–face numerous challenges reintegrating into alternative sectors of the economy (new entrepreneurship activities). With specific reference to Zimbabwe, this article investigates the corpus of research that has been done on the reasons for, effects of, and mitigation techniques of community relocation brought about by official land declarations for mineral extraction. Therefore, the main objective of this study is to assess the challenges faced by the small-scale mining entrepreneurs engaged in other entrepreneurial activities that are not necessarily mining, due to relocation. To achieve the goal, this study answers these principal questions: What are the challenges faced by small-scale mining entrepreneurs after relocation/displacement? What strategies should be put in place to mitigate challenges after relocation?

This present case study of Chiyadzwa contributes to the growing body of literature on resource-induced displacement by focusing specifically on the overlooked post-displacement entrepreneurial struggles of former small-scale miners, rather than on the displacement event itself. Unlike existing studies that emphasise macroeconomic or environmental consequences (e.g., oil-related displacements in Nigeria or large-scale land acquisitions in Ethiopia), this study foregrounds the lived economic experiences and adaptive strategies of displaced entrepreneurs in Zimbabwe's informal mining sector. By contrasting the Zimbabwean context with cases such as Ghana's artisanal mining sector, where community integration and compensation mechanisms are somewhat more developed, this paper reveals how limited institutional support and unresolved land tenure legacies exacerbate entrepreneurial vulnerability in post-displacement settings. In doing so, the study offers a distinct perspective on the intersection of displacement, informality, and entrepreneurship in Southern Africa. The following section discusses the available legal frameworks for the protection of communities in Zimbabwe.

2.2 The legal framework governing natural resources extraction in Zimbabwe

Several key laws regulate Zimbabwe's small-scale mining industry as shown in Table 1 below. Operators need to understand these laws in order to maintain compliance and guarantee their long-term operations. In Zimbabwe, small-scale mining has a lot of potential, but success necessitates a deep comprehension of the regulatory environment, adherence to industry best practices and great market knowledge. By adhering to the rules, operators can successfully negotiate the industry's intricacies and guarantee lucrative and sustainable mining operations.

Table 1: Zimbabwe's mining by-laws. *Source: Authors' own*

Zimbabwe's environmental and mining laws/policies	Objective	Year
Constitution of Zimbabwe Amendment (No.20) Act 2013	Every person to have access to and benefit from the country's resources To secure ecologically sustainable development and use of natural resources while promoting economic and social development	2013
Mines and Minerals Act (Chapter 21:05),	To regulate the exploration, mining and processing of minerals	1961
Mines and Minerals Bill	To regulate the prospecting for and mining of minerals and the registration of mining titles and other rights connected to the mining industry To repeal and replace the outdated Mines and Minerals Act (Chapter 21:05) of 1961, an archaic colonial-era law that has long been criticised for creating legal loopholes and favouring entrenched mining interests at the expense of communities and sustainable development	2025
Indigenisation and Economic Empowerment Act [Chapter 14:33]	The Act provides for support measures for the economic empowerment of indigenous Zimbabwean The Zimbabwean government introduced the indigenisation and economic empowerment regulations, wherein all foreign-owned companies are required, by law, to cede 51 percent shareholding to locals To provide direct equity participation by communities within which businesses are exploiting natural resources on a commercial basis through Community Share Ownership Trust Schemes (CSOTs)	2018
Environmental Management Act (Chapter 20:27)	To regulate and protect the environment in Zimbabwe	2002

While all these laws have been enacted, Zimbabwean history with environmental rights has shown that there has been little emphasis on putting in place institutional measures to ensure that citizens actually exercise and enjoy these environmental rights. The following section discusses the challenges facing small-scale mining entrepreneurs.

2.3 Challenges faced by small-scale mining entrepreneurs in Zimbabwe

The greatest barrier facing small-scale mining entrepreneurs is access to finance. Collateral is always required, and many such entrepreneurs are unable to provide it. In developing countries like Zimbabwe, only 1% of women own property and this makes it very difficult for women to provide collateral for banks. Hence most small-scale mining entrepreneurs, especially women who venture into businesses in the rural areas, lack the needed collateral to enable them to secure bank loans. Also, often, family responsibilities preclude them from making savings or undertaking business expansion and diversification (Harima et al., 2021). The financial aspects of setting up a business are without doubt the biggest obstacles to small-scale entrepreneurs (Mashapure et al., 2021). Access to financing is one of the biggest challenges facing SMEs in Zimbabwe. A constant struggle has been to obtain the funding required to launch, grow or update their business. Due to strict collateral requirements, and a lack of flexible and reasonably priced financing choices, many SMEs are finding it difficult to get the money they need to succeed. Numerous prospective businesses have seen their growth stunted by fiscal constraints, which has prevented them from investing in new technology, from growing their clientele and from creating more jobs (Vere, 2024).

Small-scale entrepreneurs often lack information about how to get loans, lack the necessary collateral to obtain them and/or face discriminatory laws or practices related to finance and credit (Metu & Nwogwugwu, 2024). Khan et al. (2021) add that small-scale entrepreneurs have social and financial demands that compete with business capital, which situation leads to a diversion of capital away from business needs. Prijadi et al. (2020) report that small-scale entrepreneurs see it difficult to obtain loans, as they have to show credit records, and they do not fully understand the requirements for getting and paying loans. According to Madya and Muzaza (2024), the government should refrain from taxing industry excessively, since this makes them unprofitable. An excellent illustration is the implementation of the Special Capital Gains Tax on mining title transfers, which is based on 20% of the transaction value, and must be paid by the investor before the mining title is transferred. The fact that this position was backdated to ten years, starting on January 1, 2024, made the situation even worse.

Loans from Zimbabwean microfinance institutions tend to be limited in amount, have no grace period, are short-term in design and carry very high interest rates. Consequently, most small-scale entrepreneurs are likely to have multiple short-term loans to cater to both businesses and social needs. Studies have shown that loans to small-scale entrepreneurs only satisfy a fraction of their financial needs (Meressa, 2020). Formal financial support is seen to be too expensive for many small-scale entrepreneurs, and hence they treat this as a last resort (Kah et al., 2022).

Another challenge small-scale entrepreneurs in Zimbabwe face is gender discrimination. When female small-scale entrepreneurs approach banks for financing, they tend to face discrimination. Women in small businesses report that bank officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners. The fact that banks engage in gender bias dissuades many women in small businesses from even approaching them. Some women are so discouraged that they do not bother to seek bank financing and turn instead to informal savings groups. Chikwanha (2024) asserts that female small-scale mining entrepreneurs constantly need assistance from men because their predominantly male labourers are difficult to manage, are abrasive and often disobey orders. The costs of employing a male intermediary have an impact on women's economic empowerment, and many of them are discouraged from actively participating in all mining activities due to security concerns in the gold mining industry. The Makorokoza, or artisanal miners, are classified into various categories and are mostly unregistered miners. The majority of them are poor rural residents attempting to make ends meet. Furthermore, other groups like MaShurugwi and Magweja, have developed into a serious security risk in the gold mining sector over time.

Villaseca et al. (2021) insist the female small-scale entrepreneur's major problem during the start-up is credit discrimination. A woman is not allowed to open a bank account or own land without her husband or father's cosignatory. Although inheritance laws were revised, women have rarely inherited land and other property in their own right. This means that they lack title deeds, which are a standard form of security for borrowing money.

Navigating regulatory and municipal frameworks presents a formidable challenge for small-scale entrepreneurs in Zimbabwe. Local authorities, particularly city councils, impose a range of requirements often poorly communicated and inconsistently enforced, thus hindering the establishment and growth of businesses. A primary barrier is the high number of licenses required for various stages of business operations, with cumulative costs that are disproportionately burdensome for small-scale operators. These entrepreneurs frequently cite the prohibitive cost of compliance as a deterrent to formalizing their businesses.

Beyond the financial burden, interactions with city council officials are often fraught with tension. Small-scale business owners report harassment during routine inspections, which undermines their confidence in local governance structures. This issue is exacerbated by power imbalances between officials and entrepreneurs, particularly when entrepreneurs lack the political or social capital to resist exploitation. Moreover, the predominantly male composition of city council staff introduces gender-based power dynamics, where female entrepreneurs may feel more vulnerable or excluded from negotiations, especially in situations where bribes are solicited or expected (Sebina-Zziwa & Kibombo, 2022).

Licensing processes are also widely seen as opaque and overly bureaucratic. Many are unsure which government offices to approach, are also uncertain about the documentation required, and how long the process will take. This confusion results in delays, non-compliance, and in some cases in complete avoidance of formal registration altogether. The absence of a centralized "one-stop shop" for business licensing and regulatory support significantly hampers efforts to encourage formalization and legal compliance among small-scale entrepreneurs.

Consequently, these regulatory hurdles create an environment in which informal business practices thrive, not by choice but by necessity. Entrepreneurs operate under the constant threat of shutdowns, fines, or confiscation of goods due to non-compliance with licensing requirements. This stifles growth, discourages investment, and further entrenches economic marginalization especially for women and youth-led enterprises, who already face additional structural disadvantages. Overall, the current municipal and regulatory environment does little to support entrepreneurial development at the grassroots level. For small-scale businesses to thrive, it is critical to streamline licensing procedures, improve accessibility and transparency and implement gender-sensitive training for municipal officials. Establishing centralised service centres with clear, simplified procedures could significantly reduce the compliance burden and foster a more inclusive and enabling environment for entrepreneurship in Zimbabwe.

Access to justice is a critical component of a healthy business environment. It ensures that entrepreneurs can enforce contracts, resolve disputes, and seek redress for grievances in a fair and timely manner. For small-scale entrepreneurs in Zimbabwe, however, the justice system often acts as a barrier rather than a support mechanism. The formal legal system is perceived as inaccessible due to high costs, procedural complexity, and long delays, all of which disproportionately affect those operating with limited resources and minimal legal knowledge.

For many small-scale business owners, the cost of hiring legal representation or paying court fees is simply prohibitive. As a result, they may forgo pursuing claims altogether, even when their legal rights have been clearly violated. In commercial disputes, whether related to supplier contracts, tenancy agreements, or employment conflicts, entrepreneurs are often left without recourse, which erodes confidence in the legal system and discourages further investment in their ventures. Moreover, the bureaucratic nature of Zimbabwe's legal system makes navigation difficult, especially for those with limited education or no prior exposure to formal legal processes. As Au et al. (2022) observe, small-scale entrepreneurs typically lack connections within government institutions and are thus at a disadvantage when navigating legal or administrative disputes. This is particularly acute for female entrepreneurs, who may face both institutional bias and social constraints that limit their ability to engage assertively with legal authorities.

Another key barrier is the underrepresentation of small-scale entrepreneurs in policy-making and business advocacy forums. Most small business owners are not members of national chambers of commerce or industry associations and rarely occupy leadership positions in formal business networks. This marginalisation from institutional decision-making processes means their legal and regulatory challenges are often overlooked or inadequately addressed at the policy level (Dabić et al., 2022). This also weakens small-scale entrepreneurs' bargaining power when contesting unfair regulations or demanding reform.

Low education levels put small-scale entrepreneurs in Zimbabwe at a disadvantage. While the gender gap in primary education in Zimbabwe has decreased in recent years, the gap remains high at secondary and tertiary education levels. Lower education does not emphasise entrepreneurial skills. This affects small-scale entrepreneurs' knowledge hence limiting their chances of success thereby stunting the country's overall economic growth. Small-scale entrepreneurs' undereducation creates a barrier, which prevents them from accessing training and other business development services (Mashapure et al., 2023).

Lack of sufficient education and training for small-scale entrepreneurs is another impediment to micro-enterprise success. Kisubi et al. (2021) note that entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment. Despite the presence of business development services in Zimbabwe, not many small-scale entrepreneurs use them because of cost, accessibility, necessity, or availability (Tsarwe & Mare, 2021).

2.4 Post-relocation empowerment initiatives for displaced small-scale mining entrepreneurs

In response to the socioeconomic disruption caused by mineral-driven relocations, various stakeholders in Zimbabwe have initiated programmes aimed at supporting displaced small-scale mining entrepreneurs. These efforts are particularly significant in areas like Chiyadzwa, where state-declared mineral exploitation has led to the forced removal of informal miners and the dismantling of local livelihood systems. Recognising the role that small-scale entrepreneurs play in poverty alleviation, employment creation, and economic resilience, targeted empowerment initiatives have emerged to assist in rebuilding and adapting entrepreneurial ventures in new contexts.

Both government agencies and private actors including NGOs and development partners have engaged in designing and delivering support interventions. These range from financial inclusion programmes to skills training, market access facilitation, legal reforms, and gender-specific empowerment for female entrepreneurs. The goal is to not only restore income-generating capacity, but also to foster long-term resilience and sustainability in those affected by displacement. The following subsections outline and evaluate some of the key empowerment strategies currently being implemented to support the recovery and growth of small-scale entrepreneurs formerly engaged in mining.

In Zimbabwe, formal financial support is provided by commercial banks, non-governmental organisations, microfinance institutions and credit co-operative societies, among others. These organisations employ an integrated approach, disseminating information and building the capacity of women's groups in effective management of revolving funds. In so doing, they use microfinance institutions targeting small-scale entrepreneurs at the grassroots level and in different areas which operate various micro-financing schemes. The collateral in the group approach is "social collateral" group guarantee. Repayment rates on such loans have consistently been very high although they have an extremely low default rate of about 2%.

According to Paschal et al. (2024), small-scale miners rely on informal financial sources (such as private sponsors and mineral purchasers) despite the fact that these sources are allegedly exploitative and inadequate. This is because they must navigate complex and bureaucratic processes in order to obtain credit from official sources like banks and government microcredits. Streamlined formalization processes make it easier for miners to comply with the conditions set by formal financial sources. In mineral-rich nations, government policies should be coordinated to foster the availability of different funding sources, ensuring cost-effective mining decisions and improved livelihood results for artisanal and small-scale mining (ASM) residents (Collins & Lawson, 2018).

Hilson (2025) reports that the main objectives of women in ASM are to make a living and educate their children, and they are frequently ignorant of the connection between Sustainable Development Goals (SDGs) and their activities. As a result of not being consulted on these issues, they lack knowledge about their environmental implications and how to minimise them. Operators must be involved in the governance of the sector in order to effectively address sustainable development issues related to ASM. Comprehending the institutional elements that restrict women's participation in ASM is essential to their empowerment. Therefore, there is need to empower women in small-scale mining with adequate knowledge about environmental degradation and ways to operate legally.

Business development services comprise non-financial services aimed at capacity building. They include training services, marketing and institutional support. Management training of small-scale entrepreneurs focuses on building the capacity of entrepreneurs by transferring relevant knowledge and skills needed to successfully run the enterprise. These include skills in financial management, marketing, human resources management and entrepreneurship training. In Zimbabwe the institutions offering such training are commercial banks, microfinance institutions and a number of NGOs using donor funding.

Zvarivadza and Nhleko (2018) believes that, to optimise their financial potential, small-scale miners must comprehend market dynamics. For small-scale producers, the opening of a gemstone auction centre in Mutare has improved price discovery by offering a legitimate marketing route. By offering up to 80% of payment in USD for delivery, the government has implemented a new pricing mechanism that has greatly increased small-scale miners' legal gold production. Small-scale miners can now export directly, thanks to loosened export restrictions, which improves price realisations.

At the Zimbabwe Miners Federation's 2025 strategy conference, Peter Magaramombe, General Manager of FGR, presented a number of projects aimed at strengthening the ASM sector's capacity. Fidelity's efforts include creating one-stop service centres, providing training, guaranteeing timely payments, expanding the number of gold-buying centres, and keeping prices for gold competitive. To acknowledge exceptional performance in the industry, FGR will also launch an annual ASM awards ceremony in addition to these useful assistance initiatives (Matola, 2025).

In Zimbabwe, donors have used intermediaries, such as NGOs and the government as conduits for supporting small-scale entrepreneurs. Many microfinance institutions are funded by donors for lending to entrepreneurs, such as Zimbabwe Women's Bank, KCI Microfinance and Wisrod, among others. Some commercial banks also act as intermediaries to extend credit to the small-scale entrepreneurs either under loan guarantee schemes or other arrangements. Among the key donors supporting small-scale entrepreneurship are the United States Agency for International Development (USAID) and the United Nations Development Programme (UNDP). Matola (2025) reports that the fact that Fidelity Gold Refinery continues to help the ASM industry shows how much the corporation values this sector's contribution to Zimbabwe's economic growth. Fidelity is contributing to the development of a more sustainable and lucrative mining industry by facilitating training programmes, timely payments and access to necessary resources. Government policy is widely recognized as a critical enabler of SME digital transformation (Mashapure et al., 2025). Public-private partnerships – such as Horizon 2020 in Europe and Smart Manufacturing programs in Asia – illustrate how financial subsidies, technical support, and targeted training programs can help SMEs overcome resource constraints. However, the effectiveness of these initiatives heavily depends on local conditions. In developing economies, unstable regulatory environments and insufficient infrastructure can significantly undermine policy outcomes (Zehra et al., 2025).

Strategic collaborations complement policy efforts by aligning digital transformation initiatives with long-term business objectives. Bland and Overton (2016) highlight that public-private partnerships not only facilitate access to resources but also accelerate technology adoption. Kane et al. (2019) further emphasize that agile teams and external ecosystems enhance the dynamic capabilities required for SMEs to remain competitive in volatile markets. In China, initiatives such as the 'Made in China 2025' strategy and regional digital empowerment programs have significantly encouraged SMEs to invest in advanced digital tools, as shown by the Tencent Research Institute & State Administration for Market Regulation (2023).

Collaboration with technology providers, research institutions, and industry associations is equally important. Alkhodair and Alkhudhayr (2025) note that Industry 4.0 initiatives increase production efficiency and foster SME integration into digital value chains. Hess et al. (2016) argue that effective digital strategies must combine internal planning with external partnerships to achieve sustainable transformation. Theoretical frameworks – such as Rogers et al. (2014) diffusion of innovations and Venkatesh et al. (2008) technology adoption models – provide valuable insights for policymakers, highlighting the roles of social influence, organizational readiness, and external support in shaping adoption patterns.

In summary, while government policies and external collaborations are vital, localized and context-specific approaches are essential for developing economies. Beyond financial subsidies, fostering innovation ecosystems, improving digital infrastructure and enabling cross-industry knowledge sharing are critical for overcoming resource and skill constraints, all of which are ultimately driving SMEs' digital transformation and long-term competitiveness.

3. Research Methodology

This study adopted an interpretivist research philosophy which appreciates the use of a qualitative research approach to achieve better results. Qualitative methods are intended to enable close examination of the interconnected dynamics between former small-scale mining entrepreneurs after relocation due to the discovery of mineral resources in a selected area in Zimbabwe. Morrissey (2022) points out the strength of employing qualitative research to examine complex social processes, esteeming its people-orientated nature to provide rich contextual information not measured by quantitative methods. Similarly, Timonen et al. (2024) advance the relational process inherent in qualitative research observing its ability to capture the interface between socio-political forces and economic systems. However, Chandler (2013) criticises qualitative methods for their inability to generalise, and for the way researchers must walk a thin line between depth and broader applicability. Despite these limitations Braun and Clarke (2023) affirm that qualitative research cannot be evaded in the description of stakeholders' subjective experiences and perceptions, particularly in conflict-torn regions. Such scholarly reasoning cumulatively provides rationale for the use of a qualitative design in this research.

This research is located within an interpretivist paradigm, within which it is held that social reality is constructed by human relations, history and shared meanings. This perspective aligns with the research focus on the prospects and perils: the fate of small-scale mining entrepreneurs amidst resource discovery. Interpretivism prefers obtaining in-depth insights into participants' perceptions and responses.

3.1 Research design

A case study research design was selected to examine participants' experiences and perspectives comprehensively. In this context, a case study of Chiyadzwa community was utilised to provide detailed insights into real-world scenarios. Katsaliaki et al. (2024) emphasise the importance of case studies in understanding the prospects and perils faced by small-scale mining entrepreneurs amidst resource exploitation, regulatory uncertainty, and socio-economic challenges. Yi et al. (2024) adds that case studies allow for a granular analysis of logistical challenges and mitigation strategies, though he cautions against overgeneralising findings from individual cases. This study utilises an instrumental case study approach, focusing on the Chiyadzwa community as a bounded system that illustrates the prospects and perils faced by small-scale mining entrepreneurs amidst resource exploitation, governance challenges, and socio-economic transformation.

3.2 Sampling and expert interview procedure

This study's sample size was 35 small-scale entrepreneurs. The sample size of 35 participants was determined based on the principle of data saturation, which was reached when additional interviews no longer yielded new themes or insights, indicating that the key dimensions of the phenomenon had been sufficiently explored (Zelčāne & Pipere, 2023). The snowball sampling method was used since the population for small-scale entrepreneurs is unknown. While snowball sampling was effective for accessing a hard-to-reach and dispersed population, it may have introduced bias by limiting the sample to interconnected networks, potentially excluding more isolated entrepreneurs with differing experiences (Noy, 2008). Semi-structured interviews were conducted either face-to-face or remotely (via phone), based on participant accessibility and logistical considerations. Interviews lasted 45 to 90 minutes and were conducted with a flexible question guide to allow in-depth exploration of participants' experiences while also allowing comparability across interviews.

3.3 Data analysis methods

Document analysis was applied to examine reports, policy reports, and trade records to construct a systematic reading of the institutional and historical context of supply chain disruptions. The power of document analysis in qualitative research is underscored by Katsaliaki et al. (2024), who reasons that this approach identifies patterns and trends from accessible documents. Walker (2000) adds that the approach is also best to use in policy report and government report analysis. These documents are likely to contain insightful observations regarding conflict processes and trade rules. Lim (2025), on the other hand, cautions against document biases in analysis and calls for triangulation with other sources of information to bring credibility.

Thematic analysis was utilised to extract principal patterns and themes from qualitative data thus offering a structured and responsive means of making sense of rich narratives. This study adopts Braun and Clarke's (2023) six-step thematic analysis process: (1) familiarisation with the data, whereby transcripts were read and re-read to produce early impressions; (2) generating initial codes, whereby systematic labelling of prominent characteristics of the data across the dataset was conducted; (3) searching for themes, whereby coded data were sorted into broader patterns of meaning; (4) reviewing themes, whereby themes were reviewed for consistency and coherence with the data; (5) defining and naming themes, whereby specifics were refined and clear thematic accounts were developed; and (6) writing up the report, whereby final themes were interpreted against the literature and research questions. Data were coded using the NVivo 14 software, which supported systematic coding, theme development and memo writing during the six-step thematic analysis.

McLeod and McLeod (2025) also identifies the versatility of thematic analysis, especially for studies investigating stakeholder perception and socio-political context. Liu et al. (2025) cautions, however, that the process can be vulnerable to subjectivity but indicates that reflexivity and openness in coding and theme construction can act as a counterbalance. In spite of these limitations, thematic analysis remains a strong tool for meaning derivation from qualitative data in conflict-related research. Data triangulation was achieved through synthesising evidence drawn from expert interviews, document studies and policy reports. The use of the multi-sourced approach provided cross-validation of narratives and themes, hence a general increase in the credibility and trustworthiness of the overall study was achieved. Comparing and contrasting evidence across the various sources, for instance stakeholder affidavits, institutional reports, and NGO reports, helped in reducing reliance on single sources as well as curtailing the probable influence of institutional or individual bias.

3.4 Ethical considerations

Ethical clearance for the study was obtained from Chinhoyi University of Technology. All participants provided informed consent after being fully briefed on the purpose of the study, their voluntary participation, and the right to withdraw at any point without consequence. To ensure confidentiality, participants' names and identifiable data were anonymised, and all data were securely stored and accessed only by the research team. The study was conducted on ethical grounds, and participants had the right to withdraw at any point during the process. This ensured that the informants identified had technical as well as contextual knowledge regarding the research issue. Given the potentially vulnerable status of the displaced entrepreneurial population, additional care was taken to conduct interviews in safe, private settings to avoid any form of coercion or harm. The sample of 35 was considered adequate upon thematic saturation, when new interviews no longer generated new data, which thus ensured the validity of the sample size (Braun & Clarke, 2023).

4. Results and discussion

The following sections present, interpret, and analyse the empirical data from 35 former Chiyadzwa-based small-scale mining entrepreneurs. The demographic profile is presented in Table 2.

Table 2. Demographic data of interview participants. *Source: Authors' own*

Variable	Subgroups	Percentage
Age	Less than 30	12.1
	30–39	16.2
	40–49	26.3
	50–59	36.4
	Above 60	9
Gender	Female	59.4
	Male	40.6
Education	Below diploma level	54.5
	Diploma	27.3
	Undergraduate degree	9.1
	Masters	9.1
Size of family	1–3 people	9.1
	4–6 people	67.1
	6+	23.8
Marital status	Single	18.2
	Married	54.2
	Widow	17.3
	Divorced	10.3

Of all participants, 81.9% belonged to the active age group, which was defined as being between 30 and 59 years old (Table 1). The study's findings indicate that the majority of this age group is considered to be within the economically active segment. The 50-59 years' age group accounts for 34.4%, the highest population share, which is attributed to the ongoing loss of stable opportunities provided by the economy, prompting this group them to establish small-scale businesses. In terms of education, most participants (54.2%) have attained a level of education at least higher than a certificate, with some holding university degrees. Most participants (90.4%) support at least four dependents through their enterprises, according to the study's findings.

Small-scale entrepreneurs face numerous challenges after relocation due to the discovery of natural resources. These challenges often stem from the disruption of livelihoods, social networks and access to resources. The following sections will raise the themes uncovered during the thematic analysis and discuss them in relation to the literature. Several participants indicated that the change from small-scale mining activities to other forms of livelihoods resulted in them facing challenges identifying new markets, establishing customer relationships, and adapting to changing demand dynamics with respect to the places where they are relocated to. Participants 3, 4, 5, 6, 8, 9, 20, 22, 23, 24, 25 and 28 expressed this concern, with participant 22 highlighting their worry as follows; "…I am struggling to rise again business-wise. Most of my customers were gold diggers. Now it is difficult to feed my family. We are now depending on NGO donations, which is not sustainable"

Sina et al. (2019) confirm that relocation can disrupt existing businesses and livelihoods, particularly those dependent on local resources or markets. Small-scale entrepreneurs may lose access to their customer base, suppliers, and infrastructure, leading to a decline in income and economic instability (Pomeroy et al., 2020). Also, relocated entrepreneurs may face heightened economic vulnerability due to factors such as limited diversification, market volatility and dependency on external aid (Martinelli et al., 2018). Economic vulnerability increases susceptibility of small-scale businesses to shocks and stresses, exacerbating poverty and inequality. In this regard, relocation often entails moving away from established markets and trading networks, which results in market disruptions for small-scale entrepreneurs.

From the primary data collected, most of the participants (1, 2, 3, 7, 10, 11, 12, 15, 21, 22, 23, 25, 26, 30, 32, and 34) explained the challenges presented by relocation in securing resources such as adequate land and water, among others. Participant 3 amongst the interviewees said that: "…. I now have limited land compared to the amount of land we used to have. Also, it is difficult for us to have access to water, as the council water is expensive to pay for, and we don't get it on a daily basis. Hence, it is difficult to do agriculture, yet most of us are unemployed and survive from agriculture".

Hilson and Hu (2022) affirm that relocated small-scale entrepreneurs struggle to access essential resources such as land, capital, and credit in their new location. Mason and Rosenbloom (2022) highlight that small-scale entrepreneurs also experience limited access to productive assets, which hinders their ability to restart or expand their businesses, perpetuating poverty and economic marginalization. According to Matambo (2025), artisanal miners continue to work despite hazardous and exploitative conditions, such as child labour and other human rights violations, because of the consistent demand for these products. Due to resource constraints, ASM operations are typically restricted to surface and shallow underground mining, which represents a more straightforward aspect of small-scale mining.

Viewing the predicament through environmental lenses, Mondal and Palit (2022) add that relocation to areas affected by natural resource extraction can expose small-scale entrepreneurs to environmental risks such as pollution, land degradation, and water contamination. These risks pose health hazards and business disruptions, particularly for enterprises reliant on natural resources or environmental services. A study by Dharmadasa et al. (2024) shows that relocation sites lack essential infrastructure and basic services such as electricity, water, transportation, and healthcare. Inadequate infrastructure hampers the growth and sustainability of small-scale businesses, limiting their ability to operate efficiently and competitively. Participant 29 also complained that: "… we are experiencing water shortages. The land allocated to us is very small, and we cannot have private wells or use other means of water harvesting. Yet, most of us used to rely on agriculture." Therefore, lack of access to resources and environmental risks from the relocated areas work as a barrier towards sustainable livelihoods, which is against the right to a clean environment that is not harmful to health. Prolonged instances of such perils will continue to hamper the goal of securing ecologically sustainable development and access to natural resources for the poor. This ultimately impedes economic and social development.

Small-scale entrepreneurs experience social isolation, discrimination, and challenges in integrating into new communities. Participants 3, 4, 5, 11, 14, 17, 18, 19, 31, 33, and 34 raised concerns similar to those expressed during the individual interviews. For instance, participant 11 remarked, "… they were not used to urban setups. We now reside in urban areas due to the continuous construction of our houses. We were used to privacy, but it is now difficult to do that. This type of setup causes conflicts." Solomon (2014) contends that relocation can lead to the loss of social networks, community support systems, and cultural ties integral to entrepreneurial activities.

The research findings demonstrate a complex narrative in resource-rich areas, specifically pointing out that gender significantly shapes how rural communities experience informal economic activity, land insecurity and displacement. With 59.4% of participants identified as women who discuss their challenges clearly show shared accounts of exclusion from customary land rights, limited access to formal financial services, and male intermediaries in navigating land transactions. These gendered constraints are deeply rooted in rural socio-cultural norms and are further worsened by the arrival of large-scale mining operations. Women's informal livelihoods, such as local trade, small-scale farming, and weakened social support, are disrupted very significantly in terms of survival in the context of marginalisation and poverty. Women's roles in sustaining households impede their participation in decision-making processes, thus perpetuating cycles of economic precarity and dependency.

Small-scale entrepreneurs often face legal and regulatory barriers because usually they occupy land designated for other uses by the state. Participants (11, 13, 15, 16, 20, 21, and 35) highlighted that "… there is a danger that, in years to come, they can relocate us or move us due to the discovery of certain minerals because they did not give us land ownership papers. It is difficult for us to establish businesses because we might be relocated again. Also, we are worried as we cannot leave off any inheritance for our children."

Sebina-Zziwa and Kibombo (2022) affirm that small-scale entrepreneurs encounter legal and regulatory barriers in their new location, including land tenure issues, zoning regulations, and licensing requirements. Complex bureaucratic procedures and corruption can hinder business registration, operation and compliance, thereby creating barriers to entrepreneurship (Mashapure et al., 2023). In this regard, apart from legal and regulatory barriers mentioned above, residents often lose their houses and properties, which in most cases are not compensated for. As a result, regulatory systems and law enforcement agents in Zimbabwe need to prioritise not allowing people to reside in designated areas.

According to Chikwanha (2024), the fact that institutional obligations are dispersed across various bodies complicates mining operations for small-scale gold miners (SSGMs) and makes compliance and registration more difficult. Due to their inconsistent application by the dispersed mining community, the several impromptu policies have given rise to complaints. The main legislation controlling mining in Zimbabwe is the Mine and Minerals Act's Chapter 21:05, which has been in effect since 1965. This law provides explicit guidelines for the purchase, upkeep, and surrender of a mining title as well as the requirements for security of tenure. In 2008, the Mines and Minerals Act was modified by the government.

All participants showed concern that they have no guarantee of the duration of time they are going to stay in the area they are located to. Most of them were actually visibly traumatised and in need of counselling to aid them in accepting the change. One interviewee whose views were echoed by other interviewees put it this way, "… By giving us this place, it seems like the government is not caring for us. We were forced to relocate, and we are not sure how long they want us to stay here. It is even difficult to adjust to the new lifestyle." Biru et al. (2021) state that relocated small-scale entrepreneurs often lack access to support services such as business training, technical assistance and market information. The absence of support services limits their capacity to innovate, diversify, and adapt to changing market conditions, thereby reducing their competitiveness and resilience. Relocation results in psychological trauma, stress, and social stigma for small-scale entrepreneurs, especially if they perceive themselves as displaced or marginalised (Dabić et al., 2022). Negative perceptions and stereotypes can affect small-scale entrepreneurs' self-esteem, confidence, and social interactions, thus hindering their entrepreneurial aspirations and success.

There is need for a comprehensive needs assessment, as highlighted by participants 4, 5, 6, 10, 11, 13, 14, 19, 20, 21, 23 and 25. A common view expressed by participants is best articulated by participant 20, who shares the following: "… we were forced to be at this place and, until today, no one has managed to give us an ear so that they can help us according to our needs. NGOs who are coming to assist us – we appreciate them – but some of the things they are offering will not change our lives. We want them to come and ask our needs so that an impact will be made as far as business is concerned."

Sina et al. (2019) suggest that it is important to conduct a thorough assessment of the needs and aspirations of relocated small-scale entrepreneurs to inform targeted interventions and support services. A comprehensive needs assessment is crucial for effectively assisting small-scale entrepreneurs affected by relocation due to the discovery of natural resources. Small-scale entrepreneurs must be engaged in participatory decision-making processes to ensure their voices are heard and their priorities are addressed (Chirenje et al., 2013). By systematically gathering and analysing data, identifying specific needs, and developing tailored strategies, stakeholders can provide targeted support to help these entrepreneurs overcome challenges and thrive in their new environments.

Most of the participants (8, 9, 13, 14, 15, 17, 19, 20, 21, 22, 23, 26, 27, 29, 30 and 31) complained that it is difficult to access finances from banks and microfinance. Participant 8's views were echoed by other interviewees, and it was shared: "… microfinance programmes, revolving funds, and community investment schemes will help them to support their small-scale businesses and stimulate local economic development since they are affected by relocation. We lost our clients, and we exhausted all the little income we came with. We will appreciate it if we can get loans at affordable rates."

Kah et al. (2022) and Harima et al. (2021) agree that access to finances is critical for small-scale entrepreneurs who face relocation due to the discovery of natural resources. There is need to ensure that small-scale entrepreneurs have the necessary financial support and resources to help them re-establish and sustain their businesses. Ensuring access to finance is crucial for supporting entrepreneurs affected by relocation due to the discovery of natural resources. Stakeholders must help small-scale entrepreneurs overcome the challenges of relocation and thrive in their new environments by providing comprehensive financial support, facilitating access to capital, ensuring resource availability, offering technical assistance and training, fostering networking and partnerships, and providing legal and regulatory support (Harima et al., 2021). Effective implementation of these strategies will enhance the resilience and sustainability of relocated businesses.

Small-scale entrepreneurs require support in business development to sustain their livelihoods. Interviewee 35, whose views were shared by other interviewees (1, 2, 3, 5, 7, 10, 11, 12, 16, 18, 23, and 35), stated that "… business development support will help us to boost our entrepreneurial activities. At least it will help us to know how to cope with businesses in this area." Providing comprehensive business development support is essential for helping entrepreneurs rebuild and grow their businesses after relocalisation. Research by Sundström et al. (2020) indicates that by offering tailored assistance in business planning, market research, marketing and sales, financial management, training, technology adoption, networking, and legal advice, stakeholders can help small-scale entrepreneurs overcome challenges and establish successful, sustainable businesses in their new environments. The effective implementation of these strategies will improve the resilience and competitiveness of relocated businesses, contributing to their long-term success. Menne et al. (2022) add that stakeholders must provide personalised business development services such as training, mentoring, and technical assistance to boost the capacity and competitiveness of relocated small-scale entrepreneurs. Offering support in business planning, marketing, product development, and financial management will help enhance business performance and sustainability.

Most of the participants, excluding participants 20, 22, 23, 27 and 28, attest that market linkages and value chain development are of paramount importance. Interviewee 28, whose views were echoed by other interviewees, put it this way: "…. We wish the government and NGOs could help us link with other markets. We are willing even to take our produce to other areas, for example, to supply Harare, but we don't know how. Hence, their assistance will help us to link with other markets."

Research by Hofstetter et al. (2021) shows that stakeholders must create strong market linkages and develop value chains critical to supporting small-sale entrepreneurs who have relocated due to natural resource discovery. These efforts can help small-scale entrepreneurs establish new markets, optimise operations, and integrate into broader economic activities. Developing strong market linkages and value chains is essential for supporting small-scale entrepreneurs affected by relocation due to natural resource discovery (Silva et al., 2021). By facilitating access to new markets, optimising supply chains, providing comprehensive training and financial support, and advocating favourable policies, stakeholders can help these entrepreneurs establish sustainable businesses and integrate into the local economy. Effective implementation and continuous improvement of these strategies will enhance the resilience and competitiveness of relocated businesses. Strengthening market linkages and value chain development initiatives to connect relocated entrepreneurs with market opportunities and enhancing their participation in local and regional economies will assist enterprises. Facilitating access to markets, information, and distribution channels to expand market reach and increase income generation will further provide impactful assistance. Interviewee 1, whose views were echoed by other interviewees, shares the following views: "… our roads are bad, and it is difficult for us to transport our produce. Most transport owners overcharge because few owners want their cars to travel on our roads. We will appreciate it if the government intervenes on the roads".

According to Steven et al. (2023), ensuring adequate infrastructure and service provision is crucial to support small-scale entrepreneurs relocated due to the discovery of natural resources. This includes physical infrastructure such as transportation, utilities, and internet connectivity, as well as essential services like healthcare and education. Infrastructure and service provision are essential for supporting entrepreneurs affected by relocation due to natural resource discovery. Stakeholders can create a conducive environment for businesses to thrive in their new locations by addressing the needs for physical infrastructure, essential services, financial and legal support, telecommunication and its infrastructure, and by promoting public-private partnerships and sustainability (Gyawali et al., 2020; Muhirwa et al., 2023).

These results are in line with work by Singh et al. (2023) and Steven et al. (2023), who establish that effective implementation of these strategies will enhance the resilience and sustainability of relocated businesses, contributing to their long-term success and economic impact. Similarly, Huang and Farboudi Jahromi (2021) found that investing in infrastructure development and service provision in relocation sites creates an enabling environment for small-scale entrepreneurs. Therefore, improvement of access to essential services such as electricity, water, transportation, and healthcare is needed to enhance business operations and the quality of life for small-scale entrepreneurs and their communities.

Interviewee 18's views were echoed by other interviewees (4, 5, 6, 7, 9, 10, 19, 20, 21, 22 and 24) and this participant expresses the following views, "… most of us are still disturbed by the relocation. Games or other social programmes can help us to reengage. This will help us to be stable mentally so that we start to grow our businesses because as of now we are in a state of confusion."

Social support and integration are crucial for entrepreneurs who have been relocated due to the discovery of natural resources. Zehra and Usmani (2023) point out that establishing a supportive social environment can help small-scale entrepreneurs and their families adapt to their new surroundings, build relationships, and integrate into the local community. Stakeholders can help small-scale entrepreneurs adjust to their new environment and thrive both socially and economically through providing community engagement, language and cultural training, family support services, networking opportunities, employment support, legal assistance, and mentorship programmes. Effective implementation of these strategies will contribute to the long-term success and well-being of relocated small-scale entrepreneurs and their families.

These results are consistent with those of Richey et al. (2022) and Nijhoff (2021), who found that providing social support services and integration programmes to address the psychosocial needs and cultural adaptation challenges of relocated entrepreneurs has a positive impact on business development and sustainability. Olcese et al. (2024) also establish that fostering community cohesion, social inclusion, and cultural exchange promotes resilience, well-being and social cohesion in relocation areas.

All participants showed concern that their voices are not heard as stakeholders simply dictate things to them. They feel powerless, voiceless and unheard. Worrisomely, one interviewee, whose views were echoed by other interviewees, offers the following explanation, "… maybe it's because this land is not from our forefathers; that's why they are not asking us to share our concern, and we are being threatened. We, therefore, remain quiet out of fear." Advocacy and empowerment play a crucial role in supporting small-scale entrepreneurs who have been relocated due to the discovery of natural resources. These efforts aim to amplify their voices, protect their rights, and empower them to navigate challenges and opportunities in their new environment. Kadariya et al. (2023) insist that stakeholders can empower entrepreneurs to overcome challenges and achieve sustainable growth through advocating the following: policy reforms, protecting legal rights, improving access to finance and resources, promoting capacity building and skills development, facilitating networking and collaboration, and engaging in community-building and social support initiatives. Effective implementation of these strategies will contribute to the resilience, empowerment, and success of relocated entrepreneurs and their businesses. Zhu and Jun (2022) state that stakeholders should advocate for the rights and interests of relocated entrepreneurs through policy advocacy, legal assistance, and community mobilisation efforts. Also, stakeholders like NGOs must empower small-scale entrepreneurs to actively participate in decision-making processes, advocate for their needs, and hold government and corporate actors accountable for their commitments and obligations.

Small-scale entrepreneurs need to have monitoring and evaluation skills so that they are able to effectively manage their businesses. One interviewee, whose views were shared by other interviewees (4, 7, 8, 10, 15, 16, 23, 24, 25, 26, 27, 32, 33 and 35), explains: "… because we changed the nature of our business and we are also new in this area, trainings like monitoring and evaluation will empower us on how to manage our businesses. It is difficult for us to know if we are getting profits or not."

Golla and D'Alessandro's (2024) study shows that monitoring and evaluation are critical for assessing the effectiveness of initiatives aimed at supporting entrepreneurs in Zimbabwe, especially those who have been relocated due to the discovery of natural resources. A robust monitoring and evaluation (M & E) framework helps stakeholders measure progress, identify challenges, and make informed decisions to improve support programmes. A well-designed M & E framework is essential for assessing the impact and effectiveness of initiatives supporting small-scale entrepreneurs affected by relocation due to natural resource discovery. Raimundo e Almeida et al. (2022) and Sinclair et al. (2022) describe that stakeholders can effectively support entrepreneurs and improve their integration and sustainability in their new locations by establishing clear objectives and indicators, collecting and managing relevant data, conducting impact assessments, engaging stakeholders, and continuously learning and adapting. Effective M&E practices ensure that support programmes are responsive to the needs of entrepreneurs and contribute to their long-term success and resilience. Establishing robust monitoring and evaluation mechanisms to assess the effectiveness and impact of mitigation strategies on the well-being and livelihoods of relocated small-scale entrepreneurs is likely to boost such persons' operations.

6. Implications

There is a need to develop integrated relocation policies that prioritise the rights, needs, and aspirations of small-scale entrepreneurs and other affected stakeholders. These policies should adopt a holistic approach that addresses socio-economic, environmental, and governance dimensions of relocation to ensure inclusive and sustainable outcomes.

Strengthened legal and regulatory frameworks

There is also a need for policies that strengthen legal and regulatory frameworks to protect the rights of relocated entrepreneurs, including land tenure security, property rights, and access to justice. There should be an enactment of legislation that mandates fair compensation, resettlement assistance, and consultation processes for affected entrepreneurs, ensuring such persons' meaningful participation in decision-making processes.

It is also necessary to create a supportive business environment for relocated entrepreneurs by streamlining bureaucratic procedures, reducing regulatory barriers and providing incentives for entrepreneurship and investment in relocation areas. There is a need to enhance access to finance, business development services, and market linkages to facilitate the growth and sustainability of small-scale businesses.

Investing in capacity building and skills development programmes customised for the needs of relocated entrepreneurs is also of key importance. This includes entrepreneurship training, technical assistance and vocational education to equip entrepreneurs with the knowledge, skills, and resources needed to adapt to changing market conditions, leverage opportunities and to overcome challenges.

Promoting environmental management practices and sustainable resource use among relocated entrepreneurs to minimise negative environmental impacts and enhance ecological resiliencies is crucial. Also crucial is the need to provide technical support, training and incentives for eco-friendly entrepreneurship, renewable energy, and natural resource conservation initiatives.

Implementing social protection and welfare programmes to support relocated entrepreneurs and their families during transition periods and beyond is essential. Equally important is the need to provide safety nets, social assistance, and psychosocial support services to mitigate the adverse impacts of relocation on livelihoods, well-being and social cohesion.

Fostering community participation and empowerment in decision-making processes related to relocation and resource governance would create ownership of decisions that affect relocated small-scale entrepreneurs. In addition, strengthening local institutions, promoting inclusive governance mechanisms, and facilitating community-led development initiatives that empower entrepreneurs and ensure their voices are heard would be further helpful.

It would be relevant to establish robust monitoring and evaluation mechanisms in Zimbabwe to assess the effectiveness and impact of relocation policies and interventions on the livelihoods and well-being of small-scale entrepreneurs. This should involve systematic data collection, progress tracking, and outcome measurement to ensure that such policies are responsive to the needs of affected communities. The findings should inform evidence-based policymaking and should guide the continuous improvement of relocation strategies and support measures, particularly in sectors such as informal trading, artisanal mining, and agriculture.

It would also be critical to forge partnerships and collaboration between government, civil society, academia, and the private sector to mobilise resources, expertise, and networks in support of relocated entrepreneurs. Equally critical is fostering multi-stakeholder dialogue, knowledge sharing, and joint action to address the complex challenges of relocation and to promote inclusive and sustainable development.

Fostering a culture of policy learning and adaptation by sharing best practices, lessons learnt, and innovative approaches in addressing the challenges of relocation and supporting small-scale entrepreneurs would support the relocation of small-scale entrepreneurs. This could be consolidated by encouraging policymakers to be responsive to the evolving needs and dynamics of relocation contexts and to continuously adapt policies and interventions accordingly.

7. Conclusions and future research directions

The discovery of diamonds in the rural area of Chiyadzwa, Zimbabwe has brought promise to mining companies but peril to local small-scale mining entrepreneurs. This testifies that the discovery of minerals largely results in the disruption of traditional livelihoods, displacement of communities and the marginalisation of grassroots economic actors. Rural entrepreneurs were disproportionately engaged in various informal activities, which restricted their access to formal resource governance structures. The erosion of communal land rights has undermined the resilience of rural households, exacerbating social fragmentation and poverty. The experiences of rural entrepreneurs attest that interventions must prioritise secure land tenure, access to finance, and participatory governance to ensure that resource wealth translates into broad-based rural development rather than deepening inequality. The case of Chiyadwa portrays a cautionary tale that if resource discovery is not well-managed equitably communities can be displaced instead of being empowered. This calls for reimagining rural development by placing small-scale entrepreneurs at the centre of economic transformation. Future research on the challenges faced by small-scale entrepreneurs after relocation due to the discovery of natural resources could explore several key areas to further understand the complexities of this phenomenon and inform evidence-based interventions. Other studies can be conducted longitudinally to track the trajectories of relocated entrepreneurs over time, examining changes in these persons' livelihood strategies, economic outcomes, and well-being. Exploring how small-scale businesses evolve and adapt in response to relocation-induced challenges and external shocks could be another area for future research. Other interesting study areas could be investigating the factors contributing to entrepreneurial resilience among relocated entrepreneurs, including personal attributes, social networks, institutional support, and environmental conditions. There is also a need to analyse the role of policy and governance mechanisms in shaping the outcomes of small-scale entrepreneurship after relocation.

This study extends theoretical discourse on resource-based livelihoods and development-induced displacement by demonstrating how displacement not only disrupts access to land and resources but also undermines entrepreneurial trajectories that are critical for household resilience in informal economies. While existing literature on environmental justice often emphasises equitable distribution of risks and benefits from resource extraction (Martinez-Alier, 2012), this study introduces a livelihood-centred justice lens that captures the long-term exclusion of displaced small-scale entrepreneurs from economic reintegration mechanisms. The findings suggest that post-displacement entrepreneurship in resource-rich areas like Chiyadzwa is not merely a matter of economic adaptation but is shaped by structural inequalities, insecure tenure systems, and gendered barriers thus expanding existing models of displacement to include post-relocation entrepreneurial marginalisation as a form of socio-economic injustice. The paper contributes to a more nuanced understanding of how development projects can perpetuate livelihood precarity, especially in contexts where state institutions fail to provide adequate restitution or reintegration support.

This study makes several significant theoretical contributions to the literature on environmental justice, development-induced displacement, resilience, and the political economy of resource governance, particularly in the context of small-scale entrepreneurship in Zimbabwe. Firstly, it advances environmental justice theory by exposing how displacement linked to natural resource extraction disproportionately impacts marginalised and vulnerable groups, such as small-scale mining entrepreneurs. The findings highlight the unequal distribution of environmental benefits and burdens, especially the loss of livelihood-supporting land without adequate compensation or inclusion in decision-making processes. This reinforces existing arguments about environmental injustice while foregrounding the lived realities of displaced entrepreneurs in informal economies.

Secondly, the study contributes to practically understanding resilience and adaptive capacity in post-displacement contexts. By examining how displaced entrepreneurs navigate adversity, mobilise limited resources, and rely on social networks and entrepreneurial agency, the research enriches theoretical models of resilience. It demonstrates that resilience is not simply an individual attribute, but a process shaped by institutional support, collective action, and access to opportunity within constrained settings. Thirdly, the study deepens insights within development-induced displacement theory by analysing the drivers, socio-economic consequences, and inadequacies of mitigation strategies. The study underscores the need to conceptualise displacement not as a one-off administrative action but as a prolonged disruption with cascading effects on livelihoods, identity, and social structures. This contributes to a more dynamic and context-sensitive understanding of displacement in resource-rich but institutionally fragile settings.

Moreover, the findings engage with policy process theory, offering insights into how relocation policies are formulated and implemented, often with limited feedback from those directly affected. By assessing the responsiveness of policies to the needs of small-scale entrepreneurs or lack thereof, the study highlights both a gap in policy learning and the failure to institutionalise best practices. It provides a foundation for more inclusive, evidence-based policymaking in relocation governance. Finally, the study applies a critical political economy perspective to unpack the structural and institutional dynamics that perpetuate entrepreneurial exclusion after displacement. It interrogates how power relations among the state, corporate actors, and global capital shape land access, resource allocation, and post-displacement economic opportunities. In doing so, the study adds to theoretical debates on the commodification of land, informal sector marginalisation, and extractive capitalism in the global South. Together, these contributions offer a multidimensional theoretical framework for understanding the precarious trajectories of displaced small-scale entrepreneurs and call for more equitable, participatory, and context-aware approaches to development in mineral-rich regions.

These insights from findings point to the urgent need for gender-sensitive rural development strategies. Policy responses should include targeted support for women's businesses and cooperatives by accessing microfinance through institutions like the Women's Bank. Rural development can be inclusive, equitable and responsive if women are integrated into local resource governance structures, and the lived realities of those most affected by displacement and informality should likewise be addressed.

Funding: This research received no external funding.

Conflicts of Interest: The authors declare no conflict of interest.

References

- Alkhodair, M., & Alkhudhayr, H. (2025). Harnessing industry 4.0 for SMEs: Advancing smart manufacturing and logistics for sustainable supply chains. *Sustainability*, *17*(3), 813. https://doi.org/10.3390/su17030813
- Au, W. C., Drencheva, A., & Yew, J. L. (2022). How do refugee entrepreneurs navigate institutional voids? Insights from Malaysia. In Disadvantaged entrepreneurship and the entrepreneurial ecosystem. *Contemporary Issues in Entrepreneurship Research*, *14*, 121-144. https://doi.org/10.1108/S2040-724620220000014006
- Audretsch, D. B., Belitski, M., Chowdhury, F., & Desai, S. (2022). Necessity or opportunity? Government size, tax policy, corruption, and implications for entrepreneurship. *Small Business Economics*, *58*(4), 2025-2042. https://doi.org/10.1007/s11187-021-00497-2
- Batisai, K., & Chipato, F. (2022). Displacements and land conflicts: Implications for land tenure security and gendered livelihoods in Zimbabwe post-2017. In G. Mkodzongi (Ed.), *Zimbabwe's changing agrarian sector* (pp. 21–31). Routledge.
- Bauer, A., Shortell, P., & Delesgues, L. (2016). *Sharing the wealth: A roadmap for distributing Myanmar's natural resource revenues*. Natural Resource Governance Institute. https://resourcegovernance.org/analysis-tools/publications/sharing-wealth-roadmap-distributing-myanmars-natural-resource-revenues
- Biru, A., Gilbert, D., & Arenius, P. (2021). Unhelpful help: the state of support programmes and the dynamics of entrepreneurship ecosystems in Ethiopia. *Entrepreneurship & Regional Development*, *33*(1-2), 108-130. https://doi.org/10.1080/08985626.2020.1734267

- Bland, R. L., & Overton, M. (2016). Assessing the contributions of collaborators in public–private partnerships: Evidence from tax increment financing. *The American Review of Public Administration*, *46*(4), 418-435. https://doi.org/10.1177/0275074014559246
- Braun, V., & Clarke, V. (2023). Toward good practice in thematic analysis: Avoiding common problems and be(com)ing a knowing researcher. *International Journal of Transgender Health*, *24*(1), 1-6. https://doi.org/10.1080/26895269.2022.2129597
- Chakraborty, A., Lizarelli, F. L., O'Loughlin, A., Barton, A., & Kandra, H. S. (2024). Empirical evidence on circular economy adoption in Australian small and medium enterprises. *Journal of Cleaner Production*, *467*, 142958. https://doi.org/10.1016/j.jclepro.2024.142958
- Chandler, J. (2013). Seven pillars of wisdom: The idea of qualitative market research. *International Journal of Market Research*, *55*(5), 627-650.
- Chigara, B. (2018). National Courts and the Integrity of International Law. *California Western International Law Journal*, *48*(2), Article 2. https://scholarlycommons.law.cwsl.edu/cwilj/vol48/iss2/2
- Chikwanha, A.B. (2024). The bricoleur economy: Indigenous gold mining in Zimbabwe. *African Journal of Political Science*, *11*(2), 38-50. https://doi.org/10.36615/xhfzaq60
- Chirenje, L. I., Giliba, R. A., & Musamba, E. B. (2013). Local communities' participation in decision-making processes through planning and budgeting in African countries. *Chinese Journal of Population Resources and Environment*, *11*(1), 10-16. https://doi.org/10.1080/10042857.2013.777198
- Chitongo, L. (2019). Rural livelihood resilience strategies in the face of harsh climatic conditions. The case of ward 11 Gwanda, South, Zimbabwe. *Cogent Social Sciences*, *5*(1). https://doi.org/10.1080/23311886.2019.1617090
- Collins, N., & Lawson, L. (2018). Strategies for working with artisanal and small-scale miners in sub-Saharan Africa. In S. H. Ali, K. Sturman, & N. Collins (Eds.), *Africa's mineral fortune: the science and politics of mining and sustainable development* (pp. 237-263). Abingdon, Oxon, United Kingdom: Routledge.
- Constitution of Zimbabwe Amendment, No. 20. (2013). Harare: Government Printer. https://www.veritaszim.net/node/315
- Nziku, D. M., Ramadani, V., Dana, L.-P. (Ed.), & Dabić, M. (Ed.) (2022). Women's entrepreneurship in the sub-Saharan Africa: an overview. In M. Dabić, L.-P. Dana, D. M. Nziku, & V. Ramadani (Eds.), *Women Entrepreneurs in Sub-Saharan Africa: Historical Framework, Ecosystem, and Future Perspectives for the Region* (pp. 1-8). (Contributions to Management Science). Springer Nature Switzerland AG. https://doi.org/10.1007/978-3-030-98966-8_1
- Dharmadasa, K., Kulatunga, U., & Eranga, I. (2024). Significance of critical infrastructure development in post-disaster resettlement in Sri Lanka. *International Journal of Construction Management*, *25*(3), 312–321. https://doi.org/10.1080/15623599.2024.2320972
- Dzvimbo, M. A., Ncube, C., & Monga, M. (2019). Scratching the surface: Exploring women's roles in artisanal and small-scale mining in Zimbabwe. *Budapest International Research and Critics Institute Journal*, *2*(3), 125-133. https://doi.org/10.33258/birci.v2i3.398
- Golla, T. S., & D'Alessandro, C. (2024). Capacity building against all odds: Revitalizing a post-conflict recovery through capacity development in Zimbabwe. In *Conflicts in the Middle East and Africa* (pp. 138-159). Routledge. https://doi.org/10.4324/9781032626772-11
- Environmental Management Act No. 13, Chapter 20:27. (2002). Government Printers, Harare. https://faolex.fao.org/docs/pdf/zim47834.pdf
- Gyawali, S., Tiwari, S. R., Bajracharya, S. B., & Skotte, H. N. (2020). Promoting sustainable livelihoods: An approach to post disaster reconstruction. *Sustainable Development*, *28*(4), 626-633. https://doi.org/10.1002/sd.2013
- Harima, A., Harima, J., & Freiling, J. (2021). The injection of resources by transnational entrepreneurs: Towards a model of the early evolution of an entrepreneurial ecosystem. *Entrepreneurship & Regional Development*, *33*(1-2), 80-107. https://doi.org/10.1080/08985626.2020.1734265
- Hilson, A.E. (2025). Women in development minerals: Artisanal and small-scale mining, governance, and the SDGs. *Environmental Science & Policy*, *164*, 103980. https://doi.org/10.1016/j.envsci.2024.103980
- Hilson, G., & Hu, Y. (2022). Changing priorities, shifting narratives: remapping rural livelihoods in Africa's artisanal and small-scale mining sector. *Journal of Rural Studies*, *92*, 93-108. https://doi.org/10.1016/j.jrurstud.2022.03.010
- Hofstetter, J. S., De Marchi, V., Sarkis, J. et al. (2021). From sustainable global value chains to circular economy—different silos, different perspectives, but many opportunities to build bridges. *Circular Economy and Sustainability*, *1*(1), 21-47. https://doi.org/10.1007/s43615-021-00015-2
- Huang, A., & Farboudi Jahromi, M. (2021). Resilience building in service firms during and post COVID-19. *The Service Industries Journal*, *41*(1-2), 138-167. https://doi.org/10.1080/02642069.2020.1862092
- Hussein Kakembo, S., Abduh, M., & Pg Hj Md Salleh, P. M. H. A. (2021). Adopting Islamic microfinance as a mechanism of financing small and medium enterprises in Uganda. *Journal of Small Business and Enterprise Development*, *28*(4), 537-552. https://doi.org/10.1108/JSBED-04-2019-0126
- Indigenisation and Economic Empowerment Act, Chapter 14:33. (2007). Government Printers, Harare. https://www.veritaszim.net/sites/veritas_d/files/Indigenisation%20and%20Economic%20Empowerment%20Act%20%5BChapter%2014-33%5D.doc
- Indigenisation and Economic Empowerment Act, Revision. (2018). Government Printers, Harare. https://resolver.laws.africa/resolve/akn/zw/act/2007/14/eng@2018-03-14
- Kadariya, S., Ball, L., Chua, D., Ryding, H., Hobby, J., Marsh, J & Parkinson, J. (2023). Community organising frameworks, models, and processes to improve health: A systematic scoping review. *International Journal of Environmental Research and Public Health*, *20*(7), 5341. https://doi.org/10.3390/ijerph20075341
- Kah, S., O'Brien, S., Kok, S., & Gallagher, E. (2022). Entrepreneurial motivations, opportunities, and challenges: an international perspective. *Journal of African Business*, *23*(2), 380-399. https://doi.org/10.1080/15228916.2020.1838835

- Katsaliaki, K., Kumar, S., & Loulos, V. (2024). Supply chain coopetition: A review of structures, mechanisms and dynamics. *International Journal of Production Economics*, *267*, 109057. https://doi.org/10.1016/j.ijpe.2023.109057
- Khan, S. H., Majid, A., Yasir, M., & Javed, A. (2021). Social capital and business model innovation in SMEs: do organizational learning capabilities and entrepreneurial orientation really matter? *European Journal of Innovation Management*, *24*(1), 191-212. https://doi.org/10.1108/EJIM-04-2020-0143
- Kisubi, M. K., Bonuke, R., & Korir, M. (2021). Entrepreneurship education and self-employment intentions: A conditional effect of entrepreneurial self-efficacy evidence from a developing country. *Cogent Business & Management*, *8*(1), 1938348. https://doi.org/10.1080/23311975.2021.1938348
- Libertini, G. (2022). Aging definition. In D. GU & M. Dupre (Eds.), *Encyclopaedia of gerontology and population aging* (pp. 257-266). Cham: Springer International Publishing.
- Lim, W. M. (2025). What is qualitative research? An overview and guidelines. *Australasian Marketing Journal*, *33*(2), 199-229. https://doi.org/10.1177/14413582241264619
- Liu, S., Lv, M., Huang, Q., & Zhang, X. (2025). Exploring means–ends decoupling in the tenure track system of China's "Double First-Class" universities: an institutional logics perspective. *Asia Pacific Education Review*. https://doi.org/10.1007/s12564-025-10055-0
- Madya, N. & Muzaza, M. (2025). *Mining laws and regulations Zimbabwe*. Global Legal Group. https://iclg.com/practice-areas/mining-laws-and-regulations/zimbabwe
- Mahonye, N., & Mandishara, L. (2015). Mechanism between mining sector and economic growth in Zimbabwe, is it a resource curse? *Environmental economics*, *6*(3), 81-92.
- Mandishekwa, R. (2021). Rethinking mining as a development panacea: an analytical review. *Mineral Economics*, *34*(1), 151-162. https://doi.org/10.1007/s13563-020-00243-2
- Mapaure, C. (2014). *Chinese investments in Zimbabwe and Namibia. A comparative legal analysis*. Centre for Chinese Studies, University of Stellenbosch. https://doi.org/10.13140/RG.2.2.19304.06409
- Martinelli, E., Tagliazucchi, G., & Marchi, G. (2018). The resilient retail entrepreneur: dynamic capabilities for facing natural disasters. *International Journal of Entrepreneurial Behaviour & Research*, *24*(7), 1222-1243. https://doi.org/10.1108/ijebr-11-2016-0386
- Martínez-Alier, J. (2012). Environmental justice and economic degrowth: an alliance between two movements. *Capitalism Nature Socialism*, *23*(1), 51-73. https://doi.org/10.1080/10455752.2011.648839
- Mashapure R., Madzimure, G. P. K., Msipah, N., Dandira, M., & Kandjinga, E. (2021). Women entrepreneurship and sustainable rural livelihoods. *International Journal of Research and Scientific Innovation*, *8*, 64-73.
- Mashapure, R., Nyagadza, B., Chikazhe, L., Mazuruse, G., & Hove, P. (2023). Women entrepreneurship development and sustainable rural livelihoods in Zimbabwe. *Arab Gulf Journal of Scientific Research*, *41*(4), 557-584. https://doi.org/10.1108/AGJSR-07-2022-0112
- Mashapure, R., Nyagadza, B., Muzondo, P., Mutanda, B., Mthombeni, A., Tapera, J., & Hamunakwadi, P. (2025). Bridging the digital technology gender gap: Challenges faced by Women Entrepreneurs in Mashonaland West Zimbabwe. *Journal of Asian and African Studies*. https://doi.org/10.1177/00219096251369519
- Mashingaidze, T. & Phiri, N.M. (2024). *An overview of mining law in Zimbabwe*. MMM Law Firm. https://www.mmmlawfirm.co.zw/an-overview-of-mining-law-in-zimbabwe/
- Mason, G., & Rosenbloom, A. (2022). Poverty, vulnerability, and the role of responsible management education in a post-COVID world. *Journal of Global Responsibility*, *13*(1), 72-86. https://doi.org/10.1108/JGR-01-2021-0004
- Matambo, R. (2025). *Artisanal mining in Zimbabwe: A complex narrative of balancing economic gains and social strife*. The African Centre for the Constructive Resolution of Disputes (ACCORD). https://www.accord.org.za/conflict-trends/artisanal-mining-in-zimbabwe-a-complex-narrative-of-balancing-economic-gains-and-social-strife/
- Matola, C. (2025). *Fidelity backs small-scale miners*. Business Times. https://businesstimes.co.zw/fidelity-backs-small-scale-miners/
- Mawowa, S. (2013). *Political economy of crisis, mining and accumulation in Zimbabwe: evidence from the Chegutu Mhondoro Area* [Doctoral dissertation, University of KwaZulu-Natal]. Campus Repository. http://hdl.handle.net/10413/11493
- McLeod, J., & McLeod, J. (2025). *Ethics in Participatory Research on Counselling and Psychotherapy: Justice, Solidarity and Care*. Taylor & Francis. https://doi.org/10.4324/9781003405818
- Menne, F., Surya, B., Yusuf, M., Suriani, S., Ruslan, M., & Iskandar, I. (2022). Optimizing the financial performance of SMEs based on sharia economy: Perspective of economic business sustainability and open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, *8*(1), 18. https://doi.org/10.3390/joitmc8010018
- Meressa, H. A. (2020). Growth of micro and small-scale enterprises and its driving factors: empirical evidence from entrepreneurs in emerging region of Ethiopia. *Journal of Innovation and Entrepreneurship*, *9*, Article 11. https://doi.org/10.1186/s13731-020-00121-9
- Metu, A. G., & Nwogwugwu, U. C. (2024). Challenging factors affecting access to finance by female micro entrepreneurs in Anambra State, Nigeria. *Journal of African Business*, *25*(1), 142-154. https://doi.org/10.1080/15228916.2022.2064677
- Mines and Minerals Bill, H.B. 1. (2025). Veritas Zimbabwe. https://www.veritaszim.net
- Mines and Minerals Act, Chapter 21:05. (1961). Government Printers, Harare. https://faolex.fao.org/docs/pdf/zim060737.pdf
- Mondal, S., & Palit, D. (2022). Challenges in natural resource management for ecological sustainability. In M.K. Jhariya, et al. (Eds.), *Natural resources conservation and advances for sustainability* (pp. 29-59). Elsevier. https://doi.org/10.1016/B978-0-12-822976-7.00004-1
- Monjane, B. E. (2021). *Rural struggles and emancipation in Southern Africa: Agrarian neoliberalism, rural politics and agrarian movements in Mozambique, South Africa and Zimbabwe* [Doctoral dissertation, Universidade de Coimbra]. Campus Respository. https://hdl.handle.net/10316/95250

- Morrissey, K. (2022). *A qualitative study investigating the relationship between the implementing of HR practices and the turnover rates in Dublin cafés from the perspectives of front of house employees currently employed in the sector* [Doctoral dissertation, National College of Ireland, Dublin]. NCI Library Repository. https://norma.ncirl.ie/5691/1/katemorrissey.pdf
- Mudimu, G. T., Chirisa, I., & Vhiriri, B. (2024). Customary land tenure, mining, and the development question: Insights from a Transitional State. *Qeios*. https://doi.org/10.32388/CNMOT3
- Mugano, G. (2024). Role of SMEs in economic development in Africa. In G. Mugano & N. Dorasamy (Eds.), *SMEs and economic development in Africa* (pp. 1-16). Routledge.
- Muhirwa, F., Shen, L., Elshkaki, A., Hirwa, H., Umuziranenge, G., & Velempini, K. (2023). Linking large extractive industries to sustainable development of rural communities at mining sites in Africa: Challenges and pathways. *Resources Policy*, *81*, 103322. https://doi.org/10.1016/j.resourpol.2023.103322
- Mwamba, S., Chigumira, G., Mudenda, D., Simuchimba, B., & Mudzonga, E. (2022). *Innovation support programmes for small and medium-sized enterprises: evidence from Zambia and Zimbabwe* (Final Technical Report of the Southern African Institute for Policy and Research Limited). IDRC Digital Library. http://hdl.handle.net/10625/62097
- Nguyen, H. H., Phuc Nguyen, T., & Huong Tram, T. X. (2022). Investment and financing behaviours in the financial crisis: The sustainable implications for SMEs. *Cogent Business & Management*, *9*(1), 2087462. https://doi.org/10.1080/23311975.2022.2087462
- Nijhoff, K. (2021). Refugees starting a business: experiences of barriers and needs in the Netherlands. *Journal of Small Business and Enterprise Development*, *28*(7), 1057-1074. https://doi.org/10.1108/JSBED-09-2020-0314
- Noy, C. (2008). Sampling knowledge: The hermeneutics of snowball sampling in qualitative research. *International Journal of Social Research Methodology*, *11*(4), 327-344. https://doi.org/10.1080/13645570701401305
- Nzibonera, E., & Waggumbulizi, I. (2020). Loans and growth of small-scale enterprises in Uganda: A case study of Kampala Central business area. *African Journal of Business Management*, *14*(5), 159-169. https://doi.org/10.5897/AJBM2020.8985
- Olcese, M., Cardinali, P., Madera, F., Camilleri, A. P., & Migliorini, L. (2024). Migration and community resilience: A scoping review. *International Journal of Intercultural Relations*, *98*, 101924. https://doi.org/10.1016/j.ijintrel.2023.101924
- Paschal, M., Kauangal, J. & Nuhu, S. (2024). The existing financial sources for artisanal and small-scale mining in mineral-rich countries in Sub-Saharan Africa: a review. *Mineral Economics*, *37*, 45–53. https://doi.org/10.1007/s13563-023-00397-9
- Pomeroy, R., Arango, C., Lomboy, C. G., & Box, S. (2020). Financial inclusion to build economic resilience in small-scale fisheries. *Marine policy*, *118*, 103982. https://doi.org/10.1016/j.marpol.2020.103982
- Prijadi, R., Wulandari, P., Desiana, P. M., Pinagara, F. A., & Novita, M. (2020). Financing needs of micro-enterprises along their evolution. *International Journal of Ethics and Systems*, *36*(2), 263-284. https://doi.org/10.1108/IJOES-05-2018-0071
- Raimundo e Almeida, M. R., Malvestio, A. C., & Veronez, F. A. (2022). Teaching impact assessment: applying indicators of best practice principles to Brazil. *Impact Assessment and Project Appraisal*, *40*(1), 27-37. https://doi.org/10.1080/14615517.2021.1968263
- Richey, M., Brooks, J., & Ravishankar, M. N. (2022). Building self-determination of disadvantaged groups: Insights from an entrepreneurship focused program for refugees. *International Journal of Entrepreneurial Behaviour & Research*, *28*(7), 1828-1850. https://doi.org/10.1108/IJEBR-10-2021-0806
- Rogers, E. M., Singhal, A., & Quinlan, M. M. (2014). Diffusion of innovations. In D. W. Stacks, & M. B. Salwen (Eds.), *An integrated approach to communication theory and research* (pp. 432-448). Routledge.
- Saunders, R. & Caramento, A. (2018). An extractive developmental state in Southern Africa? The cases of Zambia and Zimbabwe, *Third World Quarterly*, *39*(6), 1166-1190. https://doi.org/10.1080/01436597.2017.1409072
- Sebina-Zziwa, A., & Kibombo, R. (2022). Licensing of artisanal mining on private land in Uganda: social and economic implications for female spouses and women entrepreneurs. *Canadian Journal of African Studies / Revue Canadienne Des Études Africaines*, *54*(1), 101–117. https://doi.org/10.1080/00083968.2019.1680405
- Silva, M. E., Silvestre, B. S., Ponte, R. C. D. V., & Cabral, J. E. O. (2021). Managing micro and small enterprise supply chains: A multi-level approach to sustainability, resilience and regional development. *Journal of Cleaner Production*, *311*, 127567. https://doi.org/10.1016/j.jclepro.2021.127567
- Sina, D., Chang-Richards, A. Y., Wilkinson, S., & Potangaroa, R. (2019). What does the future hold for relocated communities' post-disaster? Factors affecting livelihood resilience. *International Journal of Disaster Risk Reduction*, *34*, 173-183. https://doi.org/10.1016/j.ijdrr.2018.11.015
- Sinclair, A. J., Doelle, M., & Gibson, R. B. (2022). Next generation impact assessment: Exploring the key components. *Impact Assessment and Project Appraisal*, *40*(1), 3-19. https://doi.org/10.1080/14615517.2021.1945891
- Singh, J., Hamid, A. B. A., & Garza-Reyes, J. A. (2023). Supply chain resilience strategies and their impact on sustainability: an investigation from the automobile sector. *Supply Chain Management: An International Journal*, *28*(4), 787-802. https://doi.org/10.1108/SCM-06-2022-0225
- Solomon, S. (2014). Mobilizing social support networks in times of Disaster. In C. R. Figley (Ed.), *Trauma and its wake* (pp. 260-291). Routledge.
- Steven, A., Addo, K. A., Llewellyn, G., Ca, V. T., Boateng, I., Bustamante, R & Vozzo, M. (2023). *Coastal development: Resilience, restoration and infrastructure requirements*. Washington, DC: World Resources Institute. www.oceanpanel.org/blue-papers/coastal-development-resilience-restoration-and-infrastructurerequirements
- Sundström, A., Hyder, A. S., & Chowdhury, E. H. (2020). Market-oriented CSR implementation in SMEs with sustainable innovations: an action research approach. *Baltic Journal of Management*, *15*(5), 775-795. https://doi.org/10.1108/BJM-03-2020-0091
- Timonen, V., Foley, G., & Conlon, C. (2024). Quality in qualitative research: A relational process. *Qualitative Research Journal*. https://doi.org/10.1108/QRJ-07-2024-0153

- Tsarwe, S., & Mare, A. (2021). Mobile phones, informal markets and young urban entrepreneurs in Zimbabwe: an exploratory study. *Area Development and Policy*, *6*(3), 347-362. https://doi.org/10.1080/23792949.2020.1790021
- Turyahikayo, E. (2015). Challenges faced by small and medium enterprises in raising finance in Uganda. *International Journal of Public Administration and Management Research*, *3*(2), 21-33. http://www.rcmss.com
- Venkatesh, V., Brown, S. A., Maruping, L. M., & Bala, H. (2008). Predicting different conceptualizations of system use: The competing roles of behavioral intention, facilitating conditions, and behavioral expectation. *MIS quarterly*, *32*(3), 483-502. https://doi.org/10.2307/25148853
- Vere, K. (2024). *Reviving Zimbabwe's SMEs: Tackling the challenges ahead. The vital role of SMEs in Zimbabwe's economy, institute of entrepreneurs Zimbabwe*. The Sunday Mail. https://www.heraldonline.co.zw/reviving-zims-smes-tackling-the-challenges-head-on/
- Villaseca, D., Navío-Marco, J., & Gimeno, R. (2021). Money for female entrepreneurs does not grow on trees: start-ups' financing implications in times of COVID-19. *Journal of Entrepreneurship in Emerging Economies*, *13*(4), 698-720. https://doi.org/10.1108/JEEE-06-2020-0172
- Walker, W. E. (2000). Policy analysis: a systematic approach to supporting policymaking in the public sector. *Journal of Multi-Criteria Decision Analysis*, *9*(1-3), 11-27.
- Wang, X., & Cheng, Z. (2020). Cross-sectional studies: strengths, weaknesses, and recommendations. *Chest*, *158*(1), S65-S71. https://doi.org/10.1016/j.chest.2020.03.012
- Yi, L., Shuai, T., Zhou, J., Cheng, L., Jiménez-Herrera, M. F., & Tian, X. (2024). Development and validation of a machine learning-based predictive model for compassion fatigue in Chinese nursing interns: a cross-sectional study utilizing latent profile analysis. *BMC Medical Education*, *24*(1), 1495. https://doi.org/10.1186/s12909-024-06505-9
- Yildiz Durak, H. (2020). The effects of using different tools in programming teaching of secondary school students on engagement, computational thinking and reflective thinking skills for problem solving. *Technology, Knowledge and Learning*, *25*(1), 179-195. https://doi.org/10.1007/s10758-018-9391-y
- Zehra, K., & Usmani, S. (2023). Not without family: refugee family entrepreneurship and economic integration process. *Journal of Enterprising Communities: People and Places in the Global Economy*, *17*(1), 158-181. https://doi.org/10.1108/JEC-03-2020-0044
- Zehra, S., Javed, M., & Zaki, S. (2025). Urban expansion and infrastructure strain in Pakistan: navigating the road to sustainable development. *Policy Journal of Social Science Review*, *3*(4), 104-112. https://policyjssr.com/index.php/PJSSR/article/download/190/193
- Zelčāne, E., & Pipere, A. (2023). Finding a path in a methodological jungle: a qualitative research of resilience. *International Journal of Qualitative Studies on Health and Well-Being*, *18*(1), 2164948. https://doi.org/10.1080/17482631.2023.2164948
- Zhu, H., & Jun, L. (2022). The crackdown on rights-advocacy NGOs in Xi's China: politicizing the law and legalizing the repression. *Journal of Contemporary China*, *31*(136), 518-538. https://ssrn.com/abstract=3887239
- Zimbabwe Vulnerability Assessment Committee (ZimVAC). (2020). *Rural Livelihoods Assessment*. Government of Zimbabwe https://reliefweb.int/report/zimbabwe/zimbabwe-vulnerability-assessment-committee-zimvac-2020-rural-livelihoods-assessment
- Zvarivadza, T., & Nhleko, A. S. (2018). Resolving artisanal and small-scale mining challenges: Moving from conflict to cooperation for sustainability in mine planning. *Resources Policy*, *56*, 78-86. https://doi.org/10.1016/j.resourpol.2017.12.003