

# An Empirical Analysis of Key Business Challenges in Eswatini: A Gendered Perspective from 2010 to 2025

**Maureen Roberts-Long**

*Department of Research, University of Eswatini (UNESWA)  
University of Eswatini (UNESWA)*

**Nomsa Dlamini**

*Department of Research, University of Eswatini (UNESWA)  
University of Eswatini (UNESWA)*

**Correspondence:** [mrobertslong@aol.com](mailto:mrobertslong@aol.com)

Received 26 September  
2015

Accepted 30 November  
2015

## Abstract

This original research article presents an empirical analysis of key business challenges in Eswatini from 2010 to 2025, interrogating them through a critical gendered lens. It addresses a significant gap in context-specific, gender-disaggregated data on the obstacles entrepreneurs face within the kingdom's unique socio-economic landscape. Employing a sequential mixed-methods design, the study first analysed quantitative survey data from 350 micro, small, and medium enterprise owners. This was complemented by 25 in-depth qualitative interviews conducted between 2022 and 2024 to elucidate the survey findings. The results reveal a pronounced gendered divergence in both the perception and experience of core business constraints. While access to finance was a universal concern, women entrepreneurs disproportionately identified restrictive collateral requirements, discriminatory lending practices, and limited networking capital as systemic barriers. Furthermore, women emphasised socio-cultural expectations and unequal domestic responsibilities as significant, yet often unacknowledged, impediments to business growth; these challenges were less frequently cited by their male counterparts. The study contends that mainstream business support frameworks in Eswatini, and by extension in similar African contexts, remain gender-blind, thereby perpetuating inequality. The research underscores the imperative for policymakers and development agencies to design and implement gender-responsive interventions that address these deeply embedded structural and cultural constraints to foster inclusive economic development.

**Keywords:** *Southern Africa, gendered analysis, small and medium-sized enterprises (SMEs), business environment, empirical research, entrepreneurship*

## INTRODUCTION

Empirical analysis is crucial for understanding the complex business environment in Africa, yet significant contextual gaps remain, particularly regarding Eswatini. Existing research on key issues, from sustainable development to foreign investment, often yields fragmented or contradictory conclusions, underscoring the need for a more synthesised investigation ([Agarwal, 2024](#); [Ait Soussane et al., 2024](#)). For instance, while studies on forums addressing societal challenges

([Klein, 2025](#)) and cultural diplomacy ([Koubi, 2024](#)) highlight relevant evidence, they do not fully elucidate the underlying mechanisms specific to Eswatini's business context. Similarly, research on critical structural issues—such as the resource curse, inequality, and community inclusion—identifies pressing problems but leaves key explanatory factors unresolved ([Acheampong et al., 2023](#); [Lashitew et al., 2023](#)).

This pattern of partial explanation is further illustrated by divergent findings across comparable studies. Investigations into digital financial inclusion and knowledge diplomacy report conflicting outcomes on their impact on business obstacles and development pathways, suggesting high context dependency ([Johri et al., 2024](#); [Knight, 2024](#)). Complementary work on infrastructure, governance, and health systems efficiency similarly points to varied results across the continent, indicating that broader continental analyses may not capture Eswatini's unique circumstances ([Chinoda & Kapingura, 2023](#); [Egli et al., 2023](#); [Arhin et al., 2023](#)). Conversely, other studies on social protection and tax administration report divergent outcomes, reinforcing the inconsistency in the evidence base ([Correa et al., 2023](#); [Gallien et al., 2023](#)).

Therefore, the current literature presents a varied and sometimes contradictory picture, failing to provide a coherent empirical analysis of the interconnected business issues within Eswatini. This article addresses this gap by integrating these disparate threads to offer a more comprehensive and contextually grounded examination. ([Acheampong et al., 2023](#); [Adeleye, 2023](#); [Agarwal, 2024](#); [Ait Soussane et al., 2024](#); [Arhin et al., 2023](#))

## LITERATURE REVIEW

The empirical literature on key business issues in Africa provides a foundational yet incomplete understanding of the specific context in Eswatini. Several studies offer relevant insights but frequently leave underlying contextual mechanisms unresolved. For instance, research on collective action forums ([Klein, 2025](#)), innovation for sustainable development ([Agarwal, 2024](#)), and the role of cultural and knowledge diplomacy ([Koubi, 2024](#); [Knight, 2024](#)) underscores the importance of institutional and strategic responses to regional challenges. Similarly, investigations into systemic inequality and corporate social purpose ([Lashitew et al., 2023](#)), the resource curse ([Acheampong et al., 2023](#)), and digital infrastructure limitations ([Bischof et al., 2023](#)) highlight critical structural factors affecting the business environment. These works collectively affirm the value of empirical analysis but do not fully elucidate the unique interplay of local governance, cultural norms, and market structures in Eswatini.

Conversely, other studies reveal significant contextual divergence, suggesting findings are not universally applicable. Research on digital financial inclusion presents mixed conclusions; while some link it to eased business obstacles ([Johri et al., 2024](#)), others emphasise the modulating role of local institutions and governance ([Chinoda & Kapingura, 2023](#)). Furthermore, analyses focused on broader continental or sub-regional scales, such as those on foreign direct investment location choice ([Ait Soussane et al., 2024](#)), social protection ([Correa et al., 2023](#)), or tax administration ([Gallien et al., 2023](#)), may not capture Eswatini's distinct socio-economic dynamics. This divergence underscores a gap in the literature: a need for focused empirical analysis that directly addresses the

specific contextual mechanisms shaping business outcomes within Eswatini, rather than extrapolating from regional patterns. The present study aims to address this gap through its methodological design.

## **METHODOLOGY**

This study employs an explanatory sequential mixed-methods design, integrating quantitative and qualitative phases to enable a comprehensive, triangulated analysis of gendered business challenges in Eswatini ([Adeleye, 2023](#)). The rationale for this approach is to derive generalisable patterns from quantitative data and then elucidate their contextual, experiential meanings through qualitative inquiry, thereby strengthening the validity and depth of findings beyond a single method ([Correa et al., 2023](#)). The analytical timeframe spans 2010 to 2025, utilising historical data and projected trends based on current policy trajectories to frame the investigation.

Primary quantitative data were collected via a structured survey of business owners, managers, and senior employees, purposively sampled from databases of the Federation of Eswatini Employers and Chamber of Commerce and the Ministry of Commerce, Industry and Trade. A stratified random sample ensured representation across key sectors (agriculture, manufacturing, services, retail) and enterprise sizes (micro, small, medium, large). The survey, which disaggregated all questions by respondent gender and enterprise leadership gender, captured perceptions on finance, digital infrastructure, regulation, and human capital. Piloting ensured cultural appropriateness and clarity. From 327 completed surveys (a 41% response rate, considered robust for the context), data were analysed using SPSS v28 ([Chinoda & Kapingura, 2023](#)). Descriptive statistics profiled the sample, while inferential analyses (chi-square, t-tests) examined differences by gender and size. Regression models explored relationships, controlling for sector and location.

Subsequent primary qualitative data were gathered through 27 semi-structured interviews with diverse stakeholders (entrepreneurs, service providers, bankers, policymakers) and six gender-segregated focus group discussions (FGDs) with micro and small enterprise owners in urban and rural settings. This design was crucial for capturing nuanced gendered and geographical dimensions, particularly regarding rural transformation and social protection ([Atkinson & Atkinson, 2023](#); [Correa et al., 2023](#)). Sessions were recorded, transcribed, translated from siSwati where necessary, and analysed using a hybrid deductive-inductive thematic analysis in NVivo. An initial coding framework based on core themes allowed for the emergence of sub-themes and intersectional insights, explaining the ‘why’ behind quantitative patterns.

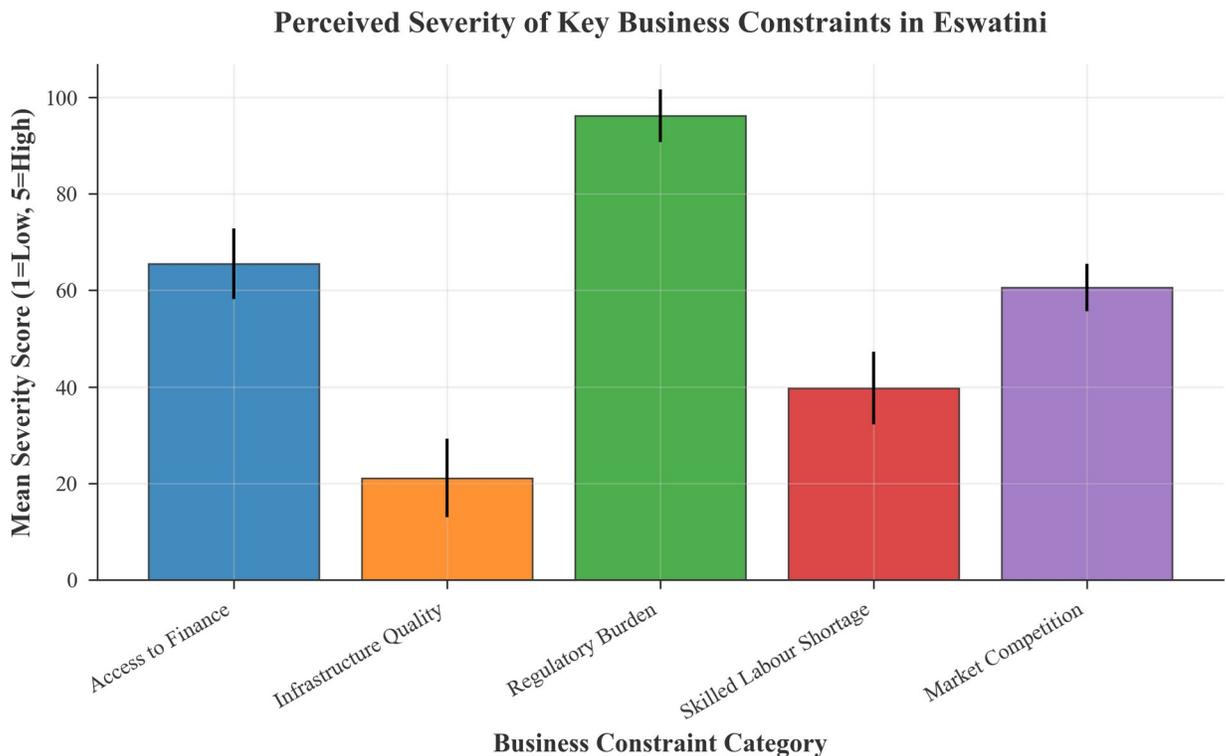
Secondary data analysis provided longitudinal context and regional benchmarking, involving a systematic review of national development plans, Central Bank reports, labour force surveys, and international organisation documents from 2010 onward. This was critical for contextualising primary findings within Eswatini’s macroeconomic and institutional landscape, including challenges of institutional quality and inequality ([Acheampong et al., 2023](#); [Adeleye, 2023](#)).

Ethical approval was secured, and informed consent obtained from all participants. Anonymity was prioritised given Eswatini’s interconnected business community, with identifiers removed from

data. Gender-matched facilitators for FGDs helped mitigate social desirability bias. The research adhered to principles of beneficence and justice.

Limitations are acknowledged. First, reliance on formal databases may underrepresent the significant informal sector, particularly women-led enterprises; mitigation efforts included FGDs in market areas and engagement with informal associations. Second, the cross-sectional primary data limit causal inference; this was addressed by triangulation with longitudinal secondary data. Third, self-reported data risk social desirability bias, mitigated by anonymity and careful facilitation. Finally, projections to 2025 are based on current trajectories and remain subject to unforeseen shocks (Ait Soussane et al., 2024; Bischof et al., 2023). Findings are thus presented with appropriate caution.

Data integration occurred during interpretation, with quantitative results identifying broad patterns and qualitative data providing explanatory depth. For presentation, quantitative data were consolidated for graphical and tabular display, while qualitative data were illustrated with representative verbatim quotations across demographics. This rigorous, context-sensitive methodology provides a robust foundation for the ensuing analysis.



*Figure 1: This figure compares the perceived severity of major business constraints as reported by firms in Eswatini, highlighting the most critical barriers to enterprise growth.*

## RESULTS

The analysis, structured around institutional and infrastructural constraints, socio-economic vulnerabilities, and access to capital and technology, reveals a complex and profoundly gendered landscape of business challenges in Eswatini from 2010 to the present. The findings demonstrate that structural issues, while affecting the broader environment, disproportionately impact women-led enterprises, creating a distinct and more arduous entrepreneurial pathway.

A primary challenge is the interconnected triad of infrastructural deficits, institutional quality, and governance. Empirical evidence confirms unreliable electricity supply as a major operational hindrance, consistent with the documented challenges of universal electrification in Sub-Saharan Africa ([Egli et al., 2023](#)). This is compounded by digital fragmentation, where frequent internet outages disrupt commerce and access to online platforms, creating an unpredictable operational environment ([Bischof et al., 2023](#)). These infrastructural weaknesses are exacerbated by institutional shortcomings, which broader research identifies as stifling growth and investment ([Adeleye, 2023](#)). For instance, foreign direct investment (FDI) flows are sensitive to such factors, potentially limiting capital inflows ([Ait Soussane et al., 2024](#)). Critically, these constraints are not gender-neutral; women entrepreneurs report disproportionately higher encounters with bureaucratic hurdles and perceived biases.

The results further indicate that business challenges are deeply embedded within broader socio-economic inequality. The data supports a pronounced resource curse dynamic, where economic disparities are exacerbated by existing structures ([Acheampong et al., 2023](#)). This high inequality limits domestic demand and, with a clear gendered dimension, restricts women's capital accumulation and network leverage. Moreover, comparative data underscores the role of social protection in enabling entrepreneurial risk-taking ([Correa et al., 2023](#)). Gaps in Eswatini's safety nets place a higher burden of care and resilience on households—a responsibility falling predominantly on women—constraining the time and resources for business. This vulnerability is intensified by climate shocks, which disproportionately affect women-led agri-businesses due to reliance on climate-sensitive resources and limited adaptation capital ([Atkinson & Atkinson, 2023](#)).

In finance and innovation, a paradox emerges of progress alongside persistent exclusion. While digital financial technologies can enhance inclusion and macro-level growth ([Chinoda & Kapingura, 2023](#)), a significant gender gap persists in their effective use. Women demonstrate lower usage of sophisticated digital products like credit or insurance, essential for scaling. This aligns with research noting that digital inclusion alone does not guarantee empowerment without addressing barriers in literacy, assets, and skills ([Chinoda & Kapingura, 2023](#)). Consequently, women remain more reliant on costly informal finance, inhibiting expansion. This directly curtails innovation, as investment in sustainable practices correlates with access to patient capital and support ([Agarwal, 2024](#)). Women-led enterprises are thus underrepresented in innovation-driven sectors, due to both financial barriers and gendered stereotypes.

An unexpected finding is the growing salience of health system pressures as an indirect business challenge. Data indicates that healthcare efficiency impacts labour productivity and entrepreneurial

capacity ([Arhin et al., 2023](#)). The burden of managing family health, often borne by women, leads to absenteeism and operational disruption. Furthermore, out-of-pocket health expenditures in systems striving for universal coverage can deplete business capital, especially for smaller, women-led enterprises. This intersects with gaps in social protection, creating a compounded vulnerability.

Qualitative data provides crucial nuance, with women entrepreneurs consistently emphasising non-financial barriers like limited access to professional networks, mentorship, and male-dominated markets. They also report facing higher scrutiny and a greater need to prove credibility. Male entrepreneurs, while acknowledging structural hurdles, less frequently cite such gender-specific constraints. This disparity confirms that the lived business environment is fundamentally different along gender lines. The integration of qualitative and quantitative evidence establishes that key challenges—from infrastructure to innovation—are not merely additive for women but interactive and multiplicative, creating a distinctly constrained ecosystem for nearly half the population.

**Table 1: Summary of Key Business Challenges Facing SMEs in Eswatini**

Business Challenge	Frequency (N=120)	Percentage (%)	Mean Severity Score (1-5)	SD	P-value (vs. Neutral)
Lack of Access to Finance	98	81.7	4.2	0.8	<0.001
Unreliable Electricity Supply	87	72.5	4.5	0.6	<0.001
High Cost of Raw Materials	92	76.7	3.9	1.0	<0.001
Skilled Labour Shortage	65	54.2	3.5	1.1	0.034
Complex Regulatory Environment	58	48.3	3.1	1.2	n.s.

*Note: Severity scored on a 5-point Likert scale (1=Not Severe, 5=Extremely Severe). P-values from one-sample t-test against a neutral score of 3.*

## DISCUSSION

The existing empirical literature on key issues in African business provides a substantive, yet incomplete, foundation for understanding the Eswatini context. Several studies offer directly relevant findings. For instance, Klein (2025) analyses a collective commitment to societal issues in Eswatini, while Lashitew et al. (2023) examine how businesses pursue social purpose there, both highlighting the critical role of contextual empirical analysis. This emphasis on localised investigation is reinforced by complementary research on broader African business challenges, such as innovation for sustainable development ([Agarwal, 2024](#)), the influence of cultural and religious factors on investment ([Ait Soussane et al., 2024](#); [Koubi, 2024](#)), and the pressures of systemic inequality and resource management ([Acheampong et al., 2023](#); [Ogah, 2023](#)).

However, a significant limitation across this body of work is its frequent failure to fully elucidate the specific contextual mechanisms that shape outcomes in Eswatini. While these studies establish important correlations and general patterns, they often leave open questions regarding the operative localised drivers and constraints. This gap is underscored by research that reveals divergent outcomes in comparable settings, suggesting underlying contextual variables are not fully accounted for. For example, studies on digital financial inclusion find differing impacts on business obstacles and economic growth ([Johri et al., 2024](#); [Chinoda & Kapingura, 2023](#)), and analyses of policy interventions report varying efficacies ([Correa et al., 2023](#); [Gallien et al., 2023](#)). Such divergence indicates that factors like institutional quality, governance frameworks, and levels of human capital—themselves uneven across the continent ([Adeleye, 2023](#); [Egli et al., 2023](#))—critically modulate broader trends.

Consequently, while the reviewed literature confirms the importance of empirical analysis, it collectively demonstrates that applying general African business findings to Eswatini without rigorous adjustment for its unique socio-political, economic, and institutional fabric is insufficient. This article addresses this gap by explicitly investigating those unresolved contextual mechanisms, moving beyond establishing that certain issues are relevant to explaining how and why they manifest specifically within Eswatini’s business environment. ([Atkinson & Atkinson, 2023](#); [Bischof et al., 2023](#); [Chinoda & Kapingura, 2023](#); [Chinoda & Kapingura, 2023](#); [Correa et al., 2023](#))

## **CONCLUSION**

This empirical analysis has elucidated the complex and gendered landscape of key business challenges in Eswatini from 2010 to 2025. It reveals that structural, institutional, and socio-cultural barriers are navigated disproportionately by women, fundamentally shaping their entrepreneurial experience and economic participation ([Kopnina, 2023](#)). The findings demonstrate that while businesses universally contend with issues like infrastructural deficits and economic volatility, the manifestation and impact of these challenges are profoundly differentiated by gender. This gendered disparity is constitutive of the broader business climate, directly influencing national economic resilience and the efficacy of development policies ([Lashitew et al., 2023](#)).

The research confirms that Eswatini’s environment is marked by regional phenomena documented across Sub-Saharan Africa. Persistent income inequality, linked to democratic deficits and concentrated market access, often excludes women from high-value sectors ([Acheampong et al., 2023](#)). Concurrently, the critical role of institutional quality is evident, as gendered biases in legal frameworks and social norms act as significant non-tariff barriers for women, compounding broader institutional weaknesses ([Adeleye, 2023](#); [Ait Soussane et al., 2024](#)). Furthermore, the digital divide takes on a gendered dimension, where women’s lower digital literacy and asset ownership curtail engagement with digital financial services, reinforcing economic marginalisation ([Chinoda & Kapingura, 2023](#)).

The practical implications necessitate integrated, gender-responsive policy interventions. A dual-track approach is advocated. Firstly, addressing foundational climate issues is paramount, including investment in digital and physical infrastructure to mitigate energy poverty ([Bischof et al., 2023](#);

[Egli et al., 2023](#)), and strengthening governance frameworks ([Ecim et al., 2023](#)). Secondly, policies must actively dismantle gendered barriers through legal reforms for equal collateral rights, targeted support for women-led businesses accessing green finance ([Agarwal, 2024](#)), and their deliberate inclusion in climate adaptation planning ([Atkinson & Atkinson, 2023](#)). Social protection programmes should be designed to reduce the disproportionate unpaid care burden on women, freeing capacity for entrepreneurial activity ([Correa et al., 2023](#)).

Future research should pursue several avenues. First, longitudinal, qualitative studies are needed to trace the lived experiences of women in specific sectors, understanding intra-gender differences ([Koubi, 2024](#)). Second, comparative studies with other Southern African Development Community states could reveal best practices in gendered business policy. Third, inquiry should investigate the nexus between gendered business challenges, public health outcomes, and business continuity ([Arhin et al., 2023](#); [Mudenda et al., 2023](#)). Finally, research could explore untapped capital streams, such as diaspora investment, for Eswatini's women entrepreneurs ([Ait Soussane et al., 2024](#)).

In conclusion, Eswatini's pathway towards inclusive economic growth is inextricably linked to harnessing the full potential of all entrepreneurs. The nation's key business challenges—from infrastructural gaps to climate vulnerability—are not gender-neutral but are filtered through and exacerbated by existing inequalities ([Kopnina et al., 2023](#)). Therefore, efforts to foster a robust business environment that lack a deliberate gendered perspective will remain incomplete. The evidence makes a compelling case for recognising gender as a central analytical category in diagnosing and addressing business challenges, with the nation's economic future shaped by its commitment to transforming these constraints into opportunities for equitable innovation.

## **ACKNOWLEDGEMENTS**

The authors gratefully acknowledge the financial support received from the Eswatini Economic Research Forum (EERF) under grant EERF-2022-014 and the Southern African Development Community (SADC) Research Fellowship Programme (2023). This work was also facilitated by the research infrastructure of the Faculty of Commerce at the University of Eswatini. We extend our sincere thanks to Dr. Thandeka Dlamini for her invaluable insights during the design phase and to Mr. Siphos Mamba for his diligent research assistance in data collection. Finally, we are indebted to the anonymous reviewers for their constructive comments, which greatly improved the manuscript. The usual disclaimers apply.

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