

THE IMPACT OF OCCUPATIONAL SAFETY AND HEALTH ON THE PERFORMANCE OF SMALL TO MEDIUM ENTERPRISES (SMEs) IN ZIMBABWE

ILEEN SAVO¹ AND SHAME MUKOKA²

Abstract

The study investigates the impact of health and safety on the performance of small to medium enterprises (SMEs) in Zimbabwe. In Zimbabwe, SMEs significantly contribute to the nation's economy, helping to eradicate hunger and poverty, generating employment and boosting economic growth, hence the need to promote a healthy and safe environment for them. This study uses quantitative methods to collect and analyse data from 289 respondents, drawn from different respondents employed in SMEs in Zimbabwe. A structured online questionnaire was used to solicit information from the respondents who were selected using the simple random sampling method. Krejcie and Morgan's sample size determination formula was used to estimate a sample size of 384, giving a response rate of 75.3%. The results highlight that there is a positive relationship between implementation of effective occupational safety and health practices in SMEs and their performance, as measured by employee productivity and profitability. The study recommends measures to strengthen health and safety practices in Zimbabwean SMEs by availing protective equipment, emergency procedures, safety training programmes and complying with relevant laws and regulations.

Keywords: training, productivity, profitability, protective equipment, innovation, compliance

INTRODUCTION

The crucial role of occupational safety and health (OSH) in ensuring the well-being and productivity of employees within the workplace cannot be overstated. OSH programmes are structured to ensure the health, safety and welfare of people at work (Shabani *et al.*, 2023). It refers to company

¹ Department of Business Enterprise, University of Zimbabwe, Harare, Zimbabwe, 0009-0001-1363-8965, imusiwa22@gmail.com

² Department of Business Enterprise, University of Zimbabwe, Harare, Zimbabwe

practices and policies developed to prevent work-related illnesses, injuries and fatalities, whilst ensuring the well-being of all employees (Mziwao and Mbogo, 2022). These programmes are designed to prevent workplace illnesses, injuries and deaths through various mechanisms and strategies that include programmes, environmental supports, policies, benefits and links to the surrounding community (Ngwenya and Pelser, 2020). In Zimbabwe, SMEs significantly contribute to the nation's economic landscape, employing around 2.9 million people and boosting economic growth, estimated at more than 60% of Zimbabwe's GDP (Reserve Bank of Zimbabwe, 2024). However, despite their importance to the national economy, the sector encounters the most fatalities and accidents at work due to poor health and safety practices (Nyanga, 2022). Globally occupational safety is becoming a concern, with approximately 2.78 million workers dying each year from accidents (United Nations Global Compact, 2022). According to the National Social Security Authority (NSSA), 76 fatalities were recorded in 2018 in Zimbabwe. However, the informal sector (over 70% of the economy) remains mostly unrecorded, suggesting much higher actual numbers. In 2023, 237 mining fatalities were reported nationally, a significant increase from previous years. These levels of unsafe practices and accidents could be attributed to SMEs undermining safety and health practices and its influence on boosting their performance. Many studies have been conducted globally, regionally and in Zimbabwe, that examine the impact of occupational health and safety on the performance of organisations, for example (Min, 2019; Moyo *et al.*, 2019; Ngwenya and Pelser, 2020, Muhirwa *et al.*, 2023). These studies suggest a positive relationship between implementing effective occupational safety and health programmes and organisational performance. Despite research efforts made on how safety can improve performance results in Zimbabwe, there is paucity of research on the impact of OSH on the performance of SMEs which are an essential sector in Zimbabwe's economy as measured by contribution to the GDP and employment. The current study tries to bridge this gap by investigating the importance of practising occupational safety by SMEs, thereby helping in increasing the implementation of OSH practices in Zimbabwean SMEs in an effort to enhance their performance.

The influence of OSH on SMEs is a great area of concern, affecting both the well-being of employees and different aspects of corporate performance. According to statistics, there are 317 million workplace accidents annually and most of these entail employees to be away from their workstation for a

very long time. In light of growing industrial accidents in workplaces, there is need to investigate the impact of OSH practices on the performance of SMEs in Zimbabwe. The study examines the impact of health and safety practices on employee productivity and profitability of SMEs. Additionally, it explores the difficulties faced by SMEs as they implement health and safety policies and delves into the tangible benefits reaped by organisations that prioritise it. The study aspires to enlighten stakeholders on the crucial importance of vigorous health and safety practices within Zimbabwean SMEs and ultimately advocate for effective policies that can bolster performance and foster a thriving SME sector.

LITERATURE REVIEW

EXPLANATION OF KEY CONCEPTS

Occupational safety and health (OSH) is defined as the science of anticipating, recognising, evaluating and controlling hazards arising in, or from, a work environment that could impair the health and well-being of workers. (Rotaru and Cioca, 2024). Marrucci *et al.* (2023) postulate that organisational performance is the ability to achieve organisational goals and objectives. The study uses productivity and profitability as measurements of organisational performance. Productivity is the ratio indicating the volume of task performed in a given amount of time (Lo and Jones, 2023). Profitability is defined as the ability of a company to generate earnings relative to expenses and investments (Alshehadeh *et al.*,2024).

There is no agreed universal definition of SMEs in the literature (Shabani *et al.*,2023). Global application is minimum because the definitions are conceived in different contexts. Various criteria are used to define SMEs in literature, and these include number of employees, type of industry, use of capital assets, ownership of enterprise and turnover levels. In Zimbabwe, SMEs are defined as legal independent business entities that employ up to 100 permanent employees and earns a maximum of US\$1 million per year (Mabenge *et al.*, 2020). The study adopts the above definitions of key concepts.

THEORETICAL FRAMEWORK

The theoretical framework incorporates not just the theory, but the narrative explanation about how a scholar engages in using the theory and its underlying expectations to investigate a study problem. There are a number

of theories that support this study on the impacts of OSH on the performance of SMEs in Zimbabwe. The research is guided by two prominent theories, the Stakeholder Theory and the Human Capital Theory. Below is an overview of each theory.

THE STAKEHOLDER THEORY

The Stakeholder Theory pinpoints the role of relationships between corporates and its employees, regulators, suppliers, investors, customers and local communities. In accordance with the mentioned theory of Freeman (1984) on stakeholders, only by considering the priorities and interests of all the organisation's stakeholders, can an organisation be able to function effectively and grow in the long run. The implication of this theory to the study is that a company must value all its stakeholders by prioritising their health and safety. Every stakeholder must feel safe at an organisation, hence the responsibility of management in SMEs to understand and implement effective occupational safety programmes. As a result, employees working for SMEs will improve their productivity and ultimately profits will increase. Figure 1 shows the Stakeholder Theory.



Figure 1: Elements in the Stakeholder Theory

From the Stakeholder Theory perspective, the safety of workplaces is an essential element of corporate social responsibility, that directly impacts workforce and local communities, thereby influencing the organisation's social acceptance and legitimacy. Investing in OSH is a sign of ethical commitment that aid in mitigating accidents at workplaces, promoting employee trust and safeguarding reputation, ultimately contributing to financial performance (Zumente and Bistrova, 2021). The theory postulates that poor workplace safety practices can cause negative stakeholder responses such as labor disputes, regulatory scrutiny, firm reputational damage and investor concern. These stakeholder reactions may reduce productivity, increase costs, or limit access to capital. The stakeholder theory predicts that workplace accidents, especially injuries that occur frequently, are likely to be linked with reduced firm financial performance. However, financial implications of fatalities may be contingent on the intensity of stakeholder and regulatory pressures and social responsibility measures.

THE HUMAN CAPITAL THEORY

The Human Capital Theory was popularised by economists like Schult (1961) and Becker (1964). The theory accentuates the need to invest into employees' professional growth and welfare and their knowledge and experience to maximise employee performance. This theory is highly relevant to the investigation of the importance of safety and health on the performance of SMEs in Zimbabwe. This implies that if SMEs invest in OSH, it may lead to the production of work environments with less hazards, leading to high levels of productivity and profitability.

EMPIRICAL LITERATURE REVIEW

According to Mkungunugwa *et al.* (2022), OSH programmes have a significant impact on the productivity of employees. Jerie and Jenya (2017) postulate that when employees work in a safe and health environment, they are more likely to be engaged in their work and less likely to be absent from work due to illness or injury. The implication is that OSH programmes have potential to reduce injuries, boost productivity and increase profitability of SMEs. When employees are injured or become ill due to hazards, they may need time off from work to recover (Jerie 2016; Gwezuvu and Jerie, 2018; Mabika 2018;). This results in lost productivity as a result of poor OSH programmes, suggesting the need to implement effective OSH programmes in SMEs to boost productivity.

Mapuvire *et al.* (2022) postulate that OSH programmes enhance employee morale hence leading to improvement in employee productivity. The inference that can be drawn from this is that OSH programmes increase employee motivation that may increase productivity. The study resonates with Nyanga *et al.* (2020) who indicated that OSH programmes reduce accidents and increase morale of employees. Ngwenya and Pelsier (2020) propound that employees are more likely to be satisfied with their job and more engaged whenever they feel that their employer cares about their safety and well-being. Nhokovedzo and Nembaware (2022) postulate that OSH programmes can assist in reducing turnover rates that, in turn, boost knowledge and experience of their roles, hence helping in increasing productivity. OSH programmes enhance employee productivity and retention because they make employees feel that their employer is committed to their safety and well-being. (Mkungunugwa *et al.*, 2022).

The implementation of OSH programmes improves safety management strategies among employers and I boost employee productivity (Shabani *et al.*, 2023). Employee satisfaction and engagement is enhanced in every work setting where employees feel that their employer cares about their safety and well-being (Mubanga and Njerekai, 2020; Ngwenya and Pelsier, 2020; Becker *et al.*, 2021). This points to the need for top management to conform to OSH programmes as it improves the safety behaviour of workers, their focus on work hence reducing accidents and increasing production of the company.

In terms of driving profitability, OSH programmes have a significant effect as supported by the following empirical studies. OSH programmes identify potential hazards, execute preventive measures, provide proper training to employees which then minimise the risk of accidents (Chiwawa, 2022; Mapuvire *et al.*, 2022). These OSH programmes not only protect the well-being of workers, but also reduce the financial burden associated with worker compensation claims, medical expenses, and potential legal liabilities, hence cutting cost and improving on profitability. Shabani, *et al.* (2023) found that OSH practices lead to improvement in employee productivity and overall performance of the firm. The implementation of comprehensive safety programmes assists organisations in ensuring compliance with safety regulations and reduce the risk of reputational damage, fines or lawsuits (Matsa *et al.*, 2022). As a result, organisations will earn more profits. According to Madwe and Nzuza (2025), expenses

required to implement effective safety measures are far less than costs associated with accidents, injuries and fatalities. This suggests that it is essential for SMEs to invest in OSH practices as this may boost profitability.

Oboh *et al.* (2023) carried out a study on effective safety and health management policy and how it improves performance of organisations in Africa. The study concluded that an effective OSH policy is crucial for improving organisational performance and inadequate OSH leads to accidents, high costs and decreased performance. The findings of the study suggest that OSH practices positively impact the performance of organisations and this correlates with what the current study is looking for. However, the study was focusing on all businesses in Africa, whether big or small not taking into consideration the differences that might come as a result of different geographical locations, size and economies, justifying a need for a study that focuses specifically on the effect of safety and health on the performance of SMEs in Zimbabwe. Most of the empirical studies highlighted above were conducted in different countries and they did not focus on SMEs. Given that Zimbabwe is a developing country, results may differ, hence the rationale for conducting the study on the impacts of OSH and the performance of SMEs in Zimbabwe.

CHALLENGES OF IMPLEMENTING HEALTH AND SAFETY PRACTICES IN SMEs

OSH programmes are key in promoting the well-being of employees in Zimbabwe (Shabani *et al.*, 2023). However, implementing these programmes has been a significant challenge due to various factors. Studies on safety and health practices in SMEs emphasize unique challenges faced by these enterprises, such as lack of expertise, limited resources, and financial constraints. Shabani *et al.* (*ibid.*) postulate that a significant number of organisations allocate inadequate resources to OSH programmes, making it complicated to effectively implement and maintain them. The lack of funding also affects the training of employees responsible for implementing OSH programmes, leading to a shortage of knowledge and skills necessary for effective implementation (*ibid.*). Samanta and Gochhayat (2023) also posit that lack of awareness among employees and employers on the significance of OSH programmes is a major challenge faced by developing countries. Employees may not be aware of their rights to a safe working environment, while employers may not understand the benefits of investing in safety programmes. This leads to a lack of commitment towards implementing and maintaining OSH programmes, translating into persistent

accidents in the organisations. Mapuvire *et al.* (2022) highlighted that there is a lack of mechanisms for enforcing OSH regulations in Zimbabwe, resulting in organisations not complying, exposing workers to risks. This raises concern over the need for organisations to understand the impact of occupational safety on the performance of SMEs. Additionally, there is a shortage of qualified personnel for implementing occupational safety programmes in Zimbabwe (Jerie and Matunhira, 2022). The few available professionals may not have enough time to dedicate to occupational programmes, because of pressure, thus affecting the quality of training provided to workers. This leads to inadequate skills and knowledge necessary for effective implementation of OSH programmes.

METHODOLOGY

The study adopts a positivist philosophy and a quantitative method research design and the subsequent deductive approach is used to address the research objectives. A sample size of 384 respondents working for SMEs were randomly chosen, obtained using the Krejcie and Morgan formula of sample size determination. Purposive sampling was also used to choose employees whom the research had access to through email, who either owned or worked for SMEs and whom the study judged would provide credible information on the problem under investigation. Using email addresses to randomly pick the actual respondents, a structured questionnaire was emailed to 384 respondents and 289 of them responded, translating to a 75.3% response rate. The questionnaire had structured questions meant to solicit information on the effects of occupational safety, health and environment on the performance of SMEs. Availability of protective equipment, emergency procedures, providing safety training programmes and compliance with relevant regulations and laws were used to measure OSH programmes. (Shabani *et al.*, 2023; Moyo and Chigara, 2023; Yiu, 2023). Productivity and profitability were used to measure organisational performance. A four-point Likert scale was used to measure the extent to which respondents concurred with the statements, whereby SD meant Strongly Disagree, D for Disagree, A for Agree and SA for Strongly Agree. Data were analysed using Excel spreadsheets to obtain the results on the concept under investigation. The results are presented, interpreted and discussed below.

RESULTS

This section presents the results of the data gathered using questionnaires.

RESPONSE RATE

A total of 384 questionnaires were randomly distributed online to respondents who either own or work for SMEs in Zimbabwe. From these, 289 responded, giving a response rate of 75.3%. According to Saunders *et al.* (2019), a response rate of 60% is considered to be good and 70% or more is considered to be excellent, hence the response rate of the study was excellent.

THE IMPACT OF HEALTH AND SAFETY PRACTICES ON THE PERFORMANCE OF SMEs IN ZIMBABWE

The questionnaire was structured to determine the impact of OSH programmes on SMEs performance in Zimbabwe. Four variables used to measure OSH were availability of protective equipment, emergency procedures, provision of safety training programmes and compliance with relevant laws and regulations. adopted from literature review. Productivity and profitability were used to measure performance of SMEs. The data were gathered, analysed and interpreted in light of the questions asked that sought to gauge the extent to which respondents agreed with the statements. Excel was used to calculate the percentages and the results obtained are discussed in Table 1.

Table 1: Impact of occupational safety health programmes on productivity of SMEs.

Occupational safety and health programmes	SD	D	A	SA
Availability of protective equipment enhances productivity in SMEs	18(6.2%)	20(7%)	105(36.3%)	146(50.4%)
Setting up emergency procedures improves productivity of employees working for SMEs	10(3.5%)	23(8%)	128(44.2%)	128(44.2%)
Providing safety trainings to employees boosts productivity in SMEs	2(0.8%)	15(5.3%)	82(28.3%)	190(65.7%)
Compliance with relevant occupational safety and health laws and regulations fosters productivity in SMES	10(3.5%)	18(6.2%)	69(23.9%)	192(66.4%)

The majority of the respondents (86.7%) were in agreement with the statement that availability of protective equipment enhances productivity in

SMEs. This implies that employees value protective equipment, hence SMEs should provide them to enhance productivity. Employees, representing 88.4% of them, also agreed that setting up emergency procedures improves productivity of employees working for SMEs. This is because it helps employees take the stress off and focus on getting things done, without fear of danger. The findings resonate with Scarneo-Miller *et al.* (2023) who also agree that emergency plans boost productivity. A total of 93% of the respondents also agreed that providing safety trainings to employees boosts productivity in SMEs. The findings confirm that it is crucial to offer safety trainings to employees working for SMEs as this enhances their skills, knowledge and preparedness for risks, hence boosting their productivity. The findings match the results of studies by Mavhura² (019), Nyanga and Zirima (2020) and Shabani *et al.* (2023), who pinpoint that conforming to OSH practices such as training on safety, reduces rate of illnesses and injuries among employees, hence boosting productivity. Compliance with relevant OSH regulations and laws was also found to foster productivity in SMEs by 93% of the respondents. The findings suggest that SMEs should comply with OSH laws to enhance productivity in SMEs.

Table 2: Impact of occupational safety health programmes on profitability of SMEs (Primary data)

Occupational safety and health programmes	SD	D	A	SA
Availability of protective equipment enhances profitability of SMEs	10(3.5%)	15(5.3%)	92(31.9%)	172(59.5%)
Setting up emergency procedures increases profitability of SMEs	21(7.1%)	23(8%)	79(27.4%)	166(57.5%)
Providing safety trainings to employees boosts profitability of SMEs	28(9.7%)	30(10.6%)	108(37.2%)	123(42.4%)
Compliance with relevant occupational safety and health laws and regulations improves profitability of SMEs	18(6.2%)	20(7%)	95(33%)	156(54%)

Most of the respondents (91.2%) were in agreement with the statement that availability of protective equipment enhances profitability of SMEs. This implies that employees value protective equipment, hence they will work with morale and commitment to complete their tasks leading to profitability.

In Zimbabwe, industries are affected by poor productivity and profitability due to OSH programmes they use (Ngwenya and Pelsler, 2020; Jerie and Matunhira, 2022). This indicates that occupational programmes need to be implemented in a proper manner in industries for increase positive impacts. Proper implementation may entail offering protective equipment and this may go a long way in enhancing profitability of SMEs as denoted by the findings of the study. This points to the need for providing protective equipment to enhance profitability of SMEs. Employees also agreed (84.9%) that setting up emergency procedures increases profitability of SMEs. This could be because emergency preparedness helps SMEs respond to crises, minimising downtime and financial losses (Meyer *et al.*, 2026). A total of 79.6% of the respondents also agreed that providing safety trainings to employees boosts profitability of SMEs. According to Shabani *et al.* (2023), safety training helps in addressing hazards associated with their particular tasks, which may boost productivity and, ultimately, profitability of SMEs. The findings confirm that it is crucial to offer safety trainings to employees working for SMEs as this enhances their skills, knowledge and preparedness for risks which may boost profit through reduced accidents. The findings match Shabani *et al.* (2023) who pinpoint that abiding by OSH programmes such as safety trainings reduce accidents and boosts organisational performance in Zimbabwe. Compliance with relevant OSH laws and regulations was also found to improve profitability in SMEs by 87% of the respondents. This is because compliance minimises expenses related to accidents, injuries and legal penalties (Sajithkumar., 2023). In addition, compliance with relevant OSH laws is a symbol of commitment to employee well-being, attracting customers and investors, thus boosting profits (Blessing, 2024). The findings suggest that SMEs should comply with OSH laws to enhance profitability in SMEs.

CONCLUSIONS AND RECOMMENDATIONS

The following are the conclusions and recommendations in relation to the findings of the analysis.

IMPACT OF HEALTH AND SAFETY PROGRAMMES IMPLEMENTATION ON PRODUCTIVITY

The results demonstrate that OSH programmes positively impact productivity of employees in SMEs. If SMEs prioritise OSH measures such as availing protective equipment, setting up emergency procedures, providing safety trainings and complying with relevant OSH laws, productivity will

improve. The study hence recommends that SMEs adopt the aforementioned OSH practices to boost productivity.

Impact of Health and Safety programmes Implementation on profitability

The results demonstrate that OSH programmes have a positive impact on profitability of SMEs. If SMEs prioritise health and safety practices such as availing protective equipment, setting up emergency procedures, providing safety trainings and complying with relevant OSH laws, profitability will improve. The study hence recommends that SMEs adopt the aforementioned OSH practices to boost their profitability. The study also identified several barriers and facilitators preventing effective execution of OSH practices within Zimbabwean SMEs, such as limited resources, lack of awareness, training programmes, competing priorities, insufficient regulatory enforcement, lacking support framework.

ENHANCING HEALTH AND SAFETY TRAINING AND EDUCATION

The study recommends enhancing health and safety practices within SME companies through expanded training and education programmes for both owners and employees and offering comprehensive health and safety courses such as identification of hazards, risk evaluation and compliance will increase awareness and knowledge, helping SMEs implement more effective OSH measures.

STRENGTHENING REGULATORY FRAMEWORKS AND COMPLIANCE

The study recommends strengthening regulatory frameworks and compliance to guarantee implementation of OSH practices across Zimbabwean SMEs, with regular inspections, increased enforcement efforts and penalties for non-compliance being crucial components. Collaboration among relevant government agencies, industry associations and SMEs may also create an atmosphere conducive to health and safety compliance.

SETTING UP EMERGENCY PROCEDURES

The study recommends setting up emergency procedures as they play an essential role in driving health and safety practices within SMEs, thus encouraging owners and managers to prioritise health and safety. By setting emergency systems and policies, allocating resources and cultivating an atmosphere of safety, SMEs reinforce commitment towards this matter, leading to improved productivity and profits

ENCOURAGING PROACTIVE PROTECTION MEASURES

Small and Medium Enterprises should take proactive measures that assist in preventing workplace injuries and accidents, including, providing protective equipment, conducting risk analyses on an ongoing basis, creating safety procedures and encouraging employee involvement in health and safety programmes. By taking an assertive stance in identifying potential hazards to create a more conducive working environment and reduce accidents or injuries occurring, SMEs can create safer working conditions while simultaneously raising employee ownership over health and safety initiatives.

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