



Preface

Research Journal of Economic and Management Studies (RJEMS)

The implementation of pro-growth policies remains a major challenge in the whole world in general and the third world in particular. It is widely acknowledged among policy makers, captains of industry as well as the academic community that private enterprise-driven economic growth provides a greater promise for economic growth through lowering the levels of real unemployment and strengthening individuals' capacity to care for themselves. Growth oriented economic policy, and business strategy formulation and implementations have, however been weak due to the lack of knowledge about factors that ensure sustainable business and economic growth.

Research Journal of Economic and Management Studies (RJEMS) is run by the **Great Zimbabwe University, Munhumutapa School of Commerce**. It aims to advance both theoretical and empirical research, inform policies and improve understanding of how economic and business decisions shape the lives of people.

Scope/Coverage

RJEMS welcomes papers from all the major disciplines in economics, business and management studies including (but not limited to): Accounting, Banking, Corporate Governance, Development Finance, Economics, Entrepreneurship, Finance, Hospitality and tourism, Information systems, Insurance, Management, Marketing, and Risk management.

Submission of a paper

RJEMS accepts papers that may have a continental, regional or country focus. Articles submitted must explore the extent to which existing theories, models and concepts in economics, business and management can effectively be employed to explain the developmental challenges encountered in everyday lives. The journal also encourages the development and testing of new theories/models that provide policy makers with approaches that address practical challenges.

Papers should not be more than 7 000 words in length, Times New Roman, Harvard style referencing, Font size 12'' and 1.5 spacing. **Submit your manuscript (ms-word only) to the Chief Editor via email: rjemseditor@gzu.ac.zw**

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Introduction to Volume 2, Number 2 (2022) Edition

This edition (RJEMS Vol 2. No. 2 -2022) has managed to publish areas that cover various aspects of business and management. The topics covered in the edition are: Export diversification and economic growth: evidence from the Southern African Development Community (SADC) states; Wellbeing, Obesity and Overweight Matrix: Exercise Medicine as Preventive Remedy to COVID-19 Risk Infections among Adults in Masvingo Urban, Zimbabwe; MICE Tourism Development Strategies: A Case of Zimbabwe; Do Development Financing Institutions Spur Economic Growth in Zimbabwe?; An Evaluation on the use of Forensic Accounting in Curbing Fraud in the Public Sector. A Case Study of Local Authorities in Masvingo Province; Precarious Employment in a VUCA Environment in the Hospitality Industry of Zimbabwe; and Credit Risk Management during the Pandemic: Insights on Credit Risk Management Strategies Employed by Microfinance Institutions to Combat Credit Risk during Corona Virus Disease 2019 (Covid 19) Pandemic in Zimbabwe. This Edition follows the publication of RJEMS, Vol 2. No.1 of 2022.