

**CHALLENGES FACING SMALL AND MEDIUM ENTERPRISES AT THE
LEPHALALE LOCAL MUNICIPALITY OF LIMPOPO PROVINCE IN
SOUTH AFRICA**

by

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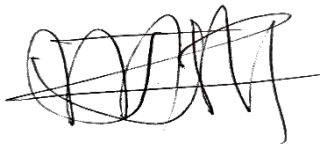
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I declare that the above dissertation is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.



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DEDICATION

This dissertation is dedicated to my late parents, **Balahleng Obed Majadibodu** and **Moloko Martha Majadibodu**, I know that you are proud of me, as you always have been, I LOVE YOU!!!

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ABSTRACT

Small and medium enterprises (SMEs) development is significant for employment, wealth distribution, and innovation advancement. SMEs struggle to survive in the commercial world despite the availability of government programmes. This study was to identify the factors that hinder SMEs in Lephalale Local Municipality from succeeding. The phenomenological research design was used to investigate the current state of SMEs. The objectives were achieved by employing a qualitative approach and using unstructured interviews from a population of 318 participants. The data were analysed using Atlas. ti 8 software. SMEs struggle to sustain their businesses because of a lack of access to equipment and financial resources. SMEs consider attending bookkeeping training. SMEs find it difficult to compete with large businesses because they lack the resources. SMEs should consider collaborating with other businesses to acquire business skills and the government should review the current standards to help SMEs meet the requirements for business development.

KEY TERMS: financial resources, government regulations, information technology, SMEs, small businesses, stakeholder support, start-up capital

MANWELEDZO

U bveledzwa ha mabindu maṭuku na a vhukati (dzi SME) ndi zwa ndeme kha mushumo, u kovhela lupfumo na u bvela phanḁa na vhubveledzi. Dzi SME dzo kondelwa u bvela phanḁa kha lifhasi la mbambadzo naho hu na mbekanyamushumo dza muvhuso. Ngudo heyi yo itwa u topola zwiṭaluli zwine zwa thivhela dzi SME kha Masipala Wapo wa Lephalale kha u bvelela. Nḁila ya ṭhodisiso ya zwibveleli yo shumiswa u ṭodisisa tshiimo tsha zwino tsha dzi SME. Zwipikwa zwo swikelelwa nga u shumisa ngona ya khwaṭhethivi na u shumisa inthaviwu dzine mbudziso dza hone dza sa thome dza dzudzanywa kha vhathu vha vhadzheneli vha 318. Data yo saukanywa hu tshi khou shumiswa sofuthiwee ya Atlas.ti 8. Dzi SME dzi a kondelwa u bvela phanḁa na mabindu adzo ngauri dzi a kondelwa u swikelela zwishumiswa na zwiko zwa masheleni. Dzi SME dzo dzhiela nṭha u dzhenela vhugudisi ha u vhulunga rekhodo dza masheleni. Dzi SME dzi wana zwi tshi konḁa u ṭatšana na mabindu mahulwane ngauri a vha na zwiko. Dzi SME dzi fanela u dzhiela nṭha tshumisano na maṅwe mabindu u wana zwikili zwa bindu, na muvhuso u fanela u sedzulusa hafhu zwilinganyo zwa zwino u thusa dzi SME u swikelela ṭhoda dza mveledziso ya bindu.

MAIPFI A NDEME: zwiko zwa masheleni, ndaulo dza muvhuso, thekhinoḁodzhi ya mafhungo, dzi SME, mabindu maṭuku, thikhedzo ya mudzhamukovhe, tshelede ine ya ṭoda u thoma bindu

SETSOPOLWA

Go hlongwa ga dikgwebopotlana le dikgwebo tša magareng (di-SME) go bohlokwa go tlhomo ya mešomo, go kabaganyo ya lehumo le go tšwetšopele ya boitlhamelo. Di-SME di swara bothata go tšwela pele ka kgwebo ka lefaseng la kgwebo le ge e le gore go na le mananeo a mmušo. Dinyakišišo tše di dirilwe ka nepo ya go tseba mabaka ao a šitišago di-SME ka Masepaleng wa Selegae wa Lephallale go atlega. Tlhamo ya dinyakišišo tša boleng bja maitemogelo di šomišitšwe go nyakišiša seemo sa bjale sa di-SME. Maikemišetšo a ile a fihlelelwa ka go diriša mokgwa wa boleng le go šomiša dipoledišano tše dipotšišo tša tšona di sego tša hlangwa peleng go bakgathatema ba 318. Tshedimošo e ile ya sekasekwa ka go šomiša softewere ya Atlas.ti 8. Di-SME di swara bothata bja go tšwetša pele dikgwebo tša tšona ka lebaka la tlhokego ya phihlelelo ya ditlabele le methopo ya ditšhelete. Di-SME di nyaka go tsenela tlhahlo ya mabapi le go beakanya dipuku tša ditšhelete. Di-SME di bona go le boima go phadišana le dikgwebo tše kgolo ka ge di hloka methopo. Di-SME di swanetše go nagana ka go dirišana le dikgwebo tše dingwe go hwetša mabokgoni a bophelo, gomme mmušo o swanetše go lekodišiša maemo a bjale a go thuša di-SME gore di fihlelele dinyakwa tša tlhabollo ya kgwebo.

MAREO A BOHLOKWA: methopo ya ditšhelete, melawana ya mmušo theknolotši ya tshedimošo, di-SME, dikgwebopotlana, thekgo ya bakgathatema, tšhelete ya go thomiša kgwebo

LIST OF ABBREVIATIONS AND ACRONYMS

COVID-19:	Coronavirus Disease of 2019
GDP:	Gross Domestic Product
GEM:	Global Entrepreneurship Monitor
HRM:	Human Resources Management
ICT:	Information and Communication Technology
IDC:	Industrial Development Corporation
LED:	Local Economic Development
LEDA:	Limpopo Economic Development Agency
LLM:	Lephalale Local Municipality
NSBDA:	National Small Business Amendment Act
OECD:	Organisation for Economic Cooperation and Development
POPIA:	Protection of Personal Information Act
SEDA:	Small Enterprise Development Agency
SEFA:	Small Enterprise Finance Agency
SMEs:	Small and Medium-sized Enterprises
SMMEs:	Small, Medium and Micro-Enterprises
TEA:	Total early-stage Entrepreneurial Activity
UNISA:	University of South Africa
VAT:	Value Added Tax

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CHAPTER 1: INTRODUCTION AND BACKGROUND

1.1 Introduction

Small and medium enterprises (SMEs) are considered the solution to economic growth and social development in many economies of the world (Erdirin & Ozkaya, 2020, p. 3; Nieuwenhuizen, 2019, p. 666; Ribeiro-Soriano, 2017, p. 1; Ladzani & Netswera, 2009, p. 225; Visser, De Coning & Smit, 2005, p. 60; Ligthelm & Cant, 2003, p. 41). However, this only happens when these businesses are growing and sustainable. Such growth and sustainability are supported through a wide range of government policies (Masutha & Rogerson, 2015, p. 228, 2014b, p. 142 & 2014a, p. 47).

In Bhutan, China and India, SMEs contribute towards the gross domestic product (GDP) by creation of employment, provision of goods and services to the customers and innovation of SMEs development (Singh, Drakpa, Yangzom, Wangchuk, Norbu, Tashi & Yangzom, 2019, p. 35; Singh, Garg & Deshmukh, 2010, p. 54). These countries support their government department policies to improve the development of SMEs by subsidising them financially (Chen, 2006, p. 140).

It was reported that in Botswana and Nigeria, SMEs contribute to economic development by alleviating poverty, job creation and generation of potential businesses. In Botswana, the government and other institutions support SMEs with funds. In Nigeria, the government and stakeholders support SMEs by creating an enabling business environment and financial support services (Abubakar & Junaidu, 2019, p. 180 & Nkwe, 2012, p. 32).

In the same vein, Ilegbinosa and Jumbo (2015, p. 203) and Etuk, Etuk and Michael (2014, p. 660) indicated that SMEs are the pillar and solution of the economy in South Africa and other developing countries. While the contribution of SMEs to the economy cannot be disputed, there should be a healthy business environment to enable SMEs'

growth and sustainability (Kalane, 2015, p. 1). SMEs also contribute to a great part of GDP in developed African countries. According to Brière, Tremblay and Daou (2015, p. 713), the South African government has many initiatives and agencies to support and prioritise SMEs owners/ managers such as Small Enterprise Development Agencies (SEDA), Small Enterprise Finance Agency (SEFA) and Industrial Development Corporation (IDC). However, Mukwarami and Tengeh (2017, p. 333) and Meyer (2014, p. 631) argued that the government initiative programmes are there to support the SMEs, but the SMEs business performance remains weak.

However, SMEs are facing challenges such as lack of marketing skills, financial support and management skills and the use of technology. Lack of these skills contributes negatively towards their business performance (Issau & Soni, 2019, p. 54). The importance of marketing of goods and services has become more critical to the SMEs owner/ managers to satisfy their customers (Becherer & Helms, 2016, p. 119). The development of SMEs should be prioritised to overcome these challenges (Ramadani, Dana, Ratten & Tahiri, 2015, p. 250).

SMEs find it difficult to raise funds from either financial institutions or the capital market to enable them to start and run a successful business (Yoshino & Taghizadeh-Hesary, 2016, p. 8). The change in technology is a major challenge for SMEs as they are still struggling with the use of modern technology like personal computers, customs software, online purchasing products and services as well as international purchasing (Tukuta & Saruchera, 2015, p. 5).

1.2 Background

Mpe (2018, p. 18) indicated that after the 1994 South African national elections, the new government came with different financial assistance programmes to support SMEs to start their own businesses. These SME owners/ managers are required to prepare and develop business plans to enable them to be provided with business support through government agencies. However, South Africa in 2015 had a very low

Total early-stage Entrepreneurial Activity (TEA) relative to other developing countries participating in the Global Entrepreneurship Monitor report (Herrington, Kew & Mwanga, 2017, p. 49).

Kalane (2015, p. 10) further added that SMEs pursue entrepreneurship due to high unemployment rate, poverty and are forced to seek other means of getting income by starting their own businesses. The lack of financial assistance or not having knowledge regarding where to go for financial assistance made some SMEs use their own money as a start-up capital for their survival. Leboea (2017, p. 11) asserts that in South Africa, SMEs contribute a great part of the GDP as estimated in the 2015 published paper by the South African Reserve Bank that 91 per cent of formal businesses (excluding informal businesses) were contributing 52-57 per cent of GDP (The South African Reserve Bank, 2015, p. 5).

1.3 Problem statement

The South African government has agencies that focus on implementing business programmes to promote and support SMEs development to reduce poverty and high unemployment rate (Lekhanya, 2015, p. 413). However, Leboea (2017, p. 30) indicated that in South Africa and other developing countries, SMEs are not making any impressive impact on poverty reduction among society due to business challenges that they experience such as financial assistance and business management skills.

Abebaw, Mulate and Nigussie (2018, p. 71) indicated that it is considered that “SMEs are important in terms of employment, wealth creation and the development of innovation”. However, SMEs do not reach their full potential and fail to grow due to weaknesses in innovation, quality of management, lack of financial support, marketing, practical knowledge, and business skills. In South Africa and other developing countries such as Ethiopia, unemployment and poverty reduction are currently pressing issues.

The South African government made a substantial commitment after the 1994 democracy to empower and support people, such as collateral in the form of loans or grants, as well as training to improve productivity, achieve their goals, and create employment. Small businesses are still facing numerous business-related challenges such as access to financial support which affects their sustainability and survival (Dlamini, 2014, p. 2). Furthermore, Buul and Omundi (2017, p. 74) added that SMEs are facing numerous challenges in their sector to maintain and sustain their businesses in the external business environment.

Several studies show failure rate of SMEs in developing countries. Fatogun, Adelus and Agu (2019) focused on small and medium scale enterprises: challenges and prospects in Nigeria. Nkwabi and Mboya (2019) investigated on factors affecting the growth of SMEs in Tanzania. In South Africa, several studies have been conducted on challenges faced by SMEs and business failure rate. Leboea (2017) focused on factors influencing SMEs failure in South Africa. Zondi (2017) investigated on challenges facing small business development in South Africa.

In Limpopo Province, Mpe (2018) researched on the role of government agencies in empowering women-owned Small, Medium and Micro-Enterprises (SMMEs) in selected municipalities in the Capricorn District of Limpopo Province. Masocha and Dzomonda (2016) researched on the mediating role of effective working capital management on the growth prospects of SMEs in Polokwane Municipality. These authors focused on the efficiency of the SMEs working capital management. Hence, lack of studies on the challenges faced by SMEs in the LLM.

Leboea (2017, p. 14) stated that South Africa is facing the highest failure rate of SMEs compared to other developing countries. Additionally, “the failure rate of SMEs continues to rise in South Africa” (Masocha & Dzomonda, 2016, p. 163). LLM cannot be different regarding high failure rate challenges. Despite that LLM is growing and getting more developed, SMEs in this municipality are experiencing more challenges for survival. Considering the geographical background of LLM which mainly consists

of rural areas, this study opines that factors affecting the growth and sustainability of SMEs at this municipality need to be examined.

1.4 Research objectives

This section discusses the primary and secondary objectives of the study.

1.4.1 Primary objective

The primary objective of this study is to identify the sustainability challenges that contribute to SMEs' failure rate in the LLM.

1.4.2 Secondary objectives

The secondary objectives of the study are as follows:

- To determine the current state of SMEs in the LLM,
- To identify factors that hinder SMEs to succeed in the LLM, and
- To recommend strategies to sustain SMEs in the LLM.

1.5 Research questions

The following are the research questions:

- What is the current state of SMEs in the LLM?
- What are the challenges faced by SMEs that lead to business failure in the LLM?
- What are the strategies that can be recommended for the sustenance of SMEs in the LLM?

1.6 Significance of the study

It is important to get an understanding of the challenges hampering the growth, success, survival, and development of SMEs. Most studies have been conducted on the same study area, but it remains necessary to investigate more on challenges faced

by SMEs operating in the LLM of Limpopo Province in South Africa. The study of challenges facing SMEs will assist to identify factors that hinder the success of businesses, and to realise that government agencies through local municipalities are there to support and empower SMEs regarding business related information (Mpe, 2018, p. 20). The knowledge that will be gained will help SMEs to sustain and maintain their businesses. Job creation in the local communities will be achieved because the challenges that they are facing will be identified and addressed. The results of this study will help government agencies, relevant stakeholders, and policymakers.

1.7 Research methodology

1.7.1 Research design

Greener (2008, p. 38) described research design as a grand plan of approach to a research topic that helps the researcher to be able to collect and analyse research data. Creswell (2007, p. 39) defines research design as the plan to answer the research questions and to address the challenges that may arise during the research process.

There are several research designs that the researcher could apply according to its suitability to a study such as evaluative, comparative, descriptive, explanatory and exploratory (Bureau & Salomonsen, 2012, p. 5 & Neuman, 2006, p. 38). An explanatory research design was employed in this study because it allowed participants to explain and elaborate on why they are still facing business obstacles even though government institutions are in existence to assist them with business-related matters. Explanatory research design refers to the “research whose primary purpose is to explain why things occurs and to develop, elaborate, extend, or test theories” (Neuman, 2006, p. 40). The explanatory design “explains why a component is being constructed into an artefact” (Kuechler & Vaishnavi, 2012, p. 396 & Baskerville & Pries-Heje, 2010, p. 275).

1.7.2 Research paradigm and research approach

The choice of methodology is influenced by the essence of the factors being researched on, and the researcher's understanding of the philosophical principles of the methodology he-she intends to use (Khaldi, 2017, p. 23).

1.7.2.1 Research paradigm

Positivism, interpretivism, and critical realism are the three research paradigms. Interpretivism is a word that is quite new, however, simultaneously everywhere during non-positivist researchers and scholars (Aliyu, Bello, Kasim & Martin, 2014 p. 84). Interpretivism allows the researcher to use multiple perspectives in a research study since it allows the researcher to gain better understanding of the world through participants (Greener, 2008, p. 17). The interpretivist research paradigm was used for this study because it enabled the researcher to acquire a comprehensive understanding of the experienced phenomena, as well as allowed participants to provide and elaborate while responding to the research questions.

1.7.2.2 Research approach

The research approaches are qualitative, quantitative, and mixed methods. Van Zyl (2014, p. 213) maintains that a qualitative research design "is in the simplest terms, a social or behavioural science research that explores the processes that underlie human behaviour using such exploratory techniques as interviews, surveys, case studies and other relatively personal techniques". The qualitative research approach was used for this study because it allowed the researcher to gain a better knowledge of the experienced event, opinions, and motivations, as well as get deeper into the problem.

1.7.3 Case study

Yin (2003, p. 13) defined case study research as "a case is an empirical enquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident". Case study research can be divided based on single and multiple case studies (Wilson, 2014, p. 138). This study opted for multiple case studies because the focus was

primarily on SMEs in the LLM in the different business sectors to produce similar findings from the participants.

1.7.4 Population and sampling

Population refers to all people or animals that are being researched on, while sampling refers to the method of choosing a subset of the individuals or animals from the population to investigate (Zhang, 2022, p. 11). Population and sampling are a process of selecting a group of units from a data set to analyse the people's qualities, values, and attitudes (Rahi, 2017, p. 3). Sampling is the method of selecting a statistically representative sample of humans or animals from a target population (Kamangar & Islami, 2013, p. 300). The owners/ managers of SMEs operating in the LLM were the study's target population. Simple random sampling was chosen for this study because it ensured that all participants had an equal probability of being chosen (discussed in detail in section 3.7.2).

1.7.5 Data collection

The research design, sampling methods, and how to handle missing data are all decisions that must be made during the data collection stage of the research study (Aguinis, Hill & Bailey, 2019, p. 3). Telephone/ online interviews was used to obtain data.

1.7.6 Data analysis

The researcher was responsible for making sure that results from the data collected are put into a data analysis program (Easwaramoorthy & Zarinpoush, 2006, p. 2). Data analysis programs enabled the researcher to generate reports that illustrate connections between concepts and commonly used terms (Lune & Berg, 2017, p. 123). Kornbluh (2015, p. 404) posits that member checks as a continuous process for verifying overall results with participants ensures rich and genuine feedback during data analysis. The results of this study were analysed using open coding, themes to define keywords, and computer software programme.

1.7.7 Trustworthiness

The availability of rich, sufficient, and well-saturated data is critical to the research's credibility (Elo, Kääriäinen, Kanste, Pölkki, Utriainen & Kyngäs, 2014, p. 8). The researcher should scrutinise every process of the research analysis, from data collection, including the planning, organisation, and reporting of findings (Elo et al., 2014, p. 1). Qualitative research's trustworthiness is demonstrated using terms like credibility, dependability, conformability, and transferability (Lincoln & Guba, 2013, p. 82). These are discussed in detail in sections 3.9.1 to 3.9.4.

1.7.8 Ethical considerations

Ethics refers to the considerations that a researcher should consider protecting participants' interests and avoid irregularities that could have a negative impact on them before and after taking part in the study (Majadibodu, 2016, p. 47). According to Salkind (2012, p. 90), a researcher must have an ethical mind set when conducting research study. "Most ethical issues in research fall into one of four categories: protection from harm, voluntary and informed participation, right to privacy, and honesty with professional colleagues" (Leedy & Ormrod, 2010, p. 120). The ethical issues that formed part of this analysis are defined in detail in sections 3.10.1 to 3.10.4.

1.8 Definition of key concepts

Accounting skills– Onoh (2011, p. 70) defined accounting skills as those skills required to record and keep financial transactions, report a financial status, and make recommendations to improve a business financial status.

Business environment– Gupta, Guha and Krishnaswami (2013, p. 10) defined business environment as an aggregate of business conditions, events, and impact that surround and affect the business existence and growth. Environment comprises of internal and external business factors.

Business management skills– Kerrin, Mamabolo and Kele (2017, p. 80) defined business management skills as those skills that are concerned with the overall planning, organising, leading, and controlling business activities. Further, Kerrin, Mamabolo and Kele (2017) defined management skills as those skills related to

problem-solving, decision-making, preparation, delegation, communication, and time management.

Business marketing– Finne and Grönroos (2017, p. 447) defined business marketing as a process where a customer perceives an offering, product, service, company, or person. It can be deliberated or embedded in context, visible or merely in the head of the customer.

Business sustainability– Mahajan and Bose (2018, p. 9) explained business sustainability as the process of managing an organisation by considering triple bottom line approach as economic, social and environmental. Bansal and DesJardine (2014, p. 71) further defined business sustainability as the ability of organisations to respond to their short-term financial needs without compromising their (or others') ability to meet their future needs.

Competition– Bengtsson and Kock (2000, p. 412) described competition as the direct rivalry that develops between businesses to achieve competitive advantage over their business counterparts.

Entrepreneurship education– Jones and English (2004, p. 416) defined entrepreneurship education “as a process that gives individuals the ability to recognise business opportunities, entrepreneurs’ self-esteem, business knowledge and skills”.

External business factors– refer to factors which are uncontrollable by the businesses which include government environment policies (Gupta et al., 2013, p. 10).

Financial management skills– defined as those skills required and needed to handle business budget efficiently and effectively to achieve a business’s financial objectives (Kerrin et al., 2017, p. 8).

Financial resources– refer to a start-up capital and resources for any business to run smoothly (Becherer & Helms, 2016, p. 128).

Human resource management– Armstrong and Taylor (2014, p. 5) defined human resource management “as a strategic, integrated and coherent approach to the employment, development and well-being of the people working in organisations”.

Information and Communication Technology– Ritchie and Brindley (2005, p. 206) defined information and communication technology as “the array of primarily digital technologies designed to collect, organise, store, process and communicate information within and external to an organisation and, in our case, SMEs”.

Innovation– Haddad, Williams, Hammoud and Dwyer (2019, p. 16) described innovation as the introduction of a change that enhances the user's experience and adds value.

Internal business factors– refer to factors which are controllable by the businesses which include business operations and their technical capabilities (Gupta et al., 2013, p. 10).

Liability of newness– Schoonhoven (2015, p. 1) defined liability of newness as “that new organisations face a constellation of problems associated with their newly founded status that renders them particularly prone to failure”.

Marketing innovation– Hussain, Mu, Mohiuddin, Danish and Sair (2020, p. 4); Karlsson and Tavassoli (2016, p. 1485) and Manual (2005, p. 49) described marketing innovation as the implementation of a new marketing plan that includes enhancements to the product, pricing strategy, packaging design and product placement.

Small and medium enterprises skills– Shabbir, Mohd Shariff and Shahzad (2016, p. 68) defined SMEs skills as "the ability to recognise economic opportunities and act efficiently on them".

Small and medium enterprises skills and knowledge– SMEs skills and knowledge are the proficiency in performing business tasks efficiently and up to standard in the business phases because of human capital investments which refer to formal and education and business experiences and knowledge (Kerrin et al., 2017, p. 3). These can be improved by undergoing relevant training, formal and professional practical, and development.

Small business– in South Africa, the National Small Business Amendment Act 29 of 2004 defines a small business as a separate and distinct business entity, including co-operative enterprises and non-governmental organisations, managed by one owner or more, which include its branches or subsidiaries carried on in any sector or subsector of the economy, as specified by the Act.

Technical skills– Shabbir et al., (2016, p. 69) defined technical skills as understanding the use of technical equipment, business operations machinery, product application, cutting-edge technology, and product and service abilities.

1.9 Organisation of dissertation

Chapter 1: Introduction and background– this chapter offered an overview of the research and its context. This chapter also presented the problem statement, research objectives and questions, as well as the study's importance. In addition, the methodology for conducting the research was established. This chapter also covered ethical issues, the study's trustworthiness, and the meaning of key words. The chapter ended with the organisation of the dissertation.

Chapter 2: Literature review– the researcher discusses studies on factors leading to SMEs business failure that have been reported by other scholars and South African researchers in this chapter.

Chapter 3: Research methodology– the research design and methodology covered in this study are described in this chapter. In addition, the research methods used, such as the research type, target population, and design sample, data collection and analysis methods, and case study procedure, are discussed in detail. Measurement of trustworthiness, as well as ethical considerations, are addressed and applied to this study.

Chapter 4: Research findings– the collected data is summarised and interpreted in this chapter.

Chapter 5: Recommendations and conclusions– the research findings and conclusions are presented and discussed in this final chapter. The findings are linked to literature review and research findings. In this chapter, the study's limitations are also discussed.

1.10 Chapter summary

The introduction and background of the research served as an overview of the study. The problem statement, research questions and objectives, the importance of the study as well as the research design and methodology were discussed. The target population for this study are the SMEs owners/ managers operating in the LLM in different business sectors. The data collected used an interview guide and analysed using a software program. The ethical considerations and key concepts of the study were also illustrated. The dissertation structure was made at the end of the chapter. The next chapter focuses on literature review on factors that hinder the success of SMEs.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature review that relates to SMEs and the challenges that they face to answer the research questions. Small businesses are providing the opportunities for local society by helping to alleviate poverty and for their survival and success in the external business environment. To address the research questions, this study reviewed the work of researchers in journals, articles, and books that are related to the study subject.

The literature on small business indicates that SMEs experience challenges to their survival such as, lack of formal education, managerial expertise, restricted access to land and property rights, human resource capacities, access to technology, and excessive government regulations. The most pressing challenges of which are unemployment and poverty (Selepe, 2019, p. 367; Bouazza, Ardjouman & Abada, 2015, p. 102). Mukata and Swanepoel (2015, p. 87) concur that SMEs face challenges such as a lack of technical training, management training, credit working capital, markets from which to operate, and start-up capital. The structure of this chapter is tabled in Table 2.1 below.

2.2 The conceptual framework

The theoretical conceptual framework's objective was to demonstrate the structure of the literature to be discussed. The purpose of this chapter was to respond to research questions below:

- What is the current state of small businesses in the LLM?
- What are the challenges faced by SMEs that lead to business failure in the LLM?
- What are the strategies that can be recommended for the sustenance of SMEs in the LLM?

Table 2.1: Structure of the literature review

(2.1) Introduction
(2.2) The conceptual framework
(2.3) The current state of SMEs
(2.4) Challenges that lead to business failure
(2.5) Recommended strategies for business sustainability
(2.6) Chapter summary

Source: Own construction

2.3 The current state of SMEs

2.3.1 The definition of SMEs

In South Africa, the definition of small businesses, according to the revised schedule 1 National Enterprise Amendment Act No 26 of 2003 and the National Small Enterprises Act, 2004 (Act No. 29 of 2004), includes micro, small, and medium enterprises. However, the term SMEs is commonly used. The conclusion that can be drawn is that no universally accepted definition of a small business exists. An SME in the United States of America is a corporation with less than five hundred (500) employees. However, in South Africa, the maximum number of employees that can be classified as an SME is two hundred and fifty (250) (Motsepe, 2019, p. 12). Micro, small, and medium enterprises are the three types of SMEs in South Africa. The following are the categories of businesses as specified by the Revised Schedule 1 of the National Definition of Small Enterprise in South Africa Government Gazette:

Micro

This type of business employs up to ten (10) employees in any business sector. These types of businesses are not usually registered officially. Minibus taxi services, home industries, and spaza shops are examples (Department of Small Business Development (DSBD), 2019, p. 2).

Small enterprise

These businesses employ from eleven (11) to fifty (50) employees. This category of business is typically more developed. They embark on engaging in more challenging business activities (DSBD, 2019, p. 2).

Medium enterprise

Medium businesses employ from a minimum of fifty-one (51) to maximum of two hundred and fifty employees (250), depending on the business sectors such as the construction, manufacturing, energy, or mining industries. These businesses have a propensity to decentralise authority and employ several management levels (DSBD, 2019, p. 2).

This study focused on interviewing SMEs with yearly turnovers ranging from $\leq 17,0$ million to $\leq 220,0$ million depending on the business sector (DSBD, 2019, p. 2). Berisha and Pula (2015, p. 18) indicated that there is no standardised concept of SMEs; instead, it differs by country. In other countries, SMEs are defined by their capitalisation, sales turnover and employment rate (Muriithi, 2017, p. 37). Small businesses are described differently depending on a country's expectations, the number of employees, the total value of their business assets, and the amount of working capital (Musa & Chinniah, 2016, p. 255). In South Africa, SMEs are described as formally registered and unregistered businesses that range from medium-sized enterprises, such as family businesses with more than 100 employees, to unregistered micro-enterprises (SEDA, 2016, p. 5).

The definition of SMEs depends on a variety of factors. There is no unified and common definition of the SMEs yet (Ndesaulwa & Kikula, 2016, p. 2; Berisha & Pula, 2015, p. 26). The definition of the SMEs differs among the countries, and it is determined by the size of the business. For example, Ndesaulwa and Kikula (2016, p. 2) stated that the definition of the SME is based on the total number of employees, total turnover, and total expenditure and investment. Petkovska (2015, p. 57) and Katua (2014, p. 462) indicated that definition of the SME size is determined by the number of employees, annual sales, total assets, the revenue, net profit and/ or the size of the balance sheet.

2.3.2 SMEs in international countries

Small businesses make up the most majority of businesses. Arshad and Arshad (2019, p. 621); Çela and Gaspari (2015, p. 114); Shrirame and Soni (2015, p. 182) and Bayarçelik, Taşel and Apak (2014, p. 202) declared that SMEs account for 90 percent of the businesses in most countries, such as, Japan, France, and Italy. Since SMEs account for more than 90 percent of all businesses worldwide, SMEs make a significant contribution to countries GDP. For example, SMEs contribute 60, 57, 55, 49, and 55 percent of national GDP in China, Germany, Japan, Singapore, and South Korea, respectively (Pulka, Ramli & Bakar, 2018, p. 12 & Katua, 2014, p. 465). In Sweden, SMEs account for nearly all of businesses and they create employment roughly 70 percent of the whole country's workforce (Yazdanfar, Öhman & Homayoun, 2019, p. 926).

Furthermore, in all the Organisation for Economic Cooperation and Development (OECD) countries, SMEs contribute between 50 and 60 percent of each country's national GDP (OECD, 2017, p. 6). In addition, SMEs are the major employers and employment creators, as well as being the largest population of businesses and contributing significantly to GDP. Olughor (2015, p. 90) reported that SMEs employ 75 percent of the labour force in any country. In the European Union, SMEs employ two out of every three employees (Çela & Gaspari, 2015, p. 114 & Katua, 2014, p. 466). As a result, since they operate on a local level, SMEs play a critical role in

improving living conditions, alleviating poverty, and reducing unemployment by creating new jobs for local societies.

2.3.3 SMEs in African continent

Small businesses make up most businesses in the African continent. In Ghana, the informal sector accounts for 80 percent of SMEs and 90 percent of businesses worldwide, accounting for 60 percent of job creation in the local economy (Ofosuua, Duku, Asante & Kojo, 2015, p. 22). Small businesses make up more than 95 percent of all businesses, particularly in Sub-Saharan Africa (Lutwama, 2015, p. 5 & Kauffmann, 2005, p. 1). According to Muriithi (2017, p. 44) and Kauffmann (2005, p. 4), SMEs have a larger role in reducing poverty, increasing the country's GDP, and providing jobs for most of the local society. The SMEs sector is critical because it meets the requirements of the local society by providing goods and services at reasonable costs, as well as a source of income and job opportunities.

SMEs are therefore seen as the driver of the African economy as they instigate entrepreneurship and exploit niche markets because of their adaptability and creativity into business (Manyani, Onias, Hove, Mudzura & Chiriseri, 2014, p. 11). As a result, despite the SMEs' efforts to contribute to global GDP, they struggle to be provided with a business support system. On the other hand, African SMEs confront daily obstacles such as insufficient funds, a lack of accounting and managerial skills, and an inability to respond to changing external business conditions (Maseko & Manyani, 2011, p. 171).

2.3.4 SMEs in South Africa

According to Chimucheka and Mandipaka (2015, p. 309), since the end of apartheid in South Africa, SMEs have been viewed as the engine for alleviating poverty and creating jobs. South Africa believed that SMEs have the potential to change society by creating jobs and alleviating poverty through government initiatives and policies (SEDA, 2016, p. 5). SMEs have been recognised as productive drivers of inclusive economic growth and prosperity. Small businesses account for 91 percent of

formalised businesses, employ approximately 60 percent of the workforce, and account for about 34 percent of GDP (Bary, 2019, p. 2).

SMEs are the significant contributors to the economy. The SMEs play an essential role in the growth of national economies (Nitescu, 2015, p. 40). The contribution of SMEs to economic growth is determined by a number of criteria, including job creation, poverty alleviation and GDP contribution (Mabhungu & Van der Poll, 2017, p. 151; Valaei, Rezaei & Ismail, 2017, p. 225; Singh et al., 2010, p. 54 & UNCTAD, 2002, p. 7). A strong and healthy SME sector creates new ideas, generates new employment, boosts economic development and reduces poverty (Haddad et al., 2019, p. 15).

2.4 Challenges that lead to business failure

There are numerous challenges that contribute to the high failure rate of SMEs. Several studies have highlighted some of these challenges. These challenges are summarised in Table 2.2.

Table 2.2: Factors that lead to business failure

Challenges	Description	Source
Development of the SMEs	Inadequate business-related information from local governments.	Chimucheka (2015)
Management of the business	Inability to manage and direct business activities due to a lack of experience.	Simmons, Carr, Hsu and Shu (2016)
Lack of business resources	Outsourcing funds is difficult.	Osano (2019); Yoshino and Taghizadeh-Hesary (2016)
Fraud, corruption, and crime	Budget restrictions prevent the provision of costly protection.	Aigbavboa, Aghimien, Oke and Mabasa (2018);

Challenges	Description	Source
		Sitharam (2016) and Kalane (2015)
Ineffective of human resource management	Inexperienced in recruiting qualified employees and ethical business environment.	Rothenberg, Hull and Tang (2017) and Xie (2014)
Lack of access to markets	Lack of marketing expertise for their goods and services.	Mansoor (2019) and Alauddin and Chowdhury (2015)
Lack of the use of modern technology	Inexperienced in using technological gadgets and networking.	Tukuta and Saruchera (2015) and Kleine (2011)
Lack of business innovation	Inability to think about new ideas and put them into perspective.	Adla, Gallego-Roquelaure and Calamel (2019) and Hajar (2015)
South African government intervention	Inadequate supply of vital knowledge for survival.	Sospeter and Nchimbi, (2018) and Asafo-Adjei (2015)
Provision of good customer services	Poor product and service delivery.	Taneja, Pryor and Hayek (2016)
Liability of newness	Inability to demonstrate a track record of effective business operations.	Schoonhoven (2015); Hannan, Carroll, Dobrev and Han (1998)
Lack of business sustainability	Inability to maintain long-term management of business activities.	Yoo, Choo and Lee (2018); Connell and Kozar (2017)

Source: Own construction

2.4.1 Development of the SMEs

Chimucheka (2015, p. 155) stated that the development and growth of the SMEs depends on and driven by government through local municipalities. Local governments empower SMEs to recognise and grow business opportunities within

their jurisdiction through local economic development (LED) programs and policies. This means that SMEs lack information or are unable to contact the LED offices in LLM for more information about the programs that they offer to get assistance, particularly in business information.

The government should resolve the ability gaps in the small business sector and environment (Department of Cooperate Governance, 2015, p. 54-55). As a result, the government has prioritised businesses such as electrification, improving service delivery, transportation issues, and regulatory framework through local municipality programs to improve and control socio-economic matters (OECD, 2015, p. 284). In other words, the growth and training of SMEs owners/ managers is essential for them to be trained and gain relevant skills on business regulations as well as the requirements of the business environment (Kalane, 2015, p. 53).

2.4.2 Management of the business

Simmons, Carr, Hsu and Shu (2016, p. 606) proposed that a small business owner's business experience gained from beginning and operating a business affects and influences the business's future, success, and failure. It is important for SMEs owners/ managers to possess business skills. Managerial competencies are a collection of expertise, knowledge, experience, skills, behaviors, attitudes and good personality that a business owner/ manager requires and develops to be professionally successful and efficient within the organisation (Alsemgeest, Booyesen & Bosch, 2017, p. 91; Bhardwaj & Punia, 2013, p. 80). SMEs owners/ managers should also have effective communication skills and a good team working relationship with employees to be able to identify the skill gap for the success of the business (Bhardwaj & Punia, 2013, p. 80).

“The business management skills needed to keep the business growing, such as strong leadership, financial management, knowledge management, networking, and human resource management skills” are required for the business to be efficiently managed (Mukwarami & Tengeh, 2017, p. 65). Due to a lack of market experience and expertise, a strong business structure, and a legitimate support system, most SMEs fail to expand their workforce and raise revenue (Mthabela, 2015, p. 63).

Leadership and technical skills are discussed below as the factors contributing to the management of the business:

2.4.2.1 Leadership skills

The role of leadership in SMEs has an effect on the business's long-term growth and competitive advantage, as well as the importance of innovation ideas. It is critical for leadership to learn appropriate and required skills to effectively manage and sustain the business's operations (Abdul, 2018, p. 34). Furthermore, SMEs need business skills in order to focus and concentrate not only on how to produce and sell products, but also on how to market their goods and services and efficiently manage business finances (Schwartzkopff, 2017, par. 7).

SMEs need a leader with leadership qualities that will aid in the development of new business strategic plans and the adoption of new innovation concepts for the success and growth of the business (Seth, 2017, par. 6). Vakili, Tahmasebi, Tahmasebi and Tahmasebi (2017, p. 62) indicated that strong leadership skills include the ability to come up with innovative ideas, plan strategically, and ensure the development of the business to keep the business competitive and growing. Moreover, good leadership bring new ideas, pursue opportunities in the external environment, and set them apart from competitors by influencing success and sustainable business development (Lecuna, Cohen & Chavez, 2017, p. 147).

Bahauddin and Iftakhar (2018, par. 4) stated that management abilities include rising innovation ideas, global competition, delivering higher quality products and services to customers, and effective and productive resource utilisation. On the other hand, SMEs need to cultivate a culture of innovation through staff development, employ skilled labour, and particularly more professional and good leaders to lead their subordinates while enforcing strategic business goals and objectives to ensure the business's sustainability (Mkheimer, 2018, p. 3). Szczepańska-Woszczyna and Kurowska-Pysz (2016, p. 60) indicated that leadership is crucial in the execution of strategic business plans.

Amankwah-Amoah and Wang (2019, p. 368) indicated that poor leadership and mismanagement of business resources can have a detrimental impact on the business

and lead to failure. According to Gachina (2016, p. 29), in the first year of business operation, a lack of management skills within SMEs leads to poor debt management and affects valuable knowledge on business management and environmental factors. In other words, poor leadership skills can contribute to the high failure rate of SMEs in South Africa and other developing countries, particularly new small businesses.

2.4.2.2 Technical skills

Innovative leadership necessitates technological expertise to carry out their duties effectively. Technical skills allow leadership to progress in the implementation of various business processes and techniques to effectively develop the business' operation (Professional Development Center, 2016: par. 2). Managerial skills are becoming increasingly important in business operations and are needed for both success and failure (Aliyu, 2015, p. 110). Shabbir et al., (2016, p. 68) state that SMEs success relates to the achievement of business objectives and goals. Furthermore, SME's skills are critical for developing business plans and effectively using business resources, as well as achieving business objectives, goals, sustaining, and maintaining improved business efficiency (Carter & Tamayo, 2017, p. 3). To ensure the business's sustainability, SMEs owners should keep personal and business capital apart (Jere, Jere & Aspeling, 2015, p. 628).

2.4.3 Application of management functions

Management functions are planning, organising, leading, and controlling. These functions are explored below in terms of how they affect the operation of sustainable SMEs.

2.4.3.1 Planning

The business strategy entails identifying ways to achieve business's goals (Majama & Magang, 2017, p. 75 & Vijayakumar, 2009, p. 111). The role of SMEs owners/managers is to make systematic decisions about the business goals to be achieved and the activities that will follow in the future for the business's success (Muhammad, 2016, p. 2 & Vijayakumar, 2009, p. 111). This means that business practices and

obligations must be planned, negotiated and decided upon for the sustainability of the business.

2.4.3.2 Organising

SME owners/ managers are responsible for strategising and planning a business's framework to achieve its goals (Ansar, 2017, p. 104). The advantage of being well organised in a business environment is that organising as a management function contributes to superior efficiency, ensuring greater employee productivity (Vijayakumar, 2009, p. 112). The SMEs owners/ managers have the role of bringing together and organising human, financial, physical, information, and other resources to achieve business objectives and goals (Muhammad, 2016, p. 3). In other words, running a business without coordinating the tasks is insufficient; the agreed-upon targets for the business activity must be followed; where possible, operations should be restructured; and problems must be addressed during this function.

2.4.3.3 Leading

Leading as a management role necessitates SMEs owners/ managers motivating and directing employees of their businesses to improve efficiency, selecting the most effective communication platforms, and resolving issues that occur among employees (Saah & Musvoto, 2020, p. 6). According to Yaffe and Kark (2011, p. 14) and Vijayakumar (2009, p. 113), if the role of leadership is properly performed in the business, SMEs owners/ managers will have to deal with less unproductive behaviour, resulting in higher efficiency, the growth and profitability of their businesses. According to the researcher, SMEs owners/ managers must ensure that their employees are guided towards the business's priorities and goals. To ensure that all stakeholders, including employees, are on board and, where possible, to listen to and accept their business ideas and feedback to help the business succeed.

2.4.3.4 Controlling

Controlling is a management mechanism that allows SMEs owners/ managers to actively detect and correct deviations from original plans, as well as consider factors that may require them to revise their targets to meet defined goals (Dědečková, 2020, p. 3 & Vijayakumar, 2009, p. 113). This ensures that successful control will result in

an increase in the quality of services provided by employees. As a result, better services will result in increased efficiency, profitability, as well as the growth and sustainability of a business (Saah & Musvoto, 2020, p. 6). Furthermore, management's function is to keep track of progress and make necessary adjustments to ensure that the business's objectives are met (Muhammad, 2016, p. 5). The researcher concurs that it is important for SMEs owners/ managers to keep track of their business activity results and target outcomes to ensure that all the agreed-upon goals are met.

2.4.4 Lack of business resources

Lack of financial support, lack of effective bookkeeping or accountancy skills, tax compliance, and regulatory constraints are discussed below as the factors contributing negatively towards the accessibility of the business resources:

2.4.4.1 Lack of financial support

SMEs find it difficult to run a successful business without accessibility of financial support (Yoshino & Taghizadeh-Hesary, 2016, p. 8). Sibanda, Hove-Sibanda and Shava (2018, p. 6) and SEDA (2016, p. 57) maintain that SMEs experience financial accessibility challenges and credit to the financial institutions due to insufficient assets that can be used as a collateral. According to Statistics (2016, p. 13), in Canada, 80 per cent of the SMEs use personal finances to start and run their new businesses. According to Agyei (2018, p. 4), the SMEs owners/ managers' financial skills and knowledge determine their willingness to the growth of funding options that can enhance their business performance.

Kalane (2015, p. 21) states that when a small business starts making money, the owner rewards himself or herself by buying big cars and living a lavish lifestyle rather than reinvesting in the business. They do not account for the business's debts or running costs. On the other hand, employees are misusing business resources for personal gain. Kalane (2015, p. 21) further said that this is popular among SMEs that are still new to the business environment. This has a negative effect on the growth and success of the business, resulting in a high rate of SMEs failing. Without access to financing and without appropriate financial management techniques in place, SMEs

will continue to experience a high business failure rate. SMEs should consider having effective financial management, because this will assist them in retaining financial autonomy in conjunction with their business ventures to accomplish targets, objectives and keep afloat. This will assist SMEs in increasing and remaining viable, especially when allocating business funds to projects daily (Osano, 2019, p. 10).

2.4.4.2 Lack of effective bookkeeping or accountancy skills

Efficient bookkeeping system management is critical in every business to help businesses increase their effectiveness and performance (Ameen, Ahmed & Abd Hafez, 2018, p. 6). Efficient management bookkeeping assist in the execution of every business plan, decision-making, and evaluation of business success in the external business market. This will assist SMEs in achieving their objectives and goals. Borker (2016, p. 266) indicated that bookkeeping management not only audits financial matters, but also assists in studying and monitoring of non-financial business social and performance problems. Fundamentally, the lack of keeping the business's overall financial results and financial status impact negatively towards the business-related financial decision (Fatoki, 2012, p. 186; Maseko & Manyani, 2011, p. 172).

The lack of business funding and lack of business sustainable makes the SMEs not to afford external accountants services, that lead to poor financial records (Kibuuka & Tustin, 2019, p. 40). Previous studies have shown that, especially in South Africa, SMEs are struggling to achieve their main financial objectives (Bruwer, Beck, Smith, Naidoo & Green, 2019, p. 490; Fatoki, 2014, p. 153; Ngary, Smit, Juan-Pierré & Ukpere, 2014, p. 909). This may be because SMEs owners/ managers have to wear several hats at a given time (Kemp, Bowman, Blom, Visser, Bergoer, Fullard, Moses, Brown, Bornman & Bruwer, 2015, p. 2 & Padachi, 2010, p. 9). According to Masama (2018, p. 24); Bruwer (2016, p. 75) and Mwangi and Gachunga (2014, p. 584), it seems that the failure of the SMEs is also linked to poor achievement of the financial objectives. This study opines that, failing to keep track of financial situation has a negative effect on a business's survival and long-term viability.

The empirical findings in the study of Yazdanfar and Öhman (2018, p. 354); Quintiliani (2017, p. 571); Vargo and Seville (2011, p. 5620) have shown that SMEs are the ones

who struggle the most during financial turbulence and are at a higher risk of bankruptcy. SMEs struggle financially because of their reliance on borrowed funds and overall restricted start-up capital, thus lead to them to suffer to a greater degree than larger businesses (Bourletidis & Triantafyllopoulos, 2014, p. 639). As stated by Bourletidis and Triantafyllopoulos (2014), no business can begin or continue to function without capital. The SMEs' ability to development is hindered by a lack of raising funds (Lose, Tengeh, Mazirir & Madinga, 2016, p. 699). Asoba and Tengeh (2016, p. 99) concur that accessibility of cash flow allows the businesses to purchase the requisite equipment, skilled labour, and property to run a profitable business. Hence, SMEs use their own funds during the start-up process.

2.4.4.3 Tax compliance

Maintaining tax compliance contributes to the economy's growth and the country's improvement (SARS, 2019, p. 91). Koranteng, Osei-Bonsu, Ameyaw, Ameyaw, Agyeman and Dankwa (2017, p. 233) emphasised that the difficulties in tax regulations and policies posed challenges to SMEs in South Africa and other countries in terms of innovation and business development. In Europe, SMEs indicates that tax compliance and regulations are the most pressing challenges to business innovation and development.

Furthermore, Elly (2017, p. 70) states that a lack of skills and tax knowledge impedes SMEs' creativity and success. The OECD (2017, p. 15) report; Lekhanya (2016, p. 18) and Olla (2016, p. 46) stated that tax rates and the registration of value added tax (VAT) have a negative impact on the production and growth of SMEs. Tax compliance, as well as fluctuating tax rates, will continue to be a burden for new entrants and existing SMEs, as it affects not only innovation and business growth but also profit margins (Tee, Boadi & Opoku, 2016, p. 125).

Moreover, Kashalaba (2017: par. 3) states that due to SMEs' lack of tax experience and knowledge of tax issues, most of their earnings are spent on paying taxes and fines for non-compliance with tax regulations. Tax compliance takes time, and imposes significant demands on SMEs in terms of processes, tax laws, and accurate registration records (Remali, Satar, Mamad, Abidin & Zainuddin, 2018, p. 14). SMEs

are considered as the solution to unemployment and poverty alleviation in South Africa and other developing countries. However, the country's labour system's high cost limits their ability and efforts to employ people (Nwokolo, 2015, p. 33).

Matarirano, Chiloane-Tsoka and Makina (2019, p. 8) state that tax enforcement costs put a burden on SMEs owners/ managers, since it requires them to conduct multiple business activities, familiarise themselves with tax regulations and specifications, or outsource paper work to an external tax practitioner, or spend a significant amount of time on paper work for compliance. As a result, this has a negative effect on the business's success because they could use that time to put more attention into their business operations.

For the first time in 2019, South Africa adopted and implemented a collective minimum wage (National Minimum Wage Act 9, 2018, p. 18). The OECD (2015, p. 285) report on labour laws states that a major problem in business development and growth is the termination of jobs. During this time, SMEs face significant problems in operating costs and cash flow control due to the collection of taxes such as employee's tax and VAT (Kaplanoglou, Rapanos & Daskalakis, 2016, p. 409-411).

However, in their study Zivanai, Chari and Nyakurima (2016, p. 1554) indicated that SMEs are aware of the tax provisions, regulations, and guidelines, but they risk not complying, and they are also aware of the tax penalties associated with non-compliance if they are caught. Furthermore, Ponorică and Al-Saedi (2015, p. 133) added that non-compliance undermines the government's tax system's fairness and effectiveness, as well as the country's economic growth.

SEDA (2016, p. 9) report highlighted that there is a lot of red tape involved in starting and maintaining a business which involves registration and tax enforcement. According to Smulders and Naidoo (2013, p. 41), SMEs must adhere to tax rules to avoid penalties and to ensure the country's continued prosperity. To win this case, SMEs should ensure that they maintain daily business records to avoid having to start all their records from beginning and to save time during tax season. The South African Revenue Service (2021–2022) indicates that SMEs who make a profit lower than R87 300 are not taxed, while profits between R87 300-R365 000 are taxed at 7 percent,

profits between 365 001-550 000 will be taxed at 21 percent and profits above R550 000 are taxed at the 28 percent (SARS, n.d., par. 5).

2.4.4.4 Regulatory constraints

Herrington et al., (2017, p. 69) maintain that regulations and legislation are the biggest challenges to SMEs development and growth in developing countries. The empirical results in the study of Herrington et al., (2017, p. 67) have shown that “government legislation and policies were cited by 60 percent of respondents as a significant impediment to entrepreneurial operation”. However, Muriithi (2017, p. 42) argued that the most causes of SMEs failure are unnecessary red tape. According to Small Business Project (SBP) (2015, p. 1), government regulations imposed hostile business environment in participating SMEs.

2.4.5 Fraud, corruption, and crime

Kalane (2015, p. 18) and Herrington, Kew and Kew (2010, p. 36) stated that the high incidence of corruption and fraud has a negative effect on SMEs in South Africa and other developing countries. Corruption has been found to be a barrier to SMEs' development, growth and survival in Zambia (Aigbavboa, Aghimien, Oke & Mabasa, 2018, p. 105). Employees can misbehave in an unethical business environment because they do not feel dedicated or connected to do their jobs properly (Singh & Twalo, 2015, p. 516).

The majority of South Africans are affected by crime, and SMEs, like other individuals, are negatively impacted. The 2015 OECD economic survey report for South Africa states that the high crime rate is pushing SMEs to raise security services, which in turn influenced business operating costs (Moabi, 2019, p. 25). A study conducted by Sitharam (2014, p. 285) found that in South Africa, 88.89 percent of the 74 SMEs surveyed said that crime and corruption have a negative effect on their operations. The author continues that “the effect of crime and corruption on SMEs can be direct in the form of theft and fraud, as well as indirect”. Indirect impact refers to the loss of a well-trained, educated, experienced, top producer, and professional employee in the business.

According to the South African Police Service (2015, p. 5) report, total aggravated robberies, industrial crime, and shoplifting was higher than the previous years. Business robberies were rated significantly higher than any other crime. Motsepe (2019, p. 36) stated that because of the high crime rate in South Africa, SMEs often fall victims for business crime such as break-ins, robberies, vandalism, and employee theft. SMEs' performance and survival are negatively impacted by crime. Small businesses' ability to protect its customers, hire and retain employees and reduce business morale and employee efficiency are impacted negatively by crime.

2.4.6 Ineffectiveness of Human Resources Management

Human resources management (HRM) is crucial in every business, as it includes recruiting qualified employees and advising on suitable preparation for occupations. HRM responsibility is to assist SMEs in achieving their objectives by ensuring that employee output is up to par. For SMEs to survive and succeed, they must have effective HRM systems in place to help prevent unnecessary conflicts among management and employees (Xie, 2014, p. 31). Furthermore, Rothenberg, Hull and Tang (2017, p. 401) added that for employee work satisfaction and high productivity are possible outcomes of having a successful HRM system in place for SMEs. This could lead to improved business efficiency, profitability, and growth, as well as the ability to stay in business environment.

2.4.6.1 Ethical business conduct

An ethical business climate allows both the SMEs owners/ managers and employees of any business to be transparent, responsible, equitable and accountable. Being ethical aids, SMEs in recruiting more skilled, responsible, and competent employees (Larkin & Pierce, 2015, p. 6). Furthermore, Lee and Ha-Brookshire (2017, p. 4) added that trained employees put in more effort and assist the business in increasing productivity, thus achieving its targets, and ensuring its long-term viability.

2.4.6.2 Human Resource Management innovation

For SMEs to recognise creativity and HRM, they should accept formal and/ or informal business practices such as, but not limited to, employee recruitment, training, and effective communication. SMEs should evaluate their employees' success and, if necessary, include on-the-job training and tutoring (Melo & Machado, 2013, p. 132; Zolak-Poljašević & Petković, 2013, p. 302-303). Shafique and Kalyar (2018, p. 3) believed that SMEs owners/ managers together with HRM with a strong vision can inspire employees to innovate and go above and beyond what is required of them.

Schiliro (2015, p. 9) emphasised that creativity is all about culture and mentality. Zhai, Sun, Tsai, Wang, Zhao and Chen (2018, p. 3) argued that SMEs owners/ managers must foster a culture of creativity and risk tolerance in their businesses to maintain sustenance. However, Naranjo-Valencia, Jiménez-Jiménez and Sanz-Valle (2016, p. 30) also argued that organisational and behaviour can either inspire or hinder business innovation strategy. Therefore, SMEs owners/ managers should make efforts to ensure that they promote and handle creativity.

However, in their study Psychogios, Szamosi, Prouska and Brewster (2016, p. 322) argued that the absence of HRM activities allows SME employees to devote their full attention to the business's mission. As a result, employees and SMEs owners/ managers have stronger relationships. Lai, Saridakis, Blackburn and Johnstone (2016, p. 116) indicate that informal HRM is common in SME settings. SMEs owners/ managers can turn their business into a genuine lever by implementing innovation-oriented practices (Curado, 2018, p. 85; De Massis, Audretsch, Uhlaner & Kammerlander, 2018, p. 131).

2.4.7 Lack of access to markets

Kalane (2015, p. 21) asserts that the survival of the SMEs depends on access to full markets. The government must ensure that they have a conducive and regulated environment because SMEs also contribute to the South African economy. The SMEs need to market their products and services to sustain their businesses to avoid business failure.

Chingwaru and Jakata (2015, p. 644) maintain that “access to foreign markets is associated with large amount of additional fixed and sunk expenses, which relate to gathering of information, establishing a reliable distribution system, adapting new products to foreign tastes and preferences and business environment”. The foreign markets costs are higher than domestic market, which includes shipping and insurance of the goods and other trade business barriers. The SMEs in South Africa struggle to meet the foreign costs due to lack of funding. According to Alauddin and Chowdhury (2015, p. 6), “the major challenges of the SMEs are lack to market products, inability to access to market and lack of business awareness from marketing tools”.

According to the business report of Mansoor (2019: par, 7 and 9), SMEs' lack of marketing of their products and services has a negative effect on their survival and success. The author further stated that SMEs should build a marketing plan to reach out to potential customers. Papasolomou, Thrassou, Vrontis and Sabova (2014, p. 8) state the marketing roles such as “public relations, product promotions, advertisements, and sales”. Ripsam and Bouquet (2016, p. 2) posit that obtaining business information for product creation, delivering products and services, maintaining a good relationship with suppliers, and meeting customers' needs, and desires are all part of successful marketing.

To make potential customers aware of the business's current products and services, effective marketing management is required in any business. SMEs must build and incorporate successful marketing management into the external business climate to improve revenue and profitability (Papasolomou et al., 2014, p. 5). According to the researcher, a good business idea alone will not get a small business very far in the business world; SMEs, particularly new ones, will require marketing skills to reach out to their prospective clients.

Mihalache and Bodislav (2019, p. 93) explain how SMEs struggle in the external business environment because they fail to manufacture and distribute the necessary products and services to customers. They struggle because they are unable to access marketing tools and find it difficult to produce the desired results (Jackson & Jabbie 2019, p. 2). However, Jackson and Jabbie (2019, p. 7) and Mihalache and Bodislav (2019, p. 92) further stated that SME struggle to manufacture desired products and

services effectively, even though the market failure does not mean that there is no operation in the market. The following variables contribute to the lack of access to business marketing:

2.4.7.1 Competition

The business environment is fiercely competitive. Mukwarami and Tengeh (2017, p. 332) claim that South African-owned businesses are experiencing strong competition from immigrants owned businesses. Therefore, this negatively affects SMEs' survival, success, and performance. Ardyan (2016, p. 83) defined business success "as a performance which is a true measure of success and success being visible from human resource performance, operational performance, marketing and financial performance".

Moreover, Ardyan (2016, p. 91) noted that to improve performance, SMEs need to "track competitor's strategy, understand external business market trends and be responsive to the ever-changing market environment conditions". According to Lose et al., (2016, p. 699), the world has become a global village due to information technology. This has made a serious challenge to the development and growth of SMEs.

2.4.7.2 Business environment

An ethical business environment attracts more skilled workers. These skilled workers put more effort to ensure that they perform their duties professionally and up to standard by increasing more productivity and achieving the business objectives and goals (Larkin & Pierce, 2015, p. 6). Poor business environment and burdensome regulatory environment reduces the rate of SMEs' activity and performance (OECD, 2017, p. 42; Braunerhjelm, Desai & Eklund, 2015, p. 5; Klapper & Love, 2014, p. 333). South Africa has several regulations that undermine entrepreneurship by hindering access to critical resources such as talent and capital, creating an unstable and unpredictable business environment and eroding success rewards (Simodisa, 2015, p. 14).

The government should develop an institution that encourages a competitive business environment to reduce the tariff regulations that undermine the success of the SMEs (Krasniqi & Desai, 2016, p. 1089). The government should try to reduce the tariff regulations related to “property rights, tax and administrative costs” (Chowdhury, Terjesen & Audretsch, 2015, p. 130). In addition, the small businesses’ social image can be improved in a better business environment (Barazandeh, Parvizian, Alizadeh & Khosravi, 2015, p. 10). According to Kraja and Osmani (2015, p. 128), the internal business factors are controllable within the business and external business factors are uncontrollable by the business and are changing continuously. Bouazza et al., (2015, p. 108) identified both external and internal business factors as the variables that affect the growth of SMEs.

- **Internal business factors**

The business owners/ managers must be clear regarding the business processes to follow to prioritise them according to their importance and urgency. This refers to how quality would be managed, evaluated and how business information is to be reported, stored, and retrieved as and when required. The SMEs need to have human resources personnel who will ensure that internal processes are followed guided by the business policies as well as to retain skilled workers and manage business diversity. SMEs leadership should know and be aware of how the workers feel about the working business environment and how they should be compensated to avoid overpayment or under-payment. Workers need to be paid salaries and increases/ bonuses according to their business performances. SMEs owners/ managers must have a reward system in place that is in line with the business internal processes. SMEs owners/ managers must be aware of the above internal factors in addition to the provision of capital business resources (Zondi, 2017, p. 622).

- **External business factors**

Poor external market environment, strong competition, slow business growth and small market size increase the high business failure rate by the SMEs including venture capitalists (Syamala, Nune & Dasaraju, 2017, p. 52). SMEs who face external challenges need more aggressive marketing environment approaches to compete and grow effectively (Becherer & Helms, 2016, p. 125). Zondi (2017, p. 622) asserts that

external business environment SMEs cannot control the policies that the government puts in place for regulation and compliance.

2.4.8 Marketing innovation and networking

Marketing innovation is a strategy for business to gain and maintain a competitive advantage (Anning-Dorson, Hinson & Amidu, 2018, p. 71). The objective of marketing innovation is to better address the needs of customers, provide the business's goods a new marketplace or open-up new business markets (Widjojo, Fontana, Gayatri & Soehadi, 2020, p. 9; Karlsson & Tavassoli, 2016, p. 1485; Medrano & Olarte-Pascual, 2016, p. 413).

In times of economic crisis, SMEs must determine how customers' needs have changed and changes in the business activities and strategies (Bartik, Bertrand, Cullen, Glaeser, Luca & Stanton, 2020, p. 2). During economic crisis, customer's preference is shifting, and millions of households are capsized, as a result, SMEs must always work with new marketing innovation to increase customer satisfaction and stay competitive (Medrano, Cornejo-Cañamares & Olarte-Pascual, 2020, p. 8; Medrano & Olarte-Pascual, 2016, p. 405). It is the responsibility of the SME owners/ managers to apply a marketing innovation strategy to move demand for a business goods and services to increase customers' satisfaction and business sales (Hussain et al., 2020:4 & Naidoo, 2010, p. 1311).

According to Consiglio, De Angelis and Costabile (2018, p. 6) and Campo, Diaz and Yagüe (2014, p. 1304), the ICT or internet growth have provided businesses with low-cost access to an infinite number of customers. Web pages for businesses and social media activity are important tools for promoting goods and services to customers. Furthermore, the use of the internet as sales outlets eliminates the need for intermediaries, saving costs for the businesses and making it easier for customers to obtain information about the product the business is offering (Consiglio et al., 2018, p. 6; Campo et al., 2014, p. 1304 & Hjalager, 2010, p. 9).

Marketing innovation practices have a positive impact on the economic viability of any business (Nieves & Diaz-Meneses, 2016, p. 1555). The findings in the study of Pappas (2015, p. 340) revealed that businesses are primarily focused on implementing new marketing ideas, accompanied by better pricing and improved promotional activities. SMEs should consider relying primarily on marketing innovation to thrive in times of crisis. The lack of new marketing ideas, marketing experience, and internet access has a negative effect on SMEs' marketing strategies.

2.4.9 The marketing mix.

2.4.9.1 Product

A product is what is exchanged between the supplier (SMEs) and customer. A product is a set of dynamic benefits with the aim of pleasing the customer. Customers purchase and pay for the business's goods and services, but what they really purchased is the business experience and satisfaction that the product offers. Hence, SMEs must ensure that their products and services are reliable and appropriate for the demands of their customers (Medrano et al., 2020, p. 3; Salman, Tawfik, Samy & Artal-Tur, 2017, p. 54). The researcher believes that SMEs are responsible for ensuring that the goods and services they provide to their customers are of high quality. They must also get customer feedback to maintain and improve the service they are giving to their prospective customers.

2.4.9.2 Price

The pricing aspect of the marketing mix model for SMEs determines what is being deducted for the cost of supplying the goods and services to their customers. Pricing affects not just the sales of SMEs, but also the customer's expectations of the goods and services being offered. Therefore, pricing is crucial for SMEs to their business day-to-day service (Medrano et al., 2020, p. 3 & Salman et al., 2017, p. 54). The price of the goods and services provided by SMEs must be affordable and reasonable for customers to be able to buy them.

2.4.9.3 Place

The place element for SMEs is primarily about the distribution channel strategies that their business implements to support their marketing facilities in a manner that meets

customer expectations (Medrano et al., 2020, p. 3 & Salman et al., 2017, p. 54). The study of Pappas (2015, p. 339) revealed that businesses put a lot of effort into trying to decrease the costs of their goods and services for the affordability of customers. The researcher believes that SMEs should ensure that their business premises, where they conduct their day-to-day business, manufacture, or store their products, are secure and accessible and visible to their consumers.

2.4.9.4 Promotion

Advertising, public relations, personal selling, direct marketing, sales promotional activities, and digital platforms are some of the components that SMEs can employ to provide information about their products and services to their customers in the external market. The purpose of the promotion activities for SMEs is to engage with and convince their customers to purchase their business's goods and services. The marketing aspect aids their businesses in effectively presenting their products to their customers and encouraging them to purchase their business's goods and services (Medrano et al., 2020, p. 3; Salman et al., 2017, p. 54 & Singh, 2012, p. 40). SMEs have a high failure rate due to a lack of efficient marketing efforts.

2.4.10 Lack of the use of modern technology

ICT includes technologies like telephone, personal computers, financial management systems, access to internet and to be active on social media. SMEs owners/managers are not taking advantage in the use of ICT to enjoy the potential benefits like larger organisations do (Kalane, 2015, p. 20). Kleine (2011, p. 120&126) concurs with Kalane who avers that ICT includes resources such as computer hardware and software, internet infrastructure that help SMEs to gather business related information. The Kleine (2011) further added that the internet and mobile phone are the most essential gadgets. SMEs experience challenges in the use of modern technology to run businesses efficiently and effectively (Tukuta & Saruchera, 2015, p. 5).

The adoption of ICT is essential to any business operations, whether small or large. Xero (2017, p. 8) argued that the adoption of ICT is expensive, however, its benefits and opportunities are extremely essential to the business's growth, profitability, and long-term viability. SMEs should invest in the use of new and latest technology to

compete in today's economy and to ensure that their employees also remain competitive in the latest technology. However, Belitski and Liversag (2019, p. 64) maintain that the adoption of ICT remains a major challenge for SMEs owners/managers due to their inability to financially afford the adoption of ICT to create value and enable faster products and services to the customers. The following variables contribute to the failure of the SMEs in technology:

2.4.10.1 Skills shortage and knowledge in technology

South African SMEs are currently facing great pressures in securing skilled workers because of the required skills shortage. Skills shortage and knowledge in technology is attached to the notion that in South Africa, the demand for the required skilled workforce exceeds the supply, thus contributing to the failure and success of the SMEs. The National Development Plan also mentions a skills shortage, stating that South Africa is currently experiencing a challenge of skilled labour due to a low level of education, resulting in a high rate of unemployment (SEDA, 2016, p. 9).

For SMEs workforce to be actively updated with the latest technology, one needs to be skilled and educated. The amount of unskilled workforce in technology affects the financial accessibility and day-to-day functioning of the business (Leboea, 2017, p. 40). A lack of technological skills and knowledge is linked to lack of business judgement, and lack of misunderstanding of what the requirements of the external business environment are as well as lack of business support which impacts negatively to the sustainability, growth, success, and business profitability (Kanayo & Duncan, 2019, p. 804).

2.4.10.2 Lack of education in technology

Herrington, Kew and Kew (2015, p. 34) opine that lack of education and absence of abilities and skills impacts on the new business establishment. The South Africa's low educational system has let down many prospective, interested, and professional SMEs as they experience challenges regarding basic business-operating training programmes and life-skills for their survival. The level of education and training

creates a good and better foundation for SMEs leadership to develop, learn new skills and gain knowledge and improve the quality and better services of the business (Ho, Uy, Kang & Chan, 2018, p. 6 & Vakili et al., 2017, p. 86).

Nyandeni (2018, p. 26) states that “investing in small business education in technology from an early age to a tertiary level will assist SMEs in developing and producing potential business mind-sets”. However, Chimucheka (2014, p. 405) and Von Broembsen, Wood and Herrington (2005, p. 39) argued that due to inexperience of education in technology, African SMEs do not believe that they have the skills to establish and run a successful business. Premand, Brodmann, Almeida, Grun and Barouni (2016, p. 317) indicated that SMEs may develop skills and nourish their own competencies through education in technology. Education can assist SMEs in becoming more innovative and acquire resources to help them stay afloat. Education encourages and motivates individuals to start their own businesses successfully (Capelleras, Contin-Pilart, Larraza-Kintana, Martin-Sanchez, 2019, p. 6; Iwu, Ezeuduji, Eresia-Eke & Tengeh, 2016, p. 166).

According to Iwu et al., (2016, p. 165), entrepreneurship education in technology helps SMEs to gain business awareness, abilities, attitudes, and good behaviours. Furthermore, Premand et al., (2016:312); Ahmad (2015, p. 20); Bakare (2015, p. 211) and Jones and English (2004, p. 2) added that entrepreneurship education in technology is the process of equipping SMEs with the ability to recognise and identify business opportunities, awareness, self-esteem, and skills to sustain and growth businesses. The researcher concurs that providing basic business education in technology to SMEs will help them grow and succeed. SMEs may benefit from education by being able to make informed decisions about future business strategies, implement new information technology, and comprehend loan applications.

2.4.11 Social networking

According to Neira, Calvo, Fernandez and Portela (2017, p. 666), the more people participate in social networking, the better the entrepreneurial results. This has a positive impact on SMEs owners because it lowers the expense of handling business knowledge for new businesses. Networks are necessary for accessing sensitive

business information from external sources, thereby enhancing SMEs' outcomes (Song, Min, Lee & Seo, 2017, p. 99). The lack of social networking has a negative effect on SMEs; wherein, critical business knowledge can be accessed from external sources. Networks exist to provide users with information by allowing them access to a variety of services. It enables SMEs to increase their business efficiency while reducing costs (Franco, 2018, p. 47).

In their study Mlotshwa and Msimango-Galawe (2020, p. 10) noted that the adoption of mobile phones, devices, and services among SMEs could be the key to improved growth and performance for sustenance of their businesses. Despite the competitive advantages that ICT can offer to SMEs, most developing countries have yet to fully exploit these opportunities due to obstacles, such as lack of infrastructure, funds, and technological skills to operate such technologies which hinders rural SMEs to use ICT (Lam & Tu, 2015, p. 188).

Access to required and relevant knowledge, skills, and the ability to convey it effectively and efficiently will make a difference in how SMEs operate (Gärtner & Schön, 2016, p. 45; Piller & Kumar, 2006, p. 126). By using ICT, SMEs can be sustainable, thus lead to poverty reduction and employment creation (Beyers, 2016, p. 326). Smart devices with data and/ or a good connection, as well as existing ICT systems and applications, can assist SMEs in marketing their businesses and attracting new customers. This will ensure their businesses' survival and prosperity.

Social networking or using of ICT systems has its own disadvantages. SMEs are reluctant to depend on using technology due to cybercrime. Cybercrime has a direct cost such as a device can be destroyed and needs to be restored, customer data can be hacked, and a patent can also be stolen. SMEs can also suffer indirect costs such as the customer's information security because they can move to a competitor or engage comprehensive marketing strategies to restore customer's trust. Lack of funding also impact negatively on SMEs when it comes to paying a certain business to protect their business profiles from cybercrime threats (Ioanid, Scarlat & Militaru, 2017, p. 308). Thus, SMEs are reluctant to use social media platforms due to hacking, and instead rely on a manual system. However, sharing of important business information as part of networking internally and externally is very crucial because it gives SMEs an in-depth understanding, experience, and expertise to do better and

sustain their businesses (Turyakira & Mbidde, 2015, p. 44; Camarinha-Matos & Afsarmanesh, 2006, p. 28). Therefore, SMEs may benefit from collaborating with other or similar business to share business problems and come up with better business solutions and strategies.

2.4.12 Lack of business innovation

SMEs are characterised as economic drivers who take the initiative to grow their businesses into a sustainable and profitable based on innovation (Adla, Gallego-Roquelaure, Calamel, 2019, p. 1519 & Walsworth, 2010, p. 543). For SMEs to achieve this goal, certain sets of skill and competencies are required, which can be obtained over time through proper education, technological know-how, training, and skills received while working in other businesses (Gupta & Barua, 2016, p. 70; Edelman, Brush & Manolova, 2002, p. 239). Owners/ managers of SMEs that implement a formalised and planned innovation achieve better business outcomes (Fréchet & Goy, 2017, p. 268).

Hajar (2015, p. 1) noted that innovation has a positive impact on business performance results when it is paired with a good business strategy. According to Schiliro (2015, p. 4) and Kotey (2014, p. 341), SME's long-term sustainability is dependent on the ability to innovate. Boachie-Mensah and Acquah (2015, p. 77) considered innovation to be a business strategy that can help a business in gaining a competitive advantage by making high-quality products, increasing market efficiency, and establishing a good business image. However, Ndesaulwa and Kikula (2016, p. 3) and Damanpour and Schneider (2006, p. 215) argued that only innovative SMEs that will be able to satisfy customers effectively and succeed in turbulent and risky conditions over time.

While innovation alone will not guarantee the survival and prosperity of the SMEs, it is an essential component (Ndesaulwa & Kikula, 2016, p. 1). As a result, SMEs owners/ managers should make innovation a priority in their business strategies (Haddad et al., 2019:17). The researcher concurs that SMEs should aim to be innovative to improve their products and services to meet the needs of their customers.

SMEs have a passion for making, inventing, and innovating new products which will make their businesses to gain a major competitive advantage as they serve local markets, customers and wish to expand into international markets. However, new markets require goods and services that are tailored to the local needs. Providing innovative goods with increased utility may assist SMEs to improve competition in both local and international markets. SMEs specialise on a certain market and interact with customers daily, providing them with valuable opportunities to innovate based on customers' feedback (Eldridge, Nisar & Torchia, 2021, p. 108; Bodlaj, Kadic-Maglajlic & Vida, 2020, p. 472; Juergensen, Guimón & Narula, 2020, p. 507 & Olughor, 2015, p. 94).

In practice, SMEs ability to engage in dedicated research and development and creation of new products is limited due to unavailability of funds and business market uncertainties. SMEs have "innovative capacities that allow them to be flexible in the innovation process" due to their rapid response in providing products and services to their customers (Taneja, Pryor & Hayek, 2016, p. 49).

2.4.13 Government intervention

Supporting institutions or government agencies such as SEDA, SEFA, and LED can help SMEs by providing them with counselling and advisory services with the goal of enhancing new business performance and to promote a higher rate of SMEs development and growth (Khoase, 2015, p. 26 & Chetty, 2009, p. 286). The SEDA's responsibilities include implementing the government's small business strategy, designing, and implementing a standard and common national distribution network for small business growth, and integrating government-funded small business support agencies across all levels of government. The SEFA is for small businesses that need funding of up to R3 million. It also offers bridging finance, revolving loans, term loans, asset finance and funds working capital needs (SEDA, 2016, p. 6).

The LED offices formed with the goal of assisting small businesses in the province and local municipalities in becoming self-sustaining. White paper states that local governments should support and assist SMEs with expertise, facilities, knowledge, networking, marketing, and access to credit (RSA, 1998, p. 29). The local governments' LED offices can be able to ensure the information is accessible by

posting their obligations on notice boards since most local societies visit municipalities for various services.

SMEs play a critical role in global economic growth. Intervention by government and private sectors is needed to develop the SMEs. These supporting agencies are crucial in terms of assisting in generating both financial and non-financial support for the purpose of developing SMEs. These interventions will assist SME owners/ managers in operating and developing their businesses in a professional way and to contribute to economic development, through creating employment and poverty reduction (Sospeter & Nchimbi, 2018, p. 83 & Asafo-Adjei, 2015, p. 7).

The following variable contribute to the lack of access to government services:

2.4.13.1 Provision of relevant training

Iwu and Nxopo (2015, p. 10) indicated that while the South African government has attempted to put in place policies to provide SMEs with the support they need, such as funding and mentoring, their assistance has been limited. The Iwu and Nxopo further stated that SMEs' management capacity and financial management should be the key to obtain funding. However, they further added that SMEs should be given the opportunity to obtain funds on their own, and that government should be involved in supporting, encouraging, and mentoring them.

Golele (2016, p. 76) described mentorship as “mentor” was developed in historical times when trained, matured, and experienced people had the opportunity to positively contribute to the lives of illiterate, poor, and inexperienced people. Mentoring is now used in a variety of businesses all over the world. According to the Golele, various businesses have endorsed the mentoring programme in their workplace to equip their employees and provide better and quality skills for them, because mentoring has more benefits than drawbacks. Brinkley and Le Roux (2018, p. 5) posit that coaching contributes to the personal growth of SMEs, while mentoring provides SMEs owners/ managers with management skills and experience to help them start, expand, and sustain their businesses successfully.

Daymard (2015, p. 7) stated that it is essential to ensure that SMEs (all children) complete compulsory education and be encouraged to pursue further education.

Oyelana and Smith (2015, p. 186) stated that the government of South Africa and other developing countries should support and organise business-related training, workshops, and seminars for SMEs through their government agencies to teach how to solve business-related challenges. The training should highlight the aim, advantages, value, challenges, and business failures. Oyelana and Smith (2015, p. 186) further added that it is also very important for information technology practitioners from different organisations to be part of and authorised to lead the training.

According to Oyelana and Smith (2015, p. 185), a training programme to be introduced to help SMEs owners/ managers, and employees develop their skills. The training goal is to ensure and assist employees in understanding the benefits, obstacles, and challenges that SMEs face, as well as to help each other mitigate the negative impact of those challenges. In other words, SMEs can also benefit from seeking external guidance to develop their business knowledge and skills (Kunaka & Moos, 2019, p. 1).

It is essential to provide employees with training according to the business expectations to perform their activities efficiently and contribute to the success and achievement of the business. The lack of relevant training can cause employees to make mistakes and injuries among themselves (Chimucheka & Mandipaka, 2015, p. 313). By improving employees' skills, training also serves as a lever for innovation (Antonioli & DellaTorre, 2016, p. 315; Sheehan, Garavan & Carbery, 2014, p. 5).

According to Moise, Khoase, Derera and Ndayizigamiye (2019, p. 276), since the South African government recognises the importance of training in developing the small business sector, it has established various supporting institutions and programmes to provide training to SMEs. However, even though these approaches are available, little is known in South Africa concerning the impact of training on SME managerial competencies. Mwaanga (2014, p. 103) found that relevant training has a positive impact on business results and managerial abilities. Mwaanga (2014) also shown that government and other supporting agency training improve and strengthen various business skills, including management, decision-making, interpersonal, and technological skills.

These findings are supported by Asafo-Adjei (2015, p. 95) who discovered that relevant training improves both managerial and technical skills. This suggest that the government should consider establishing a business awareness programme, particularly for SMEs operating in rural areas, to provide them with all the necessary business information, such as financing, appropriate training, and other business advice, to help them develop, maintain, and expand their businesses.

2.4.14 Provision of good customer services

SMEs' ability to meet increasing customer needs is dependent on their ability to innovate, develop and produce better goods and services that customers value. It is difficult for SMEs to maintain and keep the traditional balance between customers and suppliers due to business globalisation, business competition and online presence. With new and changing means of communication, computer technology, social media networks and business competition, customers have different and unique choices and needs, which impacts negatively for SMEs. As a result, SMEs need to ensure that they be more customer-centred because of the availability and advanced benefits of technology and social media. This will allow them to re-think strategies to provide better goods and services to their potential customers. The business environment has increased the need to think carefully about customer needs and requirements and to differentiate new goods and services to gain competitive advantage. If SMEs do not consider having well-developed innovation strategy, this will lead to a business failure (Lee & Lee, 2020, p. 4; Hyken, 2017, p. 1 & Taneja et al., 2016, p. 48). To provide the highest quality of service and respect, SMEs should ensure that they pay attention to their customers' needs and expectations.

2.4.15 Liability of newness

Choi and Shepherd (2005, p. 575) assert that the liability of newness relates to the actions and learning that the management team and employees must undergo to overcome the major challenges of adaption to the internal and external environments of new organisations. SMEs experience higher business failure due to no record of past business performance such as reliability, legitimacy, and accountability. Stinchcombe (1965) as cited in Schoonhoven (2015, p. 1) found that "liability of

newness” still applicable that SMEs die young at an early age of business operation. Stinchcombe argued that a higher proportion of new organisations fail than old. Stinchcombe provided four reasons as new SMEs depend on bringing new roles and tasks, the costs and credibility of new roles to be learned, the lack of implementing the new tasks and establishment of stable links to the customers when the resuming with the business operation.

Hannan, Carroll, Dobrev and Han (1998, p. 297); Singh and Lumsden (1990, p. 168) and Carroll (1983, p. 304) allude that SMEs are most likely to die in the first few years of business operation and their business rate decreases with age. In addition, new SMEs fail in the first year of business operation to advertise their products and services due to a lack of business trust from customers (Osei, Yunfei, Appienti & Forkuoh, 2016, p. 4).

2.5 Recommended strategies for business sustainability

In the sense of SMEs, sustainability refers to a business that is doing well and meeting its goals and targets, as well as having a healthy financial position (Štrukelj, Nikolić, Zlatanović, 2020, p. 16). According to Yoo, Choo and Lee (2018, p. 13), sustainability is known as the ability of SMEs to make a profit and remain in operation for a longer period without failing. According to different concepts of sustainability proposed by Rezaee (2017, p. 70); Ng and Rezaee (2015, p. 134) and Ameer and Othman (2012, p. 73), sustainable SMEs are small businesses that control their cash flow and remain profitable over time. To put it another way, businesses that are successful in the external market invest their business ideas in a way that considers the triple bottom line to be sustainable and survive.

Business sustainability is a multi-faceted concept that business can achieve through focusing and putting more effort on activities and process in the business (Stead & Stead, 2014, p. 151). This, however, can be achieved through a combined network of the triple bottom lines which are economic (economic growth dynamics), social (social capital investments, the primary predictor of socioeconomic development) and environment (including eco-friendly approaches, and recycling) (Azevedo & Barros

2017, p. 312; Boström & Micheletti, 2016, p. 368; Groșanu, Boța-Avram, Răchișan, Vesselinov & Tiron-Tudor, 2015, p. 72).

Connell and Kozar (2017, p. 1) stated that sustainability guarantees the future of the business, to be feasible over a long period in an external business environment. Furthermore, Mattingly (2017, p. 810) and Connell and Kozar (2017, p. 1) acknowledged that SMEs should embrace a sustainable approach that includes governance, management processes, strategies, operations, auditing and reporting throughout their business processes. Schulz and Flanigan (2016, p. 451) embraced business sustainability as an important tool for businesses to be in a good position to respond to both internal and external business market demands. Susanti (2017, p. 2) proposes that businesses should use win-win strategies to respond to competitive and strategic challenges to maintain their business sustainability. According to Connell and Kozar (2017, p. 1); Susanti (2017, p. 2); Schulz and Flanigan (2016, p. 451) and Mattingly (2017, p. 810), SMEs can do a better job of considering triple bottom lines implementation, even though there are hurdles to overcome for their survival and long-term viability. They will be able to address internal and external business issues by adopting triple bottom line.

To adapt to challenges, SMEs must continually improve their economic, social, and environmental performance outcomes. It is difficult to determine sustainability since there is no universally agreed-upon concept that includes the economy, social, and interaction with the natural environment (Saah & Musvoto, 2020, p. 3). This means that SMEs that are new to the business world are having a hard time improving and/or implementing their business operations to be sustainable, as they must balance the three pillars. As a result, it may be argued that SMEs that successfully implement triple bottom lines, as shown in Figure 2.1, will survive and prosper.

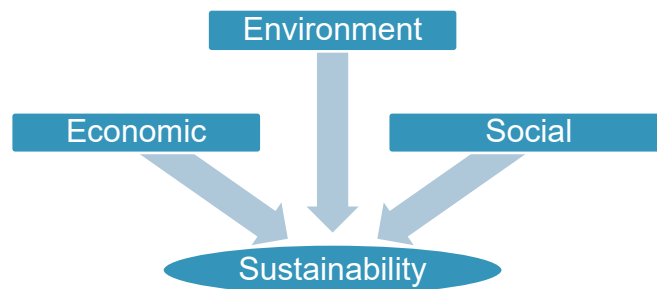


Figure 2.1: Triple bottom lines of sustainability

Source: Own construction

Høgevold, Svensson, Klopper, Wagner, Valera, Padin, Ferro and Petzer (2015, p. 430) and Dos Santos, Svensson and Padin (2014, p. 515) provide a quick rundown of each of the triple bottom lines:

- Economic pillar: the desire of a business to concentrate on making a profit.
- Environmental pillar: a business should be able to show its environmental effects. This includes explaining how it has benefited the community as well as any negative effects and how they have been mitigated or avoided in the subsequent years.
- Social pillar: the social pillar should include all the business's social experiences and beliefs, both internally and externally.

Nițescu and Cristea (2020, p. 696) stated that incorporating the issue of sustainable growth into business operations provides businesses with the opportunity to gain strategic advantages over long periods of time. Integrating social and environmental responsibilities may demonstrate the following three pillars of sustainability when developing a long-term business plan (COSO, 2018, p. 8).

- Economic: corporate governance and corporate conduct assessments and actions.
- Environment: climate change, natural resources, emissions and waste, and environmental opportunities all need steps and actions.
- Social: human capital, product liability, stakeholder resistance, and social opportunity are among the steps and initiatives that must be taken.

Soto-Acosta, Cismaru, Vătămănescu and Ciochină (2016, p. 1); Florea, Cheung and Herndon (2013, p. 395); Steurer, Langer, Konrad and Martinuzzi (2005, p. 263) described triple bottom lines as:

- Economic stability entails both financial strength and the ability to differentiate along many paths (example, price, high-quality products, and excellent services),
- Environmental integrity refers to environmental regulation that are necessary to protect the environment and meet the needs of future generations,
- Finally, social sustainability “refers to the mechanisms that ensure an organisation's members' social health and well-being”.

As a result, sustainable entrepreneurship is a comprehensive phrase that encompasses economic aspects (profits and product competitiveness), environmental sustainability factors, and social factors (health and well-being conservation).

In other words, sustainable entrepreneurship can also influence systemic societal changes and inspire sustainable innovations linked with these sustainable efforts with its mission of enhancing the environment and advancing social welfare (Parrish & Foxon, 2006, p. 51). To put it another way, sustainable entrepreneurship can provide a social and economic approach for transforming and directing entrepreneurial projects towards long-term success.

Finally, sustainability entails that seeking a new combination of business resources and opportunities that will allow SMEs to adapt to new conditions as quickly as possible. SMEs' long-term viability is difficult to estimate since, like business objectives, it represents future situation (Šebestová & Sroka, 2020, p. 41). SMEs have difficulties balancing the triple bottom line, which is crucial to their long-term survival and growth.

Most entrepreneurs want their businesses to succeed and expand, but they lack the experience, skills, or knowledge, as well as the requisite background, to effectively manage and grow their businesses and make them sustainable (Bary, 2019, p. 5).

This means that new SMEs must do their own business study because there is a lot to learn in the business world and other serious implications for survival along the way.

For SMEs to be competitive and sustainable, they must ensure that they produce better products and services more efficiently to contribute to the long-term success and development of the business (Cortes, 2017, p. 126). Sustainability offers completely new ways of generating and capturing value. In other words, SMEs should also consider making sustainability a core component of their product, and their entire business (Yang, Vladimirova & Evans, 2017, p. 30). To be sustainable, SMEs should upgrade core technical expertise that will help them increase market competitiveness and enable it to create a more well-known product which will necessitate improved knowledge transformation and creation abilities (Yao, 2013, p. 11).

SMEs should consider adopting and investing in the sustainability model, because it helps to generate more value within a business, which will benefit all stakeholders involved (Dos Santos et al., 2014, p. 515). However, Høgevold et al., (2015, p. 439) argued that assessing business sustainability is not always easy, despite the overwhelming evidence the value that the sustainability generates. Høgevold et al., (2015) further stated that many indicators are easy to quantify since there are specific measures that can be applied to any business, but most social and environmental practices are unique and special, making them difficult to quantify using a standard measure. This means that for SMEs to achieve long-term growth, they should implement the pillars of sustainability and develop a strategy to measure these pillars to be sustainable competitiveness.

In their study Lozano, Carpenter and Huisingh (2015, p. 438) have shown that, beyond profit generation and job creation, the rise of sustainability has contributed to the realisation that businesses have commitments to a wider spectrum of stakeholders. As sustainability focuses on long-term goals and business success plans (Xu, Marinova & Guo, 2015, p. 128). In other words, providing high-quality goods and services to potential customers would help SMEs achieve their business objectives, especially in the external market. Customers may also help SMEs improve their services by providing feedback.

According to Taneja et al., (2016:46), SMEs owners/ managers must position products and services to help their businesses to fill a consumer gap and achieve success in the marketplace. Small businesses often require innovative thinking to achieve creativity. However, SMEs can achieve innovation based on how they execute their business strategies. SMEs should have sustainability lens in their strategic planning process. Business sustainability contributes to future economic, environmental, and social value generations. In addition, as SMEs collaborate on creative ventures, sustainability strategies will produce positive results.

2.6 Chapter summary

According to researchers, SMEs constitute a country's economic engine in terms of job creation and poverty reduction. SME owners need assistance in obtaining funds for the start-up and operation of their businesses. They need assistance and training to run their businesses in a sustainable manner. They should also learn to maintain regular business records to prevent penalties during the time of filing tax returns. SMEs should avoid using informal HRM services and instead recruit qualified employees to ensure that their operations operate smoothly. They should do their own research on the goods and services they provide to satisfy the customer's needs.

SMEs owners/ managers need personal development, particularly in business management skills, which can be accomplished through training. They need to take more responsibility for their own business growth, be more creative, and foster a positive attitude towards training and running of their businesses successfully. Government agencies, such as SEDA, should provide training for SMEs' owners/ managers on business management, including how to write business plans, launch a business, and run it successfully. Advertisements in the national and local media can be used to publicise the details of training programmes. In addition, government agencies can establish a mentorship programme or a peer-to-peer learning approach to assist SMEs. The next chapter 3 is a research methodology.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The purpose of this chapter sets the scene for the research aims and methods. The qualitative research method is appropriate for answering the research questions in this study. The way in which data was collected, analysed, and interpreted is discussed in this chapter. Data validity and reliability measured using trustworthiness in qualitative research and the ethical aspects that the researcher followed are also discussed in this chapter. Research methodology in this study also includes population and sampling. Research methodology is a technique used to help a researcher in organising and structuring a study from the beginning to an end (Klopper, 2008, p. 69). Furthermore, Polit and Beck (2010, p. 16) added that research methodology refers to techniques the researcher uses to outline the study to gather and analyse the information based on the research questions.

3.2 Research aim

The aim of this study was to identify the sustainability challenges that hinder the SMEs success. The research objectives and questions are outlined below:

Secondary objectives:

- To determine the current state of SMEs in the LLM,
- To identify factors that hinder SMEs to succeed in the LLM, and
- To recommend strategies to sustain SMEs in the LLM.

Research questions:

- What is the current state of SMEs in the LLM?
- What are the challenges faced by SMEs that lead to business failure in the LLM?
- What are the strategies that can be recommended for the sustenance of SMEs in the LLM?

The study's major goal was to identify which challenges and factors that have a detrimental impact on the long-term viability of SMEs, particularly in the LLM. This is a qualitative data collecting and analysis study to help the researcher gain insight, discover new ideas, and improve SMEs existing expertise. SMEs play a vital role in economic growth through eliminating poverty and adding to global GDP. SMEs are still not getting the support they need to stay afloat. Despite government measures to aid SMEs' development, SMEs continue to face challenges that hinder their long-term viability. As a result, SMEs in the LLM are not exception to the phenomenon.

3.3 Research design

Explanatory research method in qualitative research was used to “explore the participants' perspectives in more depth” (Ivankova, Creswell & Stick, 2006, p. 11). An explanatory design looks for explanations of the study's nature to meet research objectives and questions. The fundamental goal of explanatory research is to determine why something happens and to address the question of why SMEs are still struggling to stay afloat. Explanatory research aims to go beyond descriptive and exploratory research designs to discover the actual reasons and causes for a phenomenon's occurrence (Das, 2016, p. 20; Baskerville & Pries-Heje, 2010, p. 275; Neuman, 2006, p. 40). Furthermore, explanatory design theory explains why a generalised set of requirements is satisfied by a generalised set of object components” because the research findings are generalised rather than dependent on specific participants (Baskerville & Lee, 2013, p. 7; Baskerville & Pries-Heje, 2010, p. 275).

3.4 Research paradigm

The researcher must ensure that set of practices, such as the type of study question asked, how and with what methods studies are performed, and how findings are analysed and interpreted, are followed correctly. The research paradigm approaches are positivist, interpretivist, and critical realism methods. This study opted for interpretivist research model, to apply the correct approach to the study that was being researched on (Spector, Merrill, Elen & Bishop, 2014, p. 962).

3.4.1 The interpretivist research paradigm

Interpretivist researchers are interested in the reality that exists in any research problem in the world (McKenna, Richardson & Manroop, 2011, p. 150). This means that the meaning is mediated by the researcher's perceptions as well as the participants' experiences with things (Rashid, Rashid, Warraich, Sabir & Waseem, 2019, p. 4; Aliyu et al., 2014, p. 84; McKenna et al., 2011, p. 150).

Moreover, interpretivist researchers believe that reality is formed by an individual's current interactions with external phenomena (Cronje, 2011, p. 3). However, Walsham (1995, p. 384) argued that there are no correct or incorrect theories in the interpretivist paradigm. They are appraised according to how intriguing they are to the researcher of the phenomenon interest. Daymon and Holloway (2010, p. 8) further argued that interpretivist researchers assume that knowledge and meaning of experienced events are acts of interpretation since thinking and reasoning humans have independent knowledge.

3.5 Research approach

Creswell and Creswell (2018, p. 43) proposed three approaches to research as “quantitative, qualitative and mixed methods”. Bernard (2017, p. 452) agrees that qualitative and quantitative research approaches are useful for answering research questions.

3.5.1 Qualitative research approach

The qualitative approach entails collecting rich data from various participants to acquire a better knowledge of their viewpoints, perspectives, current phenomena, and attitudes (Rahi, 2017, p. 2 & Nassaji, 2015, p. 129). Qualitative research collects data in a qualitative manner, and the process of analysis is primarily qualitative (Nassaji, 2015, p. 129). This helps the researcher in identifying common data themes and patterns, as well as summarising and analysing the categories. Qualitative method is used to collect an in-depth information on a particular issue. This method assumes that a single individual represents the entire group, and that interpreting a person's ideas and emotions is equally important (Rahi, 2017, p. 2).

Furthermore, qualitative researchers frequently obtain information from participants on their thoughts and feelings about the situations in which they find themselves (Thorn, 2000, p. 68). Interviews are commonly used as a data collection tool in qualitative methods that use non-numerical data (Saunders et al., 2009, p. 151). As a result, using a qualitative methodology allows researchers to share participants' understanding and experiences, as well as explore how participants structure and provide meaning to their daily lives (Lune & Berg, 2017, p. 16). This study opted for qualitative research design to gather and gain understanding of the fundamental reasons, opinions, and motivations for business failure from the SMEs owners/managers (Kalane, 2015, p. 24). The researcher focused on interviewing SMEs that operated in different business sectors in the LLM.

3.6 Case study

Case study research based on the observation of individuals, groups of individuals and or organisations (Malhotra, Nunan & Birks, 2017, p. 724). Qualitative case study approaches are shaped by study design and the selection of methods for the research (Hyett, Kenny & Dickson-Swift, 2014, p. 1 & Creswell, 2013, p. 97). According to Eisenhardt (1991, p. 622), case studies are dependent on how much new information is obtained from the cases and how much information is already known. It is critical for the researcher to be able to describe and comprehend the context of the scenario. A case study can also be classified depending on analysis, with the researcher having two options: holistic (single unit of analysis) or embedded (multiple units of analysis) (Wilson, 2014, p. 138).

When a researcher chooses a multiple case study, he or she examines several examples to gain a better knowledge of the similarities and contrasts between them. Because different examples are analysed, the results and evidence collected from a multiple case research are robust and dependable (Baxter & Jack, 2008, p. 550). However, there are several drawbacks to adopting multiple case studies, including the fact that they can be costly and time-consuming (Gustafsson, 2017, p. 11; Baxter & Jack, 2008, p. 550). As indicated in section 1.7.3, this study chose multiple case study. Multiple cases can be viewed as multiple units of analysis. The researcher ensured

that the cases chosen produced similar results or theoretical replication (Wilson, 2014, p. 138 & Rowley, 2002, p. 21-22).

3.7 Population and sampling

3.7.1 Population

The target population of this study consisted of 318 registered SMEs in LLM under Waterberg District in Limpopo Province of South Africa. The number of registered SMEs was obtained from the Waterberg District SEDA database. LoBiondo-Wood and Haber (2017, p. 213) described population as a “well-defined set with specified properties, composed of people, animals, objects, and events. Additionally, Engel and Schutt (2016, p. 105) described population as a group of participants or other entities from which the research results can be collected and generalised.

3.7.2 Sampling

Greener (2008, p. 49) defined a sample as “the part of the population participants chosen for the study”. Engel and Schutt (2016, p. 105) defined a sample as a “subset of a population that is used to study population as a whole”. LoBiondo-Wood and Haber (2017, p. 216) proposed two general sampling strategies as: probability and non-probability sampling. Probability sampling uses some form of random sampling when the sampling is chosen, the selection of the participants is known as determined by non-systematic and random sampling (LoBiondo-Wood & Haber, 2017, p. 216). The probability sampling method was chosen for this study because the chosen sample was known and represented the target population.

Probability sampling falls into four categories as proposed by LoBiondo-Wood and Haber (2017, p. 216); Taherdoost (2016, p. 20-22) and Van Zyl (2014, p. 96): systematic, stratified, cluster, and simple random sampling. Simple random sampling entails that every member of the target population has an equal probability of being chosen for the study (Taherdoost, 2016, p. 21 & Jonathan, 2010, p. 226). This study opted for simple random sampling in which “each member of the population has an equal and independent chance of being selected to be part of the sample because

there is no bias that one person will be chosen rather than another” (Van Zyl, 2014, p. 96).

Table 3.1: Strength and weakness of probability simple random sampling

Type of sampling	Strength	Weaknesses
Simple random	“Ensures a high degree of representatives”.	Time consuming and exhausting.

Sources: Van Zyl (2014, p. 104); Birks and Malhotra (2006, p. 374)

3.7.2.1 Sample size

According to Patton (2014, p. 313), there are no rules and no formal criteria in selecting sample size in qualitative research. For phenomenological studies in qualitative research, Creswell (2007, p. 121) recommends five to 25, while Lopez and Whitehead (2013, p. 127) suggest eight to 15 participants. Qualitative research requires small sample size because the general aim is to acquire useful information and get an understanding of the current phenomenon (Gentles, Charles, Ploeg & McKibbin, 2015, p. 1782). However, Carey (1995, p. 492) avers that a small or large sample size should be enough to sufficiently describe the phenomenon of interest and address the research questions. Therefore, this study opted for sample size of between 12 to 30 SMEs owners/ managers.

3.7.2.2 Sample criteria

SMEs owners and managers who voluntarily participated in the study had to be located and operating within the LLM, between the ages of 18 and 65, and having owned their business for zero to five years. They also had to be accessible, available, and willing to take part in the study. This is supported by Patton (2014, p. 314) that participants who meet the criteria should be considered.

3.8 Data collection

Several studies indicate observation, focus groups and, interviews discussions as the most popular qualitative data collecting methods (Fry, Curtis, Considine & Shaban, 2017, p. 1; Lune & Berg, 2017, p. 20; Farooq, 2015, p. 2; Opdenakker, 2006, p. 1 & De Leeuw, 1992, p. 1). This study chose observation and interviews because the researcher conducted physical and telephone interviews.

3.8.1 Observation

According to Pretzlik (1994) as cited in Mulhall (2003, p. 306), observation is used as a research method in two distinct ways such as “structured and unstructured”. Structured observation is a discrete activity whose purpose is to record physical and verbal behaviour and unstructured observation is used to understand and interpret cultural behaviour.

3.8.2 Interviews

An interview refers to a dialogue for the purpose of gathering information. In a research interview, the researcher initiated the conversation and asked the questions, while the participant responds to the questions (Easwaramoorthy & Zarinpoush, 2006, p. 1). This study opted for interviews as data collection method. Interviews contain three types of questions which are structured, semi-structured and, unstructured (Lune & Berg, 2017, p. 68; Alshenqeeti, 2014, p. 40; Van Zyl, 2014, p. 199; Easwaramoorthy & Zarinpoush, 2006, p. 1):

- Unstructured or open-ended interview questions are described as interview questions that provide the participants with the opportunity to elaborate upon responses.

Unstructured interviews were chosen for this study because it allowed participants to answer to the research questions in their own words. This method also helped the researcher to have a thorough grasp of the experience that the participants had gone through.

Furthermore, chat boxes messenger, mail questionnaires, face-to-face, telephone, and email/ online interviews are some of the tactics used to acquire data from participants through interviews (Opdenakker, 2006, p. 1 & De Leeuw, 1992, p. 9). This study opted for face-to-face, telephone and email interviews:

- Face-to-face interviews depend on the interviewer and participants being able to meet face-to-face for data collection purposes (Sweet, 2002, p. 59).
- Telephone interviews are a type of the interviews that the researcher administers the interview questions within an agreed period through a telephone (De Leeuw, 1992, p. 17).
- Email interview has become a normal, effective, and responsible mode of exchanging messages through technological resources (Burns, 2010, p. 24).

Table 3.2: Advantages and disadvantages of telephone and online interviews

Type of interview	Advantages	Disadvantages
Telephone	The researcher can interview the participants from wherever they are.	The participants can be interrupted or stay visible from other important business matters.
	Less time for travelling by the researcher.	The telephone interviews can also be interrupted by a network connection or poor sound quality may occur.
	Allows participants to have a freedom to talk even about sensitive matters.	Recording of the telephone interview may be a challenge.
	Telephone interviews needs both the researcher and participants to concentrate more during the interview.	

Type of interview	Advantages	Disadvantages
Online	It saves the researcher and participants time and money in transcription costs.	Malfunctioning of the computer equipment might delay the deadline.
	Not limited to time constrained, the communication may extend over a period, weeks and/or months.	Written responses are usually more time consuming.
		“Responses might be shorter, concise answers and possible attrition as participants may discontinue the exchange”.

Sources: Hawkins (2018, p. 494-496); Oltmann (2016, p. 7) and Farooq (2015, p. 6)

This study chose to conduct unstructured interviews, which implies that the data collected from confirmed and registered SMEs in LLM and were collected over the phone, by email, and physical. Interview techniques can be mixed for a different reason such as reducing costs and increasing responses (Couper, 2011, p. 897 & De Leeuw, 1992, p. 24). However, De Leeuw (1992, p. 24) further indicated that mixed methods raise a concern in combining research findings whether the collected data is comparable or not. In this study, mixed methods were used because some SMEs requested physical interviews at their premises while others requested telephone interviews and others returned completed research guidelines through an email. Interview guidelines could be used to collect data in qualitative research method (Opdenakker, 2006, p. 9). The reason for opting for interviews was to learn more about participants' feelings and thoughts by allowing them to elaborate more when engaging during the interview sessions (Sutton & Austin, 2015, p. 226).

Other sources can be used to collect data such as, general, secondary, and primary sources as proposed by (Van Zyl, 2014, p. 46; Boeije & Hox, 2005, p. 593).

- Primary sources are described as the current information that has been collected for a specific research question, these include journal articles.

Primary data collection was used in this study to complement the data collected from interviews. This study outsourced the current information from the LLM Limpopo Economic Development Agency (LEDA) database of the registered SMEs. The interview guide was issued to the SMEs (who had emails) that had been chosen and confirmed their participation to get more understanding of the business challenges they are experiencing, which in turn, lead to a business failure (Kalane, 2015, p. 24). The interview questions were measured according to the research questions. The participants were contacted telephonically, through e-mails and reminders were done through telephonically and by texting them through a WhatsApp. The interviews were recorded through a voice recorder downloaded on the laptop and participants were informed before recording the interview. Van Zyl (2014, p. 198) purports that interview can take the form of the most informal question and answer session and give a detailed interaction between interviewer and interviewee.

The above data collection instruments were chosen to ensure that the researcher gathered clear, detailed, and relevant information and knowledge from the participants. The researcher ensured that the interviews were done according to the agreed schedule and allowed the participants to speak their minds freely and with their own language (Rajaram, 2017, p. 91). Unstructured interviews were comprised of two sections which were: Section A (demographics and business information) and Section B (research questions/ open-ended questions). A pilot study was not carried out because there were no further or follow-up questions to the original questions.

3.9 Data analysis

This section details the qualitative data analysis, which included experiences shared by the participants into digestible open coding and themes. According to Hsieh and Shannon (2005, p. 1278), analysis deals with the meaning of the collected data, descriptions, values, and qualities of people and things. The goal of the analysis was to make the collected data more understandable by using open coding, patterns, and themes that have been established. Content analysis is one of the approaches for analysing qualitative data. Content analysis is a research method for describing and interpreting written data using a systematic coding program and it aids the researcher

in comprehending and understanding the phenomenon under study. The analysed data analysis' ultimate study conclusions are to identify categories, themes, and patterns (Elo & Kyngäs, 2008, p. 107; Hsieh & Shannon, 2005, p. 1278).

The purpose of content analysis is to provide knowledge and understanding of the phenomenon that the participants in this study had encountered (Downe-Wamboldt, 1992, p. 314). The content analysis is distinguished by the categorisation of written words into smaller categories utilising established open coding and themes (Elo & Kyngäs, 2008, p. 109). The aim was to gain a better understanding and a more comprehensive description of the phenomenon study, and the analysis yields codes and themes that describe the phenomenon (Elo & Kyngäs, 2008, p. 108). This study used qualitative content analysis to analyse and understand the data collected from the participants. In this study, content analysis was appropriate for the basic reporting of common issues mentioned in the data (Vaismoradi, Turunen & Bondas, 2013, p. 398).

Descriptive coding is useful for qualitative research studies, which involve starting with broad questions such as "What is going on here?". The descriptive coding method was used to conduct the data analysis (Miles, Huberman & Saldaña, 2018, p. 112). The purpose of descriptive coding is to aid researchers in documenting what they observed or saw and heard during data collection or in general. The approach categorises collected data on a fundamental level, giving the researcher a systematic understanding of the study (Saldaña, 2021, p. 91).

The researcher's goal was to become completely immersed in the collected data, which was why the written information was read numerous times. The researcher transcribed the interviews herself with the help of a professional to get close to the data as possible (Thompson, Rickett & Day, 2018, p. 102). The data was initially broken down into small units of meaning, or codes, using the Atlas. ti 8 software program. The related units were grouped and consolidated based on the meaning of the codes around a primary concept or theme (Zamanzadeh, Namnabati, Valizadeh & Badiee, 2013, p. E3).

Deductive qualitative content analysis was employed to generate pre-existing categories that were imposed by factors such as prior research findings or present

participant viewpoints because the phenomena of interest exist (Elo & Kyngäs, 2008, p. 107). The inductive approach was utilised to create new codes when pre-existing categories were not appropriate. As the first codes, the researcher recognised essential concepts. The next phase in the study was to use the created codes to code all the highlighted texts. All data that could not be categorised using the original coding system was given a new code by following an inductive technique. Deductive and inductive qualitative content analysis were utilised in this study. This study used the data collected and the literature reviewed as a guide when naming a category or theme (Mayring, 2014, p. 104).

The researcher collected data from 23 participants, of which two participants chose to complete the research guidelines. The data collected, 19 were for the operating businesses (two physical, 16 telephone and one completed research guidelines), and four for failed businesses (one physical, two telephone and one completed research guidelines). The researcher only used data from 12 participants for the operating businesses because they met the study's criteria at the time of the interviews, as saturation was empirically proven to be between 12 and 30. The data collected outside of the criterion (seven participants) yielded the same results as the data collected within the criteria. The data collected from the four failed businesses was used.

The qualitative method was used for the purpose of data analysis. Interview guidelines were used for the purpose of collecting and analysing data through interviews. Because of the large number of populations, data from the participants was supposed to be collected using simple random sampling. However, due to the Protection of Personal Information Act, the researcher was not given the entire list of personal details of the participants with the duration of their operation. The researcher was only provided with a few lists of participants (from 318 population), and it was during the interview that the researcher realised that most of the participants were beyond the scope, which was why the researcher interviewed more than 12 participants.

3.10 Trustworthiness

Qualitative research methods include accounting for participants' personal bias, thorough managing of record keeping of the obtained data to ensure trustworthiness of the research findings and recommendations (Polit & Beck, 2010, p. 107). Qualitative research is referred to as the main data collection instruments and steps to demonstrate the trustworthiness of the data during the research fieldwork (Polit & Beck, 2010, p. 79). The question surrounding qualitative research study is how we can be certain that they are reliable (Stewart, Gapp & Harwood, 2017, p. 4 & Krefting, 1990, p. 215). Lincoln and Guba (2013, p. 82) proposed the following best-known criteria to ensure the trustworthiness of a qualitative study: credibility, dependability, confirmability, and transferability.

3.10.1 Credibility

Credibility in this study puts "emphasis on the context and methodology of the enquiry" (Lincoln & Guba, 2013, p. 104). The researcher engaged the following to ensure the credibility of this study:

- Peer debriefing– the researcher consulted colleagues and supervisors to test her thinking and considered different perspectives as needed (Barber & Walczak, 2009, p. 12). The researcher sought the advice of a friend and colleague who is knowledgeable about business-related matters to determine whether the questions were relevant to the business to address the study objectives and questions.
- Member checking– the researcher to check and confirm the participants' information that will be obtained before and after the interviews. The researcher to also confirm the obtained interviews information by forwarding a copy of the interviews to the participants (Birt, Scott, Cavers, Campbell & Walter, 2016, p. 1807). However, the researcher did not follow up with the participants because the data was audio recorded. The audio interviews were transcribed into a written document by the researcher. The written and audio data will be preserved for future queries to ensure the data's trustworthiness. As a result,

the researcher read and re-read the full data set to become familiar with it and immerse herself in it.

- Triangulation– this is a process that ensures that the validity of study findings by combining observations, theoretical perceptions, and research methodology. This study was triangulated using the literature review, interviews, and fieldwork notes (Flick, 2017, p. 54 & Morse, 1991, p. 234). The findings of this study, which employed interviews, are related to the literature review, and include fieldwork notes.

3.10.2 Dependability

Dependability is the constancy of the data over similar conditions (Polit & Beck, 2012, p. 554; Tobin & Begley, 2004, p. 392). To strengthen the dependability of the study, Bell, Bryman and Harley (2018, p. 439) maintain that participants are frequently given a copy of the interview schedules by researchers. Lincoln and Guba (2013, p. 105) further opine that an audit trail is important in the qualitative study. To address dependability, the study processes should be thoroughly documented to enable future researchers to repeat the same study, if not necessarily, to get similar results (Shenton, 2004, p. 71).

This study assured dependability by informing participants of the scheduled interview and further ensuring that information pertaining to participants was kept confidential (the recording will be kept safe for five years). Some of the participants received the interview study guidelines by email from the researcher, while others received them over WhatsApp and copies were left at the participants' homes while the researcher performed in-person interviews. Some participants said that as long as they understood the study topic, they did not need copies of the study guidelines.

3.10.3 Confirmability

Lincoln and Guba (2013, p. 105) defined confirmability as the extent to which research findings are acknowledged by chosen participants and are not viewed as the researcher's thoughts and motivation. Furthermore, Tobin and Begley (2004, p. 392) added that the collected data of the study, rather than the researcher's imagination,

gives rise to the research findings. Hadi and Closs (2016, p. 5) indicated that it is essential for the researcher to keep an audit trail so that other researchers can examine the findings and arrive at similar conclusions and recommendations. This study ensured confirmability by keeping records of all research processes and ensuring that future research arrive at similar findings.

3.10.4 Transferability

Krefting (1990, p. 221) and Guba (1981, p. 81) indicated that transferability is the degree that allows the researcher to provide collected data and descriptions that are fundamentally rich to enable other researchers to make assumptions. In addition, Lincoln and Guba (2013, p. 104) assert that researchers provide the required information about the research fieldwork and setting to allow readers to connect the data findings to their understanding and assumptions. To ensure transferability, thick explanations of the phenomena were provided in this study to guarantee that readers have a thorough understanding of them (Guba, 1981, p. 86). This study made sure that fieldwork (as indicated in section 4.2 and Annexures C and D) and interview settings for both operating and failed businesses (as indicated in section 4.5) are indicated to ensure that the readers comprehend and use a good understanding of them.

3.11 Ethical considerations

The University of South Africa (Unisa) has its own code of ethics like other academic institutions of higher learning. The researcher applied for ethical clearance from the Unisa Research Ethics Review Committee before to conducting the research to adhere to the Unisa codes of ethics. The researcher distributed the research guidelines in advance, such as the purpose of the study and communicated the purpose of the study to the confirmed participants (Malgas & Zondi, 2020, p. 4). Van Zyl (2014, p. 85) avow that ethical considerations/ behaviour of research as long as the researcher continues to use humans and animals as participants, how these people and animals are treated and how they benefit, even indirectly, from participation are critical issues that must be kept in the forefront of all our

considerations. The researcher did not use the correct names of the participants to protect their privacy and comply with ethical norms.

3.11.1 Protection from harm

The main reason for the researcher to seek approval was to ensure the protection of the participants and their safety and that the research material used during the study was valid and reliable. Participants were protected from physical and psychological harm, as well as the confidentiality of their business details (Malgas & Zondi, 2020, p. 4). However, physical interviews were held at the participants' property, and the researcher checked the surrounding area to make sure it was risk-free before starting the interviews. Moreover, Coronavirus Disease of 2019 (Covid-19) guidelines were followed.

3.11.2 Informed consent

The consent letter is a mechanism that ensures that participants are treated ethically in the research. Participants were informed about the study ahead of time, giving them enough time to decide whether to participate, even some participants wanted to participate on the onset, however, the researcher gave them enough time to decide. The consent letter should include information such as the study's intent, the researcher's personal information, and assurances that they would be kept private. Participants were notified by telephone, and those with access to email addresses received research guidelines by email and some through a WhatsApp (Modise, 2020, p. 81 & Van Zyl, 2014, p. 86).

3.11.3 Maintenance of privacy

Kalane (2015, p. 26) asserts that ethical considerations aim to protect the anonymity of the participants by always treating them with respect. The participants were free to express themselves openly and honestly without any fear of consequences. The researcher ensured that during the research interaction, the participants were not

exposed to any risk or harm and that they were not developing any expectation of gifts or penalties because their participation in the study was voluntarily.

3.11.4 Confidentiality

Kalane (2015, p. 27) asserts that the information of the selected participants should be treated with confidentiality by the researcher. The participants were assured of confidentiality during the research processes. The data gathered were used for the current study and would not be used illegally or be issued in any other platform without the consent of the participants. The obtained data was analysed collectively for the complete group of participants instead of a single participant. The researcher ensured that the findings scrutinised and interpreted objectively and neutrally.

3.12 Chapter summary

In this chapter, the research paradigm, approaches, and methods were described to help the researcher discover and select the information needed for the study. The case study, population, sampling, and data gathering methodologies were described. The procedure for analysing and processing the collected data as well as field notes was also specified. The study's trustworthiness was determined by evaluating the overall validity and dependability. Ethical considerations were also given and explored to help the researcher on how to treat the participants. The presentation of the data and the findings are discussed in chapter 4.

CHAPTER 4: RESEARCH FINDINGS

4.1 Introduction

The purpose of this chapter is to present the data collected and research findings of the qualitative research conducted. The demographic profile of the participants is explained, as well as how SMEs' owners/ managers faced obstacles in running their businesses. The structure of this chapter is shown in Table 4.1 below.

Table 4.1: Structure of research findings processes

(4.1) Introduction
(4.2) Fieldwork notes
(4.3) Summary of the codes and categories used
(4.4) Report on the data collected and the research findings
(4.4.1) Report on the data collected and the research findings of the operating businesses
(4.4.2) Report on the data collected and the research findings of the failed businesses
(4.5) The interview setting for operating and failed businesses
(4.6) Summary of the themes
(4.7) Chapter summary

Source: Own construction

4.2 Fieldwork notes

The researcher performed three physical interviews throughout the data collection procedure, which were recorded using the voice recorder programme that the researcher downloaded on the laptop (two for operating businesses and one for failed businesses). The physical interviews were conducted at the participants' request because they were uncomfortable providing valuable information to someone they did not know or see. Other interviews (18) were conducted through telephone (discussed

in detail in section 3.9). Since the interviews were recorded, the researcher did not take any notes. The researcher confirmed the trustworthiness of the collected data by recording the words or interviews as they were spoken by the participants. The researcher ensured that Covid-19 guidelines were followed for all three physical interviews. According to Lune and Berg (2017, p. 181), all qualitative obtained data, from fieldwork interviews, the data needed to be coded and analysed to extract meaningful and understandable outcomes from them.

4.3 Summary of the codes and categories used

The collected data was analysed using open coding and themes to identify keywords and tagging the data with identified initial codes. The codes in this study were formed from small units from the data, and themes were derived through grouping related codes. Table 4.2 below presents a summary of the codes developed from the participants' responses, which the researcher utilised to analyse the collected data. Most of the codes were determined before the interview based on the literature review and were included in the interview guidelines.

The bolded and underlined codes in Table 4.2 were discovered during the interview (P2 and P9 operating businesses and PF3 failed business) and were not part of the literature review. After the initial coding, relevant codes were grouped into themes, as seen in the theme's column. These themes and codes are used to report the research findings of this study.

Table 4.2: Themes and Codes

Themes	Codes
The state of SMEs	
Source of start-up capital	Private sector, own money, loan, government
Stakeholder support	Yes, it is enough, yes but not enough, no support, security, financial records, empty promises.
Relevant business-related training	Yes attended, not attended, empty promises

Themes	Codes
Smooth running of the business	Commitment, finances, marketing, perseverance, staff, transport, unity, vision
Challenges faced by SMEs	
Business challenges	Accreditation, business experience, competition, crime, customer debts, customer needs, customer support, financial support, <u>load shedding</u> , marketing, <u>provision of lunch</u> , resources, salaries of employees, staff, transport, trust
Marketing challenges	Competition, customer needs, customer support, feasibility study, online marketing, quality of products, social media, traditional marketing, trust
Customer interaction	Customer feedback, e-mail, government compliance, <u>meetings</u> , social media, telephone, trust, website
Opportunities for the sustenance of SMEs	
Required assistance	BBBEE compliant, business support, financial support, invoice payment, job creation, machinery, period in operation, relaxation of financial requirements, resources, security, standard requirements, training
Government assistance	Availability of resources, business competition, business contracts, business information, business support, business sustainability, commitment, commitment of government institutions, compliance with government requirements, financial support, information accessibility, job creation, machinery, marketing, mentor, monitoring, own start-up capital, period in operation, profit margin,

Themes	Codes
	records management, salaries, SMEs vs large businesses, support period, training, transparency of information
SMEs advice	Agreement, assistance from other people, business plan, business requirements, collaboration, commitment, competition, compliance with government requirements, current information, customer service, feasibility study, government support, knocking on doors, knowledge, marketing, mentor, own start-up capital, perseverance, planning, projection plan, quality of products, training, unity

Source: Own construction

In accordance with the interpretive research paradigm, the researcher was the primary tool for data collection and analysis. Atlas. ti 8 software was used to conduct the data analysis. The data was transcribed from audio recordings and saved in Microsoft Word documents. The documents were imported from Microsoft Word into the software programme to manage the data efficiently and effectively. Saldaña (2021, p. 3) and Pandit (1996, p. 10) defines open coding as that part of analysis that deals with the labelling and categorising of phenomena as indicated by the data. DeSantis and Ugarriza (2000, p. 362) defined theme as an abstract entity that brings meaning and identity to a recurrent experience and its variant manifestations. As such, a theme captures and unifies the nature or basis of the experience into a meaningful whole.

4.3.1 Analysis of the codes

The findings are reported in connection with the codes and themes that belong to them. The researcher discussed the referencing structure (created using Atlas. ti 8) that was used to report on the findings and generate the codes and themes.

For example: 3:24:2928:2958

The first digit reflects the number of the primary document (the transcribed interview with the participants); 24 represents the number of quotations in the generated report, and 2928:2958 shows where the quotation in the generated report stretches from paragraph to paragraph.

4.4 Report on the data collected and the research findings

In this study, the researcher used research questions as themes. The themes were determined through open coding. This study reports on both operating (4.4.1) and failed businesses (4.4.2).

4.4.1 Report on the data collected and the research findings of the operating businesses

This section describes the profile of the participants in Table 4.3, after which a brief discussion of each profile is presented. The researcher used the pseudonyms P1-P12 to protect the privacy of the participants and their businesses.

The outcomes of this study are presented in chronological order, beginning with the participant profile, which was used to ensure that they were the right participants for this study. Information about the establishment, as well as factors that are crucial in the operation of different business sectors.

Table 4.3: Demographic information of the participants

Code Name	Gender	Qualification	First Language	Population Group
P1	Female	Grade 8	Sepedi	Black
P2	Male	Grade 9	Sepedi	Black
P3	Male	Grade 12	Sepedi	Black
P4	Female	Optometrist Degree	Sepedi	Black

Code Name	Gender	Qualification	First Language	Population Group
P5	Male	Diploma in Business Management, National Diploma in Civil Engineering, and NQF L5 in Project Management and Supply Chain Management and Safety Management	Sepedi	Black
P6	Male	MBBCH Degree and Diploma in Occupational Health	Sepedi	Black
P7	Male	Grade 1	Sepedi	Black
P8	Male	B Tech in Mechanical Engineering	Sepedi	Black
P9	Female	Grade 12	Sepedi	Black
P10	Male	Certificate in Business Management	Sepedi	Black
P11	Female	Degree in Information Systems	Sepedi	Black
P12	Male	Degree in Mechanical Engineering	Sepedi	Black

Source: Own construction

Table 4.3 revealed that the participants were all Black (African), Sepedi-speaking (four females and eight males), seven had post-matric qualifications and five had primary and secondary education levels.

Table 4.4: Business information

Code Name	Type of SME	Description of SME	Participant interviewed: Owner/ Manager	Years in business operation	Number of employees	
					Full-time	Part-time
P1	Agriculture	Poultry	Manager	4 years	6	-
P2	Manufacturing	Manufacturing	Owner	1 month	4	-
P3	Catering, accommodation	Laundry services	Owner	1 year and 2 months	28	4

Code Name	Type of SME	Description of SME	Participant interviewed: Owner/ Manager	Years in business operation	Number of employees	
					Full-time	Part-time
	on and other trade					
P4	Transport, storage, and communications	Logistics	Owner	1 year	80-100	-
P5	Catering, accommodation, and other trade	Restaurant	Owner	1 year	4	3
P6	Catering, accommodation, and other trade	A guest house (Tourism)	Owner	2 years and 5 months	6	4
P7	Retail, motor trade and repair services	Motor mechanic	Owner	5 years	1	
P8	Retail, motor trade and repair services	Automotive Engineering	Owner	5 years	2	3 and 3 students
P9	Catering, accommodation and other trade	Kota (fish and chips)	Owner	5 years	1 (owner)	-
P10	Catering, accommodati	Catering	Owner	5 years	3	2

Code Name	Type of SME	Description of SME	Participant interviewed: Owner/ Manager	Years in business operation	Number of employees	
					Full-time	Part-time
	on and other trade					
P11	Community, social and personal services	Computer Academy	Owner	4 years	4	-
P12	Community, social and personal services	Community Radio Station	Manager	1 year and 6 months	19	2

Source: Own construction

Table 4.4 above shows that P2-P11 (10 participants) operate their businesses than relying on managers; the type of the business is also noted. The businesses were largely registered in LEDA databases (at the time of the interviews) with the purpose of receiving business information and financial support. The businesses have been open for between a month to five years and employ between one and 100 employees.

P8 also employed three students from a local college for practical considerations at the time of the interviews. This study was designed for SMEs, and they may be able to help with the research problem. Furthermore, considering that SMEs typically fail within the first few years of operation, the number of years these businesses have been in operation shows that their businesses were in the early stages of becoming sustainable. The businesses in this study had all been in operation for less than five years, indicating that SMEs were attempting to be sustainable.

Table 4.5: The collapsed business, the year collapsed, and the reason and the year reopened

Code Name	Business Collapsed (Yes/ No)	Year Collapsed	Reason	Year Reopened
P1	Yes	2012	Financial constraints	2016
P8	Yes	2015	National political decisions	2018
P2-P7 and P9-P12	No	-	-	-

Source: Own construction

Table 4.5 shows that P2-P7 and P9-P12 (10 businesses) did not collapse. P1 indicated that the business failed due to financial constraints, and the participant did not have enough money to keep it going. However, while the business was not in operation, they were able to contribute money monthly until it reopened for business. P8 indicated that business failed as a result of national political decisions because the participant maintains the government vehicles, they opted to take them to other districts, which benefit residents in other districts rather than locals. P1 and P8 were able to reopen their businesses. P1 indicated that the business collapsed in 2012 and reopened in 2016, while P8 indicated that the business collapsed in 2015 and reopened in 2018.

Table 4.6: The relevance of previous work experience

Code name	Previous work experience	
	Relevant	Not relevant
P1-P2, P4, P6, P8-P12		No
P3, P5, and P7	Yes	

Source: Own construction

Table 4.6 above shows that nine participants started their businesses with no prior work experience; however, three participants benefited from prior work experience. According to the data shown in Table 4.6 above, previous work experience is unimportant if the SMEs have a good business idea in mind and has documented it for further assistance.

Table 4.7: Availability of the business plan

Code Name	Business Plan in place	
	Yes	No
P1-P4, P6, P8, and P11-P12	Yes	
P5, P7 and P9-P10		No

Source: Own construction

Table 4.7 illustrates that P1-P4, P6, P8 and P11-P12 (eight participants) understand the importance of a business plan in the operation of a business for guidance. However, only four participants said they did not have a business plan in place but

that their operations were up and running. P5 stated that a business plan exists in his mind, it only needs to be written.

Table 4.8: Running of the business according to the business plan

Code Name	Yes	Yes, but partially	No	The reason for not following the business plan
P1-P4, P6, P8 and P12	X			
P5, P7, P9-P10			X	No business plans
P11		X		<i>"It's difficult to work with it because it's a document that only mentions positive things. What is written in the business plan and what you will encounter while running the business are two completely different things".</i>

Source: Own construction

Table 4.8 above shows that seven participants use their business plans as a guide during business operations since the business plan is critical to the success of the business. Four participants were operating without business plans; however, their businesses were up and running. One participant does not follow it completely because the participant indicated that the business plan mainly talks about positive things, and the reality of conducting an operation differs from the business plan. However, most participants believe that following the business plan is critical to the success of the business.

The following are the 10 themes explored in this study per research questions.

4.4.1.1 The state of SMEs

This section covers four themes (1-4): *source of start-up capital, stakeholder support, attendance of business-related training and smoothly running of the business.*

Theme 1: Source of start-up capital

The data presented in Table 4.9 below illustrates that P1, P3-P5 and P7-P11 utilised their own money to establish their businesses, whether from their savings, family, or friends. P2 started the business with support from the government. P3 started the business by obtaining a loan from the bank. P3, P6 and P12 started their businesses with assistance from the private sector. However, P3 outsourced money from personal savings, loans, and even the private sector to start the business. The interest of this study was in learning how SMEs started their businesses, particularly in terms of start-up capital.

Table 4.9: Source of start-up capital

Code Name	Government	Loan	Private sector	Own pocket
P1, P3-P5, P7-P11				X
P2	X			
P3		X	X	
P6 and P12			X	

Source: Own construction

The findings in Table 4.9 above show that any business requires start-up capital before it can begin operations because, without it, no business would be able to get off the ground. As a result, capital is extremely vital for SMEs because SMEs contribute to local society's economic development and job creation. The findings are supported by the studies of Li, Ahmed, Qalati, Khan and Naz (2020, p. 5) and McDonald and Eisenhardt (2020, p. 488) that business start-up is critical to any business. SMEs

require support because they create jobs and introduce innovation into the business environment.

The findings are supported by the literature presented in section 2.3.3, which stated that while SMEs contribute to the economy, they struggle to raise funds to get their businesses off the ground, and hence require funding. This study concludes that SMEs should be supported because they contribute to the local economy and encourage entrepreneurship as well as employment for local societies. However, the findings concur with the literature reviewed in 2.4.13.1, which indicated that SMEs should obtain funds on their own before turning to the government for assistance, encouragement, and mentorship (Iwu & Nxopo, 2015, p. 10).

Theme 2: Stakeholder support

The data presented in Table 4.10 below shows that P3, P5-P10 did not get any support from the government or other stakeholders. When SMEs request support, they are told that they do not have any collateral to provide as security. The interest of this study was to know if there are stakeholders in place once SMEs established their businesses to help them where they lack to succeed in the external market while also creating employment for the local society.

Table 4.10: Stakeholder support

Code Name	Yes	Yes, not enough	No	Verbatim quote
P1-P2 and P11		X		
P3, P5-P10			X	<i>P3: No, not at all. We applied several times and got regrets that they cannot assist us due to insecurity and previous records such as financial records (22:2:2317:2467). And the other reason was the performance record, they indicated that our finances are not looking good which is why they cannot assist (22:3:2578:2710).</i>

Code Name	Yes	Yes, not enough	No	Verbatim quote
				<p><i>P6: No, we are not receiving enough support from the government or large businesses or the use of our facilities to enable us to generate revenue for the business (26:2:1167:1325).</i></p> <p><i>P7: Not at all, ... did come and made the promise that there is money that is allocated to help small businesses, they took all the information they needed and left (27:11:2596:2754).</i></p>
P4 and P12	X			

Source: Own construction

According to the comments of the seven participants, SMEs are not supported. This study revealed that the essential components for SMEs to be supported appear to be financial and performance records. In addition, stakeholder support in this context refers to the financial, skill, and/ or knowledge that the government or large businesses provide to SMEs for their businesses to survive. This study further revealed that stakeholder support influences the success or failure of the business since SMEs must report back to their stakeholders on the status of the business. The findings contradict the literature reviewed in sections 2.3.3 and 2.4.13, which state that the government has established institutions to assist SMEs with expertise and knowledge for the success of their businesses (RSA, 1998, p. 29). However, SMEs are not receiving support, as evidenced by the data presented in Table 4.10 above, which shows that seven out of 12 participants are not receiving support.

The data presented in Table 4.10 above shows that SMEs fail due to a lack of business support from relevant stakeholders, as they have nothing to show for it such as collateral or updated records, resulting in a higher business failure rate because no

support is provided to SMEs, as some SMEs may be new to business or lack business knowledge on how to keep business records. The findings are supported by P7’s statement, which implies that the government institution failed to deliver on its promises. The findings are further supported by the literature reviewed in section 2.4.15, which asserts that new SMEs fail because they have no track record. Any business’s success depends on the support of the stakeholders. The findings concurred with the study of Horev and Babad (2005, p. 2), which indicated that stakeholder support is critical; it helps in the provision of finance or the purchase of business equipment and resources, skills, and knowledge and it plays a vital role in the success of a business’s performance and operations.

Theme 3: Attendance of relevant business-related training

The data presented in Table 4.11 below shows that P1, P3-P5, P8, and P10-P12 acquired business-related training. This shows the importance of training in the operation of a business to enhance and improve performance. P2, P6-P7, and P9 did not attend any business-related training. The interest of this study was to determine if attending business-related training is critical to the business’s success or failure.

Table 4.11: Attendance of relevant business-related training

Code Name	Yes	No
P1, P3-P5, P8, and P10-P12	X	
P2, P6-P7, and P9		X

Source: Own construction

The responses of eight participants in Table 4.11 above revealed that business management training is critical for the smooth operation and success of the business. SMEs are the engine that drives a business’s success because training in business management is critical for the business’s survival or failure (Mutanda, Lekhanya &

Moyo, 2021, p. 9). The findings concurred with Mutanda et al., (2021) that the attendance of training, in particular business management, is crucial and valuable for the survival of any business, to gain insight into managing the business successfully. This study further revealed that attendance of training has an impact on a business's success or failure since training improves the business's performance. The findings also complement the literature reviewed in section 2.4.13.1, which underlined the need of providing business training to SMEs so that they may use their abilities to keep their business afloat (Mwaanga. 2014, p. 103).

Theme 4: Smooth running of the business

P1 in the data presented in Table 4.12 below demonstrates that their business runs smoothly because of their mutual agreement as members. According to P3, the business runs smoothly because they learned to reinvest in the business rather than purchase machinery on credit. P5-P6 and P11-P12 continue to market their businesses because the effectiveness of marketing strategies determines whether the business succeeds or fails. P8-P9 are committed to meeting customer needs by offering better service and being available when they are needed for their businesses to run successfully. The interest of this study was to know what SMEs do to ensure the proper operation of their businesses, whether they purchase the necessary machinery, hire skilled employees, or outsource the services they require. The participants' comments revealed that they are committed and dedicated to running their businesses.

Table 4.12: Smooth running of the business

Code Name	Verbatim Quote
P1	<i>Our business runs smoothly because of our mutual agreement as members. If we disagree on something, we make it a point to discuss it until we find an agreement that is acceptable to all of us. We can continue because there is no fraud occurring during our sales (18:4:2969:3230).</i>

Code Name	Verbatim Quote
P3	<p><i>For now, in terms of finances, I think the company is running smooth because monthly we can save something (22:5:3115:3223).</i></p> <p><i>We save money and then we buy the machinery if that's what we need at that time, from the savings that we saved previously. We no longer purchase business materials on credit; instead, we use our savings to avoid debts and reinvest in the business to ensure its long-term viability (22:6:3286:3569).</i></p>
P5	<i>I have developed a vision for my business, and the market is based on the current market conditions. To ensure that my business runs smoothly, I make sure that it is not overstaffed or understaffed (25:4:2254:2453).</i>
P6	<i>We continue to motivate and encourage our employees to outperform themselves and market the business (26:4:1526:1626).</i>
P8	<i>Ensuring that we better our service (28:4:2269:2303).</i>
P9	<i>I work very hard, I work from Monday to Sunday, and I don't have off days. I am also focused and committed to my business (29:4:1722:1845).</i>
P10	<i>A transport (30:4:1697:1707).</i>
P11	<i>I keep on marketing my business because I believe it is the only way to secure its survival (31:4:2238:2330).</i>
P12	<i>We do marketing (32:4:1512:1527).</i>

Source: Own construction

The findings in Table 4.12 above show that for a business to run smoothly and successfully depends on hiring qualified employees and do a feasibility analysis to fully comprehend the external market environment. The appropriate machinery and resources must be in place for the achievement of the business objectives.

Furthermore, this study discovered that SMEs must reinvest in their businesses for them to succeed. The findings concur with the study of Kalogiannidis and Papaevangelou (2020, p. 215) which indicated that SMEs owners/ managers must ensure that their employees are adequately trained to run the business's machinery and resources, and excellent communication between management and employees is critical to the business's success or failure. The findings are supported by the literature discussed in 2.4.13.1, which states that employees should be trained to perform their tasks better to avoid mistakes and injuries, which would have a detrimental impact on the business's performance (Chimucheka & Mandipaka, 2015, p. 313).

This study also finds that the business owners must exercise strong leadership by ensuring that they are hands-on, as the success or failure of their businesses is dependent on how they lead or manage their businesses to achieve their vision and mission. This statement is supported by P5, who stated that the establishment of the vision and mission is critical to the business's success. The finding was further supported by Hofstrand's (2019, p. 4) study which found that vision and mission statements are crucial components of every business and, when applied effectively, can save money and time for the business's success. The finding is further supported by the literature discussed in 2.4.2.1, which states that effective leadership leads to new ideas and opportunities for the business's success and growth (Vakili et al., 2017, p. 62).

4.4.1.1.1 Linking or networking of the state of SMEs

Figure 4.1 below indicates that SMEs establish a business by obtaining capital to cover operating expenses. SMEs require support from the government or other stakeholders after they started a business, especially if it is not doing well. The support could be provided either by the attendance of business-related training or financial support for the purchase of business machinery and other resources. SMEs would be innovative in developing strategies for the successful operation of their businesses after attending training or receiving financial support. If SMEs do not come up with a strategy for the smooth operation of their businesses, start-up capital will be lost/

wasted, putting their families at risk. In theme 1 (Table 4.9), nine out of 12 SMEs funded their businesses, implying that they took money meant to sustain their families and spent it to start businesses. Even if SMEs want or wish to restart their businesses, they will need start-up capital. However, if the business succeeds once the SME has established itself, no financial support will be required, and support in the form of training or mentorship may be provided to ensure the business's long-term viability.

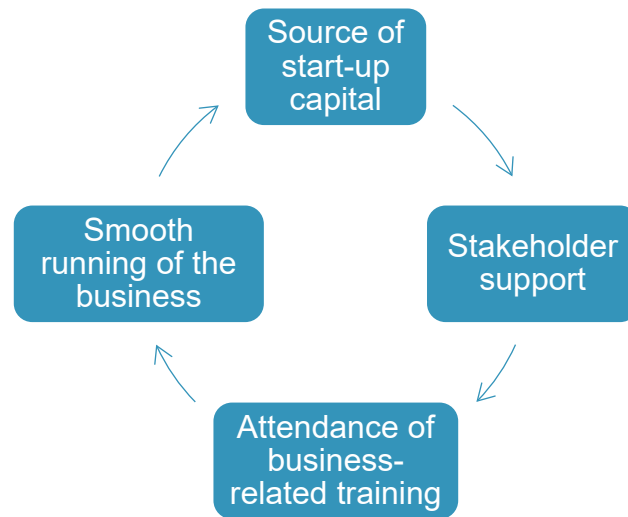


Figure 4.1: Linking or networking of the state of SMEs

Source: Own construction

4.4.1.2 Challenges faced by SMEs

This section covers three themes (5-7): *business challenges*, *marketing challenges*, and *customer interaction*.

Theme 5: Business challenges

P1 in the data presented below in Table 4.13 illustrates that they have been robbed multiple times by local boys who were vandalising their establishment for stealing. After reporting the crime to the local South African Police Service, the theft was stopped. P2 had a problem with the employees' employment contracts in terms of how they would be paid, whether it was monthly or fortnightly. The problem was resolved after drafting an employment contract and agreeing on salaries. The

participant also had a problem with the provision of lunch to the employees because the participant only did it on occasion, and the employees assumed that lunch would be given. The participant resolved the situation by instructing everyone to bring their lunch to work.

P3 and P6-P7 show that acquiring financial support was a barrier for them when they first started their businesses to be able to purchase business machinery and resources to secure their long-term success. P5 had a challenge if the business would be sustainable, participant evaluated the business's strengths and weaknesses, as well as those of its competitors, to determine whether the business would survive. P7 also had an issue with customers who did not pay after receiving services because they took advantage of the participants' confidence, and customers discovered that the participant was not keeping a record of the business. P8 faced a challenge in assuring customers that improved service would be provided and that competent employees would be hired to meet customer expectations.

P9 had a load shedding challenge because the participant's business relied on electricity to operate. The challenge was solved by purchasing a gas stove, which allowed the business to continue operating even during load shedding. Customers' support was a hurdle for P10-P12 because they were not supporting the business when it first started. P11 also had a challenge with accreditation because the participant runs an educational business and requires accreditation. Customers' trust was also a barrier for the participant because some educational businesses went with customers' money. However, local customers support the business because they know it is lawfully registered and accredited. The interest of this study was for the participants to share their experiences when they first started their businesses. The data in Table 4.13 below revealed that the participants faced challenges in running their businesses, such as customer service, trust, and financial support, which were identified as a barrier to business success.

Table 4.13: Business challenges

Code Name	Verbatim Quote
P1	<i>It was the problem of theft (18:5:3740:3767).</i>
P2	<i>One of the issues I have faced since the beginning has been how to pay my staff, who have inquired as to how I plan to pay them given the nature of the business (20:4:8444:8603).</i> <i>The other issue was the provision of lunch meals, (20:5:8777:8825).</i>
P3	<i>The challenge was the lack of the financial support and we negotiated with the previous contractor who left the machines for us to work with until we can buy our own machines (22:7:3780:3946).</i>
P5	<i>The challenge was whether the business will be viable. The SWOT analysis helped me to assess my weaknesses and strength and that of my competitors (25:5:2594:2741).</i>
P6	<i>The funding challenge is still an issue today (26:5:1760:1804).</i>
P7	<i>We had the problems of money and the people who do not pay well and the others who ran away with our money (27:4:3428:3534).</i>
P8	<i>It was customer needs, which was reasonable because they wanted me to provide high-quality service by ensuring that my facility is well-designed for the type of business I run and that I hire qualified employees (28:5:2543:2755).</i>
P9	<i>Load shedding issue because I was solely reliant on electricity at the time (29:5:2642:2717).</i>
P10	<i>The challenge at the beginning was that the customers were not coming that much (30:5:2272:2350).</i>
P11	<i>The challenge that we experienced was the accreditation because we are running an educational business (31:5:2471:2573).</i> <i>When I started it, was not easy for people to trust me (31:6:2688:2742).</i>

Code Name	Verbatim Quote
P12	<i>To get people to tune to the radio station (32:5:1680:1722).</i>

Source: Own construction

This study revealed that the challenges the participants faced in the operation of their businesses have a detrimental impact on their success, such as financial support to enable the procurement of necessary equipment and resources for the successful implementation of a business project, and financial management skills to maintain their financial records up to date to comply with business requirements. The study by Zahorskyi, Lipentsev, Yurystovska, Mazii and Akimov (2019, p. 755) concluded that financial support is a crucial aspect for any business to execute its operations effectively and efficiently.

According to Zahorskyi et al., (2019, p. 755), this is true, especially in emerging countries, where SME capital is always insufficient, which impacts negatively on their survival because financial support is critical to any business's success. The literature in section 2.4.4.1 also supports this finding, stating that SMEs would fail due to a lack of financial support because it affects the procurement of business equipment and resources. Furthermore, the literature reviewed in section 2.4.4.2 supports the finding that failing to keep current business records has a detrimental influence on business financial decisions (Ameen et al., 2018, p. 6).

This study also finds that business burglary causes SMEs to lose significantly. This is supported by P1, who stated that they had been burgled multiple times and had lost significantly. SMEs are unable to implement security measures due to a lack of financial support. The finding is further supported by literature in section 2.4.5, which indicated that SMEs often fall victim to crimes such as business burglary, which has a detrimental influence on business performance.

This study further revealed that customer support and trust are critical to every business and that five of the 12 participants had no clients when they first started. For the business's existence, customer expectations should be examined to understand their needs and be able to meet them. The notion is supported by the study of Shin

and Jin (2022, p. 4) which found that meeting customer expectations is a must for any business to survive. The finding is also linked to literature in section 2.4.14, which states that for SMEs to survive, they must understand their customers' needs to meet their expectations (Motsepe, 2019, p. 36).

Theme 6: Marketing challenges

The data presented in Table 4.14 below shows that P1 and P7-P9 do not market their businesses; instead, they rely on customer support or referrals from other customers. Customers who trust other races are a problem for P8, and even government departments are not adhering to existing policies that require them to support another race, but this is not occurring. P2-P3, P5, and P11-P12 use social media to market their businesses. The researcher was interested in learning about the challenges that the participants had when it comes to marketing their businesses. The responses of 11 participants did not show the obstacles they had while marketing their business products; instead, they indicated the marketing technique they employ. However, the researcher opted to use the responses to generate findings because they are related to marketing.

Table 4.14: Marketing challenges

Code Name	Verbatim Quote
<i>P1</i>	<i>We rely on the passersby and our local community, as you see we are closer to the main road. Our community supports us enough (18:6:5135:5260).</i>
<i>P2</i>	<i>Sending photos of my product to people I know who have the WhatsApp app, and my children are also posting the photos on social media (Facebook) for their friends to see for marketing purposes (20:6:10288:10479).</i>
<i>P3</i>	<i>For now, there is no challenge because we are using Information Technology to advertise our business (22:8:4191:4291).</i>

Code Name	Verbatim Quote
P5	<i>Clients' reactions persist, particularly on social media, where they express a variety of feelings. I use social media to market my business, which has shown to be very effective (25:6:2866:3045).</i>
P7	<i>Referral from customers I helped tell other people about my service (27:5:4665:4732).</i>
P8	<i>Customers do not trust black people (28:6:3023:3057). And the issue of trust overlaps with the government departments who are forced by the policies to give us business, but they don't trust black people (28:7:3127:3276).</i>
P9	<i>Perfect work that is client-centered in the center of my marketing because they tell me what they want, and I deliver (29:6:2988:3105).</i>
P11	<i>We use the online way of marketing because it is economic when compared to traditional marketing, however, we use them both (31:7:2947:3070).</i>
P12	<i>... competition with social media. People spend more of their time on social media, (32:6:1929:2008).</i>

Source: Own construction

This study revealed that ICT plays a crucial role in business operations because it is effective and efficient. Even if SMEs use social media to market their businesses, they must ensure that they are using the appropriate networks to benefit and expand their businesses. Furthermore, this study revealed that P12 had marketing issues such as online competition, as SMEs must compete against their competitors by ensuring that their products are not imitations. The study by Gavino, Williams, Jacobson and Smith (2018, p. 470) supports the findings that SMEs are using social media to communicate with customers and create relationships, and that it is faster than physical contact.

The literature in section 2.4.8 supports the finding that ICT is an important tool for SMEs to market their goods and services to customers (Consiglio et al., 2018, p. 6 & Campo et al., 2014, p. 1304). On the other hand, the literature in section 2.4.10 contradicts the finding that SMEs are not taking advantage of technology (Kalane, 2015, p. 20 & Kleine, 2011, p. 120&126), hence with five out of nine participants are using social media to market their businesses.

The provision of high-quality goods and services is paramount in maintaining a positive relationship with potential customers. This finding is supported by the literature in sections 2.4.9.1 and 2.4.14, which suggested that SMEs should focus on meeting customer expectations and understanding their needs. The finding is also supported by three out of nine participants who said that providing customer service and word-of-mouth marketing are important aspects of their businesses. Furthermore, the study of Sheth, Jain and Ambika (2020, p. 1799) concurs with the finding which indicated that customer satisfaction determines customer support for any business as well as a sustainable competitive advantage that can result in higher revenue generation and business growth. Mutanda et al., (2021, p. 1) indicated that there is a lack of knowledge, skills, and experience in business-related abilities such as marketing tactics, which make it difficult for SMEs to comply with market business requirements. However, the findings contradict Mutanda et al., (2021, p. 1) based on responses of nine participants, who indicated that they are not experiencing challenges in marketing their business products because they rely on social media and customer support.

Theme 7: Customer interaction

The interest of this study was interested in learning how and on what platforms participants interact with potential customers to retain existing customers while marketing their business to attract new customers. The data presented in Table 4.15 below shows that P2, P10, and P12 use social media such as WhatsApp and Facebook to interact with potential customers and for marketing purposes. P2 and P5 also emphasise the importance of phone calls in terms of business marketing. P5 also uses social media to encourage potential customers to provide feedback either

verbally or through social media. P6 interacts with potential customers using emails, phone calls, in-person presentations, and a website to keep them supporting the business and the provision of feedback. P8 interacts with potential customers through government-mandated standard requirements for marketing and customer feedback.

Table 4.15: Customer interaction

Code Name	Verbatim Quote
P2	<i>I exclusively use the WhatsApp app and make phone calls to people I know to sell (20:7:10973:11053).</i>
P5	<i>We encourage our customers to give us feedback verbally or through social media. I also make phone calls when necessary to see if they have any feedback (25:7:3186:3339).</i>
P6	<i>We communicate with customers through emails and telephone calls, and in certain cases, we make presentations in person. We have a business website as well (26:6:2150:2305).</i>
P8	<i>We interact with our consumers in accordance with standards requirements, we still experience challenges since customers (28:8:3575:3694), still trust white businesses more than black businesses (28:9:3734:3789).</i>
P10	<i>I use the WhatsApp app to interact with some customers, particularly when placing orders (30:6:3427:3515).</i>
P12	<i>We are recently very active on Facebook and we are also intending to be online to make the listeners find us where they are (32:7:2134:2257).</i>

Source: Own construction

According to Mason, Narcum and Mason (2021, p. 2), SMEs use social media to promote their products and identify innovative ways to acquire a competitive advantage. This study revealed that participants are actively using social media to interact with their customers in promoting their business products. Customer feedback is always vital to improving the performance of the business because customers are critical to any business's survival; hence, no business can continue without taking care of customers. This study further revealed that the participants guarantee that customers always receive excellent customer service.

Participants also ensure that their businesses work smoothly, and that vital standard is adhered to provide good customer service. Lastly, this study revealed that good customer service is critical in any business because satisfied customers determine whether the business is on the right track by meeting customer demands and needs. The findings supported by the literature of Nardi, Jardim, Ladeira and Santini (2019, p. 240) and Schaarschmidt and Evanschitzky (2018, p. 119) indicated that customer interaction is critical for a business's success because it allows it to innovate, connect professionally with customers, and provide high-quality goods and services. The findings are supported by the literature in sections 2.4.9.1 and 2.4.12, which suggests that SMEs use social media and the telephone to communicate with their customers, and that customer feedback is vital for improving service delivery to meet consumer needs (Eldridge et al., 2021, p. 108; Bodlaj, Kadic-Maglajlic & Vida, 2020, p. 472; Juergensen et al., 2020, p. 507 & Olughor, 2015, p. 94).

4.4.1.2.1 Linking or networking challenges faced by SMEs

This study opines that the challenges that SMEs face have a negative impact on their marketing mechanisms because SMEs will be unable to implement their marketing strategy while dealing with business challenges such as financial support, business machinery, and other resources needed to keep the business running smoothly. If marketing strategies are not implemented due to business challenges, it will have a negative impact on communication with potential customers. SMEs need to address business challenges before executing marketing strategies, thus customers will be able to support them. Furthermore, SMEs will be able to communicate with customers

to obtain feedback that will help the business succeed. Figure 4.2 below shows the linking of the challenges that the SMEs experiencing.

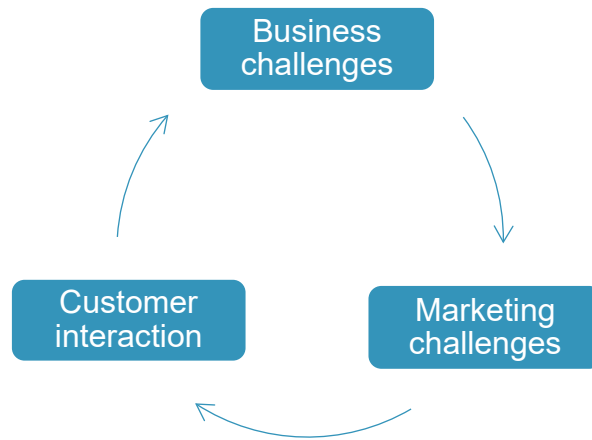


Figure 4.2: Linking or networking challenges faced by SMEs

Source: Own construction

4.4.1.3 Opportunities for the sustenance of SMEs

This section covers three themes (8-10): *required assistance, government assistance, and SMEs advice.*

Theme 8: Required assistance

The data presented below in Table 4.16 shows that P1-P2, P5, P7, and P9-P12 require financial support in the form of a grant or funding rather than a loan. The required assistance would be used to keep their businesses afloat by either purchasing machinery or other resources for expansion, and this assistance would also help local society with getting employment. P3 and P8 indicate that the government should look into the current policies to make it easier for SMEs to qualify for the financial support they require to sustain or establish their operations. The security should be established for SMEs to qualify for financial support because when they request financial support, they are needed to provide a means of collateral; therefore, the

creation of security would assist them in qualifying for financial support. P12 also indicates that SMEs require business management training to improve their performance. In this situation, the interest of this study was to determine whether SMEs still need business support to run their operations or if they do not need any help because their businesses are stable.

Table 4.16: Required assistance

Code Name	Verbatim Quote
P1	<i>We require the latest technological resources that will make our work easier or eliminate the need to perform specific tasks traditionally (18:7:6154:6291).</i>
P2	<i>I still require funding to purchase additional equipment for the machine that I use for manufacturing (20:9:11433:11533).</i>
P3	<i>What I would like to see is the relaxation of the requirements in the financial institutions. If the government could intervene, especially from the Department of ..., which is a Trade and Industry. They should intervene and advocate for the relaxation of some of the requirements that the financial institutions require from SMEs. The requirements are too high, if you did not have assistance that we found, you will not kick start. They must be able to assist us even if we don't have a good record (22:9:6006:6509).</i> <i>They must introduce some sort of security for SMEs to gain access to funding (22:11:6753:6829).</i>
P5	<i>I need more equipment to expand my business if I could get enough capital to buy the equipment and expand the business and hire more people. At the rate that the business is going, it will take years for the business to grow (25:8:3490:3716).</i>
P6	<i>Support from industries, and mines to enable contractors to utilise our facility. The LLM to assist with enforcing the use of BBBEE compliant</i>

Code Name	Verbatim Quote
	<i>accommodation facilities. Government travel agencies to support us in terms of booking customers at our facility (26:7:2446:2702).</i>
<i>P7</i>	<i>We require a structure in which we can properly do our job, including an office in which we can store some of the products we wish to order as well as our daily equipment. Because we operate in an empty place with no structure, we do not work when it rains (27:6:5170:5428).</i>
<i>P8</i>	<i>The government should make policies on the black market easier in terms of standard requirements. For example, they could say that you work for this period and then you must meet all the standard requirements sets because all these requirements cost a lot of money, which SMEs do not have. Also, the loan conditions should be relaxed a little by allowing SMEs to operate for a period of perhaps six months before repaying the loan, allowing SMEs to try to sustain the business first before repaying the money. To also settle payment for SMEs as soon as the invoices are submitted, rather than waiting for thirty days for payment, which is too long and not guaranteed (28:10:4113:4782).</i>
<i>P9</i>	<i>I would like to be assisted with funding to start (29:8:3498:3547) ... and extend my place (29:9:3562:3581).</i>
<i>P10</i>	<i>I require funding and space in town to expand my business (30:7:3803:3860).</i>
<i>P11</i>	<i>Grants for business expansion, such as purchasing resources and opening a branch in a different place (31:8:3413:3514).</i>
<i>P12</i>	<i>Training that will make us be able to know what to do to grow the business. Capital in the form of a grant is needed (32:8:2409:2526).</i>

Source: Own construction

This study revealed that government compliance also has a negative impact on SMEs since they do not meet the standard requirements for receiving the necessary assistance. The finding is supported by the literature in section 2.4.4.4, which suggests that government regulations have a negative impact on SMEs' development and growth (Herrington et al., 2017, p. 69). Furthermore, the finding is confirmed by the literature discussed in section 2.4.7.2, which stated that strict government regulations limit access to crucial resources for SMEs' development (Simodisa, 2015, p. 14). SMEs hope that the government would relax the requirements, or the security be created to allow SMEs to get the support they need to start or sustain their businesses. The literature in section 2.4.7.2 supports the finding that the government should establish an institution to ensure that the financial requirements for SMEs are reduced for their development and survival (Chowdhury et al., 2015, p. 130).

This study further revealed that assistance that SMEs require or wish to receive would determine the opportunities for their businesses' future success. The required assistance could take the form of financial assistance, relevant business management training, market access, or even security when requesting financial assistance. According to responses from eight participants, SMEs still require financial support to continue and grow their businesses. This further shows that SMEs are not performing well in terms of business survival or growth and that they still require basic resources to run their businesses smoothly. The study of Olaolu (2018, p. 3) concurs with the findings that business-required assistance is a significant asset for SMEs to maintain and build their businesses. As a result, business support assistance is a very important aspect of the business's success. The findings are further supported by the literature in section 2.4.4.1, that indicates that SMEs experience difficulties in obtaining financial support for their businesses' survival (Yoshino & Taghizadeh-Hesary, 2016, p. 8). The literature in section 2.4.13 supports the findings that government institutions should provide financial and non-financial assistance to SMEs in order to help them develop and sustain their businesses (Sospeter & Nchimbi, 2018, p. 83 & Asafo-Adjei, 2015, p. 7).

Themes 9: Government assistance

The data presented below in Table 4.17 reveals that P1, P5-P7, P9, and P11 still require government support in the form of financial grants rather than a loan to sustain their operations, whereas Covid-19 had a negative impact on them. P3 emphasised the need for SMEs to attend training, particularly in bookkeeping, so that they can keep and record their own business information competently and meet government regulations. P4 stressed that the government has measures in place to help SMEs who are committed to their operations stay afloat. The participant went on to say that the government cannot lend money to SMEs with no track record because the money could be misused.

P5 and P6 indicate that the government should promote SMEs that are already operating rather than those that have nothing to show to avoid money being misused. P8 suggested that the government should look into long-term contracts being handed to single SMEs when other SMEs are struggling to survive; instead, the contracts may be shared among several SMEs. The participant also indicated that the government should look into profit margin because they are insufficient for SMEs to survive. SMEs who have been granted projects should be given an allowance instead of waiting until the service is rendered. The government should also develop a policy stating that corporate projects should exclusively be allocated to SMEs and not shared with large businesses because SMEs cannot compete with them. P10 suggests that the government consider holding competitions for SMEs to promote their businesses because such an event would encourage and motivate existing and new business owners. P12 suggests that the government should pay attention to SMEs rather than telling them what they can do because their support is insufficient. The participant also indicated that the government should reconsider its one-year policy of assisting SMEs and instead extend the support for the long-term survival of their businesses, considering their experience and knowledge. The interest of this study was the participants to say what they want the government could do to help them because SMEs struggle to maintain and sustain their businesses for a lengthy period.

Table 4.17: Government assistance

Code Name	Verbatim Quote
P1	<i>The greatest need is money because presently our businesses suffered because of Covid 19 (18:8:6998:7085).</i>
P3	<p><i>The government should assist with the training because information is the key to success (22:12:6952:7044).</i></p> <p><i>... because if you look at the lifespan of some SMEs is a maximum of 5 years and they collapse and if you check the main problem is paperwork (22:13:7107:7244).</i></p> <p><i>You will find that some of us are not complying with the Department of Labour, when they talk about deductions the businesses are in the dark, because they don't know how to calculate the likes of the compensation fund and the likes. Our businesses will be able to be sustainable if us (SMEs) are given training, such information should be disseminated to the ground (22:14 7370:7737).</i></p>
P4	<p><i>The government has put systems in place for us to access and be patient with the processes that need to be followed to achieve the goal you have (24:6 5624:5769).</i></p> <p><i>The government cannot give money out; instead, you must prove to them that you are in business, that this is what you want to achieve, and show them what you can do on your own (24:7:5863:6039).</i></p> <p><i>If the government continues to give money out, some people will end up spending it on other things. If you are committed to your business, there are resources out there (24:8:6051:6244).</i></p>
P5	<i>The government should look for businesses that have been operating for at least six months and evaluate the owner's insight to see if he or she is serious about the business, especially those that started from their pocket and have no security to show. To avoid supporting those who are not serious about their business and end up misusing the funds (25:9:3856:4206).</i>

Code Name	Verbatim Quote
P6	<i>The government should assist in making funds accessible for those who wish to purchase established businesses, as well as funding to help businesses upgrade and meet customer expectations (26:8:2795:2982).</i>
P7	<i>Government to support SMEs with funding for their businesses (27:7:5818:5878).</i>
P8	<i>To intervene on the issue of long-term contracts given to one person/ company whereas other companies are struggling, or the contracts can be shared by different companies within that period. The government should look into the profit margin structure because it is insufficient for SMEs to survive (28:11:5119:5418). Provide allowance to SMEs that have been awarded project contracts than waiting until they have been given work and get paid after that. To have a policy that states that they will leave corporate projects to SMEs rather than large businesses since they cannot compete with them. For example, some large businesses market their businesses on television, whereas SMEs cannot afford such a marketing mechanism (28:12:5450:5859).</i>
P9	<i>They should help us where we fail to survive, checking our books (29:12:3830:3894).</i>
P10	<i>Competitions for SMEs to improve their businesses (30:14:4084:4133). As a result, we (SMEs) will be able to develop new skills and improve our products and services to maintain and grow our businesses. The competition will also serve as a source of motivation and encouragement for both existing and new businesses (30:15:4185:4431).</i>
P11	<i>They should help us in obtaining funding rather than a loan that will help in the sustenance of the business (31:9:3769:3877).</i>
P12	<i>Small businesses tell the government what they need and what obstacles they face, rather than the government telling us what they can do. Because the government only supports small businesses for a year, which is challenging given our inexperience, the government should consider</i>

Code Name	Verbatim Quote
	<i>supporting small businesses for three years instead of a year, so that we can sustain our businesses (32:9:2929:3310).</i>

Source: Own construction

This study revealed that training has proven to be a significant difficulty, particularly in terms of record administration and employee contract and payment compliance. Eight SMEs stated that they have attended business-related training; however, the researcher wonders if record-keeping was not included in the training provided by either the government institutions or the private sector. Training is extremely important in the operation of a business since the skills and knowledge acquired to improve the business's performance. These findings are not in support of P4, which implies that the government has put in place all the resources that SMEs need to stay afloat. The findings, however, are supported by the research of Kato and Charoenrat (2018, p. 586) which found that SMEs have opportunities to attend training to gain more knowledge for the survival of their businesses. Furthermore, the findings are supported by the literature discussed in section 2.4.4.2, which suggests that SMEs should be trained on how to keep records because they are useful in making financial decisions (Fatoki, 2012, p. 186; Maseko & Manyani, 2011, p. 172).

Furthermore, the study's findings are that SMEs would never be able to compete with large businesses since they lack the necessary resources. Félix and Maggi (2019, p. 4) support the latter statement, stating that competition between SMEs and large businesses has a negative impact on SMEs' survival. The finding is also supported by literature in section 2.4.7.1, which stated that SMEs face competition from immigrants and large businesses, which has a negative impact on their operations (Mukwarami & Tengeh, 2017, p. 332). However, competition among SMEs may motivate and encourage them to improve the quality of their products and provide better service to their prospective customers. P10 agrees with this statement, by emphasising that the government should consider hosting a business competition to encourage and motivate SMEs.

This study further revealed that without government assistance, SMEs face a lack of support and information, necessitating government intervention to help them to a successful start. Pavlenko and Lovkova (2018, p. 47) concur with the findings that government assistance to SMEs makes it easier to start a business from the ground up. The finding contradicts the literature in 2.4.13, which indicated that government institutions should assist SMEs with related business information to help them develop and survive their operations (RSA, 1998, p. 29). However, participants stated that government's help is never enough for a good start.

Theme 10: SMEs advice

In Table 4.18 below, P1 emphasises the necessity of unity in business operations. P2 and P11 advised new SMEs to have a start-up capital for running expenses and do a feasibility analysis prior to opening the business. P3 stressed the significance of being updated with current information daily. P4 suggested that SMEs go where the job is, or that if they do not know anything, they should ask for advice and collaborate with other SMEs to gain the necessary experience. P5, P8, and P12 advised existing and new SMEs to ensure that they meet government regulations so that assistance could be offered easily. The participants also indicated that having business knowledge and training is critical to running a successful business and getting a mentor to guide them further. Budget projections are also critical to the business's performance and survival. P6 advised SMEs to continue knocking on doors of potential customers to obtain as much critical information as possible, as well as to approach government institutions for support. P7 and P9-P10 advised SMEs to persevere since businesses require someone who is patient because growth does not come easily.

Existing and new SMEs should ensure that customers are treated with respect, as no business can function without them. If SMEs do not meet the business requirements, P4 and P8 recommend that they collaborate with other SMEs to gain experience, knowledge, and skills. This study was interested in hearing what participants had to say about advising other SMEs on how to run a successful and grow businesses because the advice of people who have gone before them, particularly new

businesses, would assist them in doing the right thing for the growth of their businesses while also providing employment for local societies.

Table 4.18: SMEs advice

Code Name	Verbatim Quote
P1	<p><i>The success of a business is in the unity of those who do it (18:9:7630:7690).</i></p> <p><i>We tell them about unity. Without unity, everyone takes their direction, and the business fails to even survive for two years. If there are problems, they must discuss them and maintain secrets/ confidential information about their business from outsiders. Because if we might take the problems outside, the business will suffer because that unity will be tempered (18:10:7694:8061).</i></p>
P2	<p><i>You need to have money to start because the government will give you money if there is something that you have already started (20:10:12467:12592).</i></p>
P3	<p><i>To be updated with the information because the world is fast, everything changes every time. If you want to be in business and become an entrepreneur, you need to be updated about what is happening in the business world daily (22:15:8055:8282).</i></p>

Code Name	Verbatim Quote
P4	<p><i>In terms of my business's sustainability, I go where the job is (24:9:6564:6628).</i></p> <p><i>But if there is something that I need to do and I don't know it, I ask someone for help (24:10:6716:6803).</i></p>
P5	<p><i>Ensuring that the business is legally and operationally in order. To gain knowledge, training, and a mentor so that they can learn on the job from others who have gone before them. Because, while the business may be the same, the challenges vary by province or location. It is also necessary to make projections (25:10:4330:4644).</i></p>
P6	<p><i>To continue knocking on the doors of potential customers and engage the government for the help they need to build their businesses (26:9:3091:3222).</i></p>
P7	<p><i>Perseverance is key (27:9:6236:6255).</i></p> <p><i>Good service and a good relationship with customers (27:10:6338:6389).</i></p>
P8	<p><i>The most important thing is to make sure you meet the requirements, and there is nothing wrong with drafting a complaint letter requesting that the requirements be relaxed so that small businesses may acquire work. Perseverance is particularly important in business (28:13:5981:6247).</i></p> <p><i>If they don't meet the requirements, they will have to work with others to expand their businesses and gain experience (28:14:6425:6543).</i></p>
P9	<p><i>Business needs a perseverance person; you should not focus on the money, just accept the little that you are getting. You must be patient so that you may succeed in the end (29:11:4349:4522).</i></p>
P10	<p><i>They must be patient. They must be committed to their business and not expect more money. They must focus on customer connection first (30:10:4663:4799).</i></p>

Code Name	Verbatim Quote
	<i>They must not compete for the sake of competing; else, their businesses would fail (30:11:5135:5217).</i>
P11	<i>You must have start-up capital. They must also do a feasibility study (31:10:4044:4113).</i>
P12	<i>Whatever they are doing should be aligned with what the government is doing so that the help could be simple (32:10:3434:3542).</i>

Source: Own construction

This study revealed that SMEs must ensure that their businesses adhere to government regulations to receive business support easily. This study further revealed that business needs someone who will be able to persevere because business success does not come easily. Berends, van Burg and Garud (2021, p. 15) concur with the findings that SMEs position themselves on the same timeframe in connection to the same previous events and even future events to survive because business growth is difficult.

Furthermore, this study finds that new SMEs should guarantee that they have start-up capital because no business can function without cash flow, and feasibility analysis is necessary to compete in the external market, this finding is supported by P2 and P11. Furthermore, P2 and P11 are supported by Iwu and Nxopo's (2015, p. 10) study which suggests that SMEs should fund their business start-up before seeking assistance from stakeholders. On the other hand, literature in section 2.4.4.2 contradicts the findings because SMEs' development is hampered by their inability to raise finances to fund their operations; more crucially, no business can start and run efficiently without capital, hence SMEs require assistance (Lose et al., 2016, p. 699; Bourletidis & Triantafyllopoulos, 2014, p. 639). Kee, Yusoff and Khin (2019, p. 43) found that start-up capital is important for economic growth and employment opportunities for the local society, as well as for creating a new market in the external business environment. On the other hand, SMEs fund their businesses even though they play

an important part in economic growth and face difficulties in sustaining and surviving their businesses.

If SMEs do not have prior experience running a business, they should consider collaborating with other business partners to gather information, skills, and experience. This statement is supported by the study of Garcia-Alvarez-Coque, Roig-Tierno, Sanchez-Garcia and Mas-Verdu (2021, p. 9) who found that SMEs collaborate with the goal of establishing new activities because collaboration is the driver of business competitiveness for the success of the business. The literature discussed in section 2.4.11 supports the finding that networking and collaborating among SMEs help them learn what is required and what is not, as well as gather experience in order to improve and sustain their business operations (Turyakira & Mbidde, 2015, p. 44; Camarinha-Matos & Afsarmanesh, 2006, p. 28).

SMEs should also ensure that they continue to knock on the doors of potential customers to obtain additional information to sustain their businesses; this statement is supported by P6. SMEs that are already up and running would benefit from the advice of their counterparts in order to maintain and grow their business operations. These findings are to help anyone interested in becoming an entrepreneur for more information on what is essential and what is not for the sustainability and success of the business.

4.4.1.3.1 Linking or networking opportunities for the sustenance of SMEs

Figure 4.3 shows the government support that SMEs wish or would like to receive, such as financial requirements being relaxed, financial grants being provided, business management training being provided, and mentoring and monitoring of financed SMEs to ensure that they are still on course for economic success. Furthermore, the government should pay attention to SMEs by making business information available and/ or raising awareness, particularly among rural SMEs. If the government plays its part, new and existing SMEs will be able to receive business guidance from them, decreasing the failure rate.

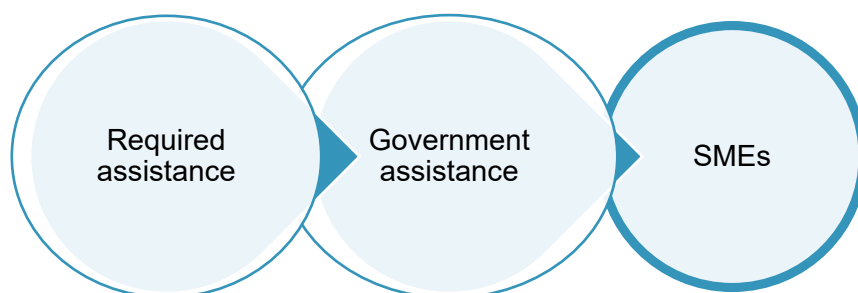


Figure 4.3: Linking or networking opportunities for the sustenance of SMEs

Source: Own construction

4.4.2 Report on the data collected and the research findings of the failed businesses

This study was also designed for failed SMEs to compare the challenges they faced while starting and running their businesses. To compare the findings with the operating business findings if they are related. The researcher used the pseudonyms PF1-PF4 to protect the privacy of the participants and their businesses. The participants' profiles are listed below, followed by business information, and the analysed data and findings.

Table 4.19: Demographic information of the participants

Code Name	Gender	Qualification	First Language	Population group
PF1	Male	Grade 5	Sepedi	Black
PF2	Male	Grade 10	Sepedi	Black
PF3	Female	Grade 12	Sepedi	Black
PF4	Female	National Diploma in Accounting	Sepedi	Black

Source: Own construction

Table 4.19 above revealed that the participants were all Black (African), Sepedi-speaking, two males, and two females. One participant had a post-matric qualification and three participants had primary and secondary education levels.

Table 4.20: Business information

Code Name	Type of SME	Description of SME	Participant interviewed: Owner/ Manager	Years in business operation	Number of employees	
					Full-time	Part-time
PF1	Agriculture	Agriculture	Owner	15 years	1	6-7
PF2	Manufacturing	Manufacturing	Owner	1 year and 2 months	1	3
PF3	Community, social and personal services	Day care	Owner	2 years	1	1
PF4	Retail, motor trade and repair services	Supplier	Owner/ shareholder	5 years	5	-

Source: Own construction

Table 4.20 above shows that SMEs operated their own businesses than relying on managers; the type of the business was also noted. The researcher obtained the participants' information from LEDA databases (at the time of the interviews). These SMEs ran their business for between a year to 15 years and employ one to five full-time and one to seven part-time employees. The number of years these businesses (PF2-PF4) had been in operation indicates that they had failed in the early stages of their operations. On the other hand, PF1 failed after 15 years in business.

Table 4.21: The collapsed business, the year collapsed, and the reason and the year reopened

Code Name	Business Collapsed (Yes/ No)	Year Collapsed	Reason	Expected Year to Reopen
PF1	Yes	2021	The health of the owner.	2022
PF2	Yes	2017	Financial constraints.	-
PF3	Yes	2018	Financial constraints.	-
PF4	Yes	2019	Financial constraints.	-

Source: Own construction

Table 4.21 above illustrates that three participants had failed because of financial constraints. This shows that SMEs are not receiving financial support to help them stay afloat. One participant stopped working due to illness at the time of the interviews, but the participant stated that the business would return the following year, in 2022.

Table 4.22: The relevance of previous work experience

Code Name	Previous work experience

	Relevant	Not relevant
PF1-PF2	Yes	
PF3-PF4		No

Source: Own construction

Table 4.22 above demonstrates that two participants had no past work experience when they started their businesses; nevertheless, two participants profited from prior work experience. This shows that prior work experience is important, but it is not required, given that all these participants' businesses had failed.

Table 4.23: Availability of the business plan

Code name	Business Plan in place	
	Yes	No
PF1-PF4	Yes	-

Source: Own construction

Table 4.23 above illustrates that SMEs understand the importance of a business plan in the operation of a business for the purpose of further guidance. All participants have business plans in place because they understood that it is the first document a business owner must have before even considered starting a business.

Table 4.24: Running of the business according to the business plan

Code Name	Yes	Yes, but partially	No	The reason for not following the business plan

PF1		X		<i>Because there is no market to sell the products when they are harvested.</i>
PF2		X		<i>Customers complained that the product pricing was excessively high.</i>
PF3-PF4	X			

Source: Own construction

Table 4.24 above, two participants did not stick to their business plans due to product pricing that differed from reality and the lack of a market where the products would be marketed. Two participants carried out their business operations according to their business plans. This study concludes that a business plan is necessary regardless of whether the business is performing well or not; all the above participants' businesses failed despite having business plans in place.

The following are the 10 themes per research question.

4.4.2.1 The state of SMEs

This section covers four themes (1-4): *source of start-up capital, stakeholder support, attendance of business-related training and smoothly running of the business.*

Theme 1: Source of start-up capital

The data presented in Table 4.25 below reveals that PF1-PF3 used their own money to start their businesses, whether from personal savings, family, or friends. PF4 received private sector funding for the proper operation of the business, including monthly expenses like rent, salaries for employees, and marketing. This study was interested about where the participants got their start-up capital for their failed businesses.

Table 4.25: Source of start-up capital

Code Name	Government	A loan from the bank	Private sector	Own pocket
PF1-PF3				X
PF4			X	

Source: Own construction

When comparing the findings in section 4.4.1.1 theme 1 shows that nine out of 12 participants used their own money to fund their businesses. Therefore, this study concludes that start-up capital is the responsibility of the individual who wants to start a business. The findings are supported by the studies of Li et al., (2020, p. 5) and McDonald and Eisenhardt (2020, p. 488) which show that everyone who wants to establish a business should have the start-up capital for operating expenses, as start-up capital is critical to any business.

Theme 2: Stakeholder support

PF1-PF2 in the data presented in Table 4.26 below stated that the government's assistance was insufficient and that it was solely for marketing, start-up purposes, and for business infrastructure. PF3 never received any support from any stakeholders because the participant did not know where to go to get or access business information. Furthermore, PF4 indicated that the support had been received but did not state whether it was adequate. This shows the difficulties SMEs face in securing full government support. The interest of this study was to discover if the participants received support from stakeholders such as the government or large businesses once their businesses were up and running.

Table 4.26: Stakeholder support

Code Name	Yes	Yes, not enough	No	Verbatim quote
PF1-PF2		X		

Code Name	Yes	Yes, not enough	No	Verbatim quote
PF3			X	
PF4				<i>“Support was received in terms of training. Initially, the supplier offered support in terms of supplying products on a debt basis (23:16:1560:1704)”.</i>

Source: Own construction

This study concludes that stakeholder support is insufficient because the results are similar to those from operational businesses in section 4.4.1.1 theme 2 because seven out of 12 participants indicated that they had never gotten support from any stakeholders. This is supported by a study by Zahorskyi, Lipentsev, Yurystovska, Mazii and Akimov (2019, p. 354) which states that there is an imbalance of relationships in the business and financial sectors, resulting in problems in the process of providing financial support to SMEs at the government level for the survival of their businesses.

Theme 3: Attendance of relevant business-related training

The data presented in Table 4.27 below shows that all participants attended training organised by the government and private sector. Even though the participants attended business-related training to manage their businesses smoothly, their businesses failed. This study was interested to know if the participants recognised the value of attending training once their businesses were up and running to ensure their success.

Table 4.27: Attendance of relevant business-related training

Code Name	Yes	No
PF1-PF4	X	

Source: Own construction

This study concludes that attending business-related training is critical for improving business performance and ensuring the business's long-term survival. The finding is supported by Kato and Charoenrat's (2018, p. 586) research which indicated that SMEs are more likely to have more business knowledge and training opportunities for their business development. This is further supported by the section 4.4.1.1 theme 2, which demonstrates that eight out of 12 operational businesses attended business-related training for the smooth functioning of their businesses.

Theme 4: Smooth running of the business

The data presented below in Table 4.28 shows that PF1 managed the business efficiently after recognising a potential market for their products after harvesting. PF2 showed dedication by being available to provide service to customers when needed when the business was up and running. PF3 was running the business despite its poor performance since the participant was patient and believed that things will improve one day. PF4 managed the business by ensuring that responsibilities were assigned based on experience. This study was interested in learning how the participants ensured that their businesses ran smoothly after they were up and running. The data in Table 4.28 below showed commitment and dedication to participants' businesses by ensuring that they deliver good service to their potential customers, yet their businesses failed.

Table 4.28: Smooth running of the business

Code Name	Verbatim Quote
PF1	<i>We were able to identify a possible market (17:3:5222:5263).</i>
PF2	<i>I loved the business, and I gave it my time in a way that I used to sleep at around 12 midnight preparing the orders that are due the next day (19:1:2695:2834).</i>
PF3	<i>What was happening was just perseverance. I was telling myself that I will get what I want in the end (21:1:2204:2307).</i>

PF4	We ran/ managed the business daily as three Directors. Duties were segregated according to experience. Two employees were hired (cleaner and administrator) (23:1:1880:2035).
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Source: Own construction

The findings are similar to those in section 4.4.1.1 theme 4 for operational businesses in terms of hiring qualified employees to ensure that customers are served professionally. This study further revealed that providing customer service allows a business to maintain its competitive advantage. SMEs should ensure that customers' needs should be met and fulfilled professionally, and customer feedback is critical, especially after the service has been rendered. Customers who have had their requirements handled to a high standard of excellence may refer new customers.

The findings are supported by Bonsu and Kuofie's (2019, p. 3) study which states that providing customer service is the responsibility of both small and large businesses to retain consumers. Bonsu and Kuofie (2019) also advised SMEs to ensure that they are aware of their customer's tastes and preferences to ensure the long-term viability of their businesses. Furthermore, SMEs should ensure that they are innovative in reaching out to their local customers for the success of their businesses (Bonsu & Kuofie, 2019, p. 9-10). However, the above participants failed despite their best efforts to keep their customers by making sure that they are available anytime whenever service was needed.

4.4.2.2 Challenges faced by SMEs

This section covers three themes (5-7): *business challenges, marketing challenges, and customer interaction.*

Theme 5: Business challenges

The data presented below in Table 4.29 demonstrates that PF1 had a lack of business infrastructure on the farm because there was no fence and no healthy water to water the plants. PF2 faced marketing and transportation costs challenge because the business material required once the business was up, and running were not available

in a local town. PF3 needed financial support to purchase the material and pay the employees' salaries.

PF4 faced challenges such as a lack of financial support, a lack of business expertise in the industry in which it operated, and competition from large businesses, which SMEs cannot cope with. This study was interested to know what challenges the participants faced when they first started their businesses before they failed. The findings are the same with operational businesses in section 4.4.1.2 theme 5 such as lack of financial support, business competition, and lack of business infrastructure.

Table 4.29: Business challenges

Code Name	Verbatim Quote
PF1	<i>The lack of infrastructure because there was no fencing (17:4:5589:5643). And we also had a problem of water (17:5:5691:5724). The warehouse/ packhouse is also not there (17:6:5931:5973).</i>
PF2	<i>The first one was marketing (19:2:3078:3105). The other challenge was the acquiring of the necessary equipment for the business (19:3:3158:3232). And the fact that I had to drive a long distance from Lephalale to Polokwane (19:4:3295:3371). The petrol used was high (19:5:3443:3467).</i>
PF3	<i>Buying the food for the children and paying those that helped me (21:3:2477:2540).</i>
PF4	<i>Lack of funds (23:2:2165:2177). Lack of experience/ knowledge of the industry in which we operated (23:3:2180:2246). Competition by larger co-operates (23:4:2248:2281).</i>

Source: Own construction

This study concludes that a business cannot run properly without the necessary equipment and resources. This statement is supported by Zahorskyi et al., (2019, p. 354) who state that SMEs should be supported with the necessary equipment and resources to ensure that their businesses run smoothly, even though these

participants' businesses failed, and a lack of necessary resources contributed to their demise. This study further revealed that SMEs are unable to compete with well-established businesses. Félix and Maggi (2019, p. 4) support the findings that competition is harmful to SMEs since they are unable to compete successfully in the external business market with large businesses due to a lack of resources.

This study further concludes that SMEs should conduct a feasibility analysis before committing to a business, such as evaluating whether all necessary material are available locally and, if not, how the items will be delivered or collected while keeping prices in mind. The findings are supported by Liu, Wu, and Caneday's (2018, p. 185) study which emphasised the need of conducting a feasibility study before starting a business to ensure its success.

Theme 6: Marketing challenges

As shown in the data presented below in Table 4.30, PF1 was able to locate a market when the business was up and operating, but only the quality of the products is acceptable. The participant further indicated that employees who were marketing and selling the products at home after they were harvested were also dishonest. PF2 promoted the business using a traditional marketing mechanism. PF4 indicated that the business was unknown and competed with large businesses and targeted the incorrect market. The interest of this study was the participants to talk about the difficulties they had in marketing their businesses while they were open for business.

Table 4.30: Marketing challenges

Code Name	Verbatim Quote
PF1	<i>Johannesburg market we managed to have contacts and found that they need quality of products that will be sold (17:7:6230:6340). Another challenge is when you are expected to trust someone to sell for you here at home and realise that there is some dishonesty (17:8:7045:7175).</i>
PF2	<i>I marketed my business carrying samples (19:6:3833:3872).</i>

PF4	<p><i>The business was new and unknown and competing for a market share with product manufacturers who were established in the industry (23:5:2380:2509).</i></p> <p><i>Targeting the wrong market (23:6:2511:2537).</i></p>
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Source: Own construction

On the other hand, the participants in the data presented in Table 4.30 above did not reveal the challenges they had when marketing their businesses; instead, they merely mentioned the marketing methods they used. Although the question was not answered correctly, the researcher decided to base the findings on the above responses. This study found that SMEs should do a feasibility study to refine their target customers before beginning a business, as this is crucial to the business's long-term viability and success. However, PF4 indicated that the business was unknown, and the participant did not disclose if a feasibility analysis had been conducted, which is critical. The findings are supported by Liu, Wu and Caneday (2018, p. 185) who state that a feasibility study is crucial for individuals to conduct prior to starting a business. Furthermore, the study discovered that traditional marketing is still crucial, particularly in the early phases of a business. However, while the study of Othman, Harun, De Almeida and Sadq (2020, p. 367); Pantano, Priporas and Migliano (2019, p. 174) support traditional marketing, their studies state that SMEs must strengthen their traditional approach to online marketing.

The participants promoted their businesses because they understood how important marketing was for a business's survival. They did not lack the necessary skills and knowledge, and they attempted to save their businesses but were unable to do so due to a lack of financial support. Because PF1 was successful in locating a market for the promotion of the business, and PF2 was successful in advertising the business by traditional methods such as carrying samples. However, the findings are not in support of the study of Mutanda et al., (2021, p. 1) which indicates that there is a shortage of knowledge, skills, and experience in business-related abilities such as marketing tactics, to ensure that they comply with the market business environment.

Theme 7: Customer interaction

PF3 in the data presented in Table 4.31 below interacted with potential customers through physical meetings to maintain a positive relationship with them, while PF4 interacted with potential customers in person for marketing purposes, as well as through online platforms to keep current customers and preserve professional ties. This study was interested in learning how the participants communicated with their customers to keep them, as well as for guidance and/ or customer feedback to improve the service they offered.

Table 4.31: Customer interaction

Code Name	Verbatim Quote
PF3	<i>We used to have meetings together, (21:4:3000:3034).</i>
PF4	<i>Door-to-door marketing. Tender submissions for the supply of products. Online platform (23:8:2604:2691).</i>

Source: Own construction

The findings indicate that professional customer connection can help a business keep its competitive advantage in the external market. In addition, SMEs must ensure that they understand their customers to provide better service, as customers are the key to every business. SMEs should always ensure that the customer's needs are handled satisfactorily and professionally. The findings are the same as in section 4.4.1.2 theme 7 for operational businesses, the above participants had a positive attitude towards their customers, and the customers were enthusiastic about the excellent service they received while their businesses were open for business.

The findings are supported by Nardi et al., (2019, p. 248) who found that customer interaction has a direct impact on business performance by improving internal business processes as well as financial results, and in the long run, customers are potential sources of the business being able to maintain its competitive advantage. Even though these businesses failed, they attempted to interact with their customers while they were still in business.

4.4.2.3 Opportunities for the sustenance of SMEs

This section covers three themes (8-10): *required assistance, government assistance, and SMEs advice.*

Theme 8: Required assistance

In the data presented below in Table 4.32, this study was interested to know what the participants' needs were if they were still interested in re-starting their failed businesses. Three participants indicated that they require equipment and resources to restart their businesses. One participant requires funding, such as a grant, to acquire products for the business, as well as business management training and marketing strategy assistance for the business to survive.

Table 4.32: Required assistance

Code Name	Verbatim Quote
PF1	<i>The equipment for the preparing of the soil (17:9:7918:7960). Our pipes are also not enough, and we also need a diesel engine (17:10:8295:8357).</i>
PF2	<i>Still require the equipment (19:7:5393:5420). If maybe I had enough money to buy the equipment, I would be very far by now (19:8:5689:5765).</i>
PF3	<i>A place to work from, a yard and equipment for the children to play, and the equipment to cook (21:5:3217:3311).</i>
PF4	<i>Funding for initial stock in the form of a grant (23:9:2855:2903).</i>

Code Name	Verbatim Quote
	<i>Continued training in business management and marketing (23:10:2906:2961).</i>

Source: Own construction

This study revealed that every business requires equipment and resources to run efficiently and complete orders on time. In the case of SMEs, without the necessary equipment and resources, such as financial support, the business may collapse and eventually fail. The findings are similar to those of operational businesses in section 4.4.1.3 theme 8, which show that eight out of 12 participants require equipment and resources to succeed. Furthermore, PF2 supports the findings, stating that if sufficient funding were available, the business would be in the growth stage. The findings agree with the study by Olaolu's (2018, p. 3) which found that businesses require equipment and resources to survive.

Theme 9: Government assistance

The data presented in Table 4.33 below demonstrates that PF1 stated that government support is insufficient; the government does not complete projects while assisting SMEs. The participant also indicated that the pricing or help they received was not disclosed because that kind of information was useful for their records management. PF2 emphasised that it is critical for government institutions to train SMEs by the business sector so that they may share the same challenges and experiences they have. This will promote networking for future challenges and, when possible, business sharing. The government also helps with the cost of the equipment and resources. It is also crucial to conduct monitoring once SMEs have been funded to verify that the money is used appropriately. The participant also indicated that government or stakeholder monitoring will help SMEs in avoiding situations where monies are misused. Furthermore, what causes SMEs to fail is collecting higher salaries while the business is in its infancy stage rather than waiting until the business is sustainable and growing. PF3 necessitates information accessibility. PF4 stressed the importance of government institutions having the necessary resources and hiring

competent employees who are willing to assist SMEs with business-related information. The interest of this study was in hearing what participants thought the government should do if they were still willing to try again or restart their failed businesses.

Table 4.33: Government assistance

Code Name	Verbatim Quote
PF1	<p><i>The government is helping but their help is a bermuda help, it is never complete, (17:11:8867:8947).</i></p> <p><i>They should communicate the prices of some of the things they come with and places where they are found to allow us to understand. The other information that they should communicate is the amount of help that will be given to us. That assists with the monitoring of the help because we will know what is at stake, (17:12:9248:9563).</i></p>
PF2	<p><i>They should group us according to the types of businesses and train us and buy the equipment required by the businesses not giving us money. They may also be able to help us market our businesses, then tell us to start working (19:9:5997:6225).</i></p> <p><i>And on mentoring, they should check on us to ensure that we are doing the exact thing that is written on paper. The other thing that makes the businesses collapse is the fact that they help us with funding and leave us without being there to assist where there is a need (19:10:6905:7176).</i></p> <p><i>We will avoid situations where we will buy cars that are not included in the business plan while the business is gradually collapsing (19:12:7285:7418).</i></p> <p><i>One other thing that is problematic that I learned with our businesses is wanting to be paid too much money from the business that it is still at the starting point. We should start small and grow with the years, at least have about 5 years before we could earn much (19:11:7611:7878).</i></p>
PF3	<p><i>The main problem is that I don't know where I should go. We need information (21:6:(3714:3792).</i></p>

Code Name	Verbatim Quote
PF4	<i>Government departments, DTI, BBBEE commission, LEDA, NYDA to be well equipped with resourced and experienced personnel who are willing to assist SMEs (23:11:3055:3204).</i>

Source: Own construction

This study revealed that these SMEs do not have access to important information. The government must honour its commitments by ensuring that the projects are completed. Furthermore, this study revealed that business management training is essential for a business's sustainability. Financial support appears to be a problem because the above participants support this finding, stating that government assistance is insufficient. This study also discovered that SMEs should avoid a situation in which, after their businesses are up and running or performing well, they want to earn higher salaries rather than investing money in their businesses as well as purchasing non-essential items. They should wait until they realise that their businesses are stable and profitable enough and that they no longer purchase equipment on credit.

The findings are supported by literature in 2.4.4.1, which reveals that when SMEs' businesses succeed, they spend their profits on expensive cars or non-essential items rather than reinvesting in their businesses, thus negatively impacting their business success (Kalane, 2015, p. 21). The findings of the study are further supported by Page and Okeke's (2019, p. 27) study which reveals that government assistance is crucial for SMEs to help them start and grow their businesses successfully because they struggle to secure financial support. The findings are also supported by literature in section 2.4.4.2, which states that financial support is critical for any business since it allows SMEs to purchase business machinery and other resources necessary for their survival and long-term viability. In addition, the study finds that mentoring is also important, especially when the supported SMEs are just getting started with their businesses and need to learn how to stand on their own. This finding is supported by the literature in 2.4.13.1, which states that mentoring is vital since it equips SMEs with the skills and knowledge they need to succeed (Brinkley & Le Roux, 2018, p. 5).

Theme 10: SMEs advice

The interest of this study was in hearing what participants had to say about advising other SMEs on how to run their businesses successfully and grow businesses. According to PF1, SMEs could try collaborating with other business partners to obtain more experience. The participant indicated that providing high-quality products and services is crucial to the business's long-term success. New SMEs should make sure that their business projection plan and business planning are important. PF2 emphasised that SMEs must stick to the business plan and follow it to ensure their success. PF3 also emphasised that perseverance and good customer service are critical in any business. PF4 advised SMEs to conduct feasibility analysis into the industry in which they are interested to properly compete in the external business environment and to keep their financial records up to date on a regular basis.

Table 4.34: SMEs advice

Code Name	Verbatim Quote
PF1	<p><i>Business needs people who are prepared for partnerships, (17:13:9913:9968).</i></p> <p><i>The importance of following different stages that the plants go through because if you cut the corners you will not get quality products (17:14:10233:10370).</i></p> <p><i>When you start something ensure that the budget to do that will sustain you until the end (17:15:10373:10461).</i></p> <p><i>Planning is also important (17:16:10519:10545).</i></p>
PF2	<p><i>To stick to the business plan, following it will ensure great success (19:13:8663:8733).</i></p>
PF3	<p><i>The most important thing is to have perseverance towards your customers. Perseverance is the key in business (21:7:3910:4019).</i></p>
PF4	<p><i>Learn more about the industry, competitors, customers, and suppliers (23:12:3313:3381).</i></p> <p><i>Position your business to be able to compete (operate in the right segment of the market) (23:13:3384:3473).</i></p>

Code Name	Verbatim Quote
	<p><i>Study the market and adjust your business model swiftly to ensure you stay relevant (23:14:3475:3558).</i></p> <p><i>Ensure the business is profitable month on month (23:15:3560:3608).</i></p>

Source: Own construction

The findings are similar to those of operating businesses in section 4.4.1.3 theme 10, which suggests that SMEs should explore partnering with other business partners and that having a projection plan is also significant. The study of Garcia-Alvarez-Coque et al., (2021, p. 9) concur with the findings that SMEs collaborate in innovation activities as business collaboration is a driver of competitiveness for the success of the business. This study is in support of the participants that it is critical for SMEs, both old and new, to have business plans in place that will guide them through the process of obtaining funding and running their businesses. Good business plans may attract investors and help decide whether a business is headed in the right direction. Furthermore, the study of Fichter and Tiemann (2020, p. 1) is in support of the finding that a business plan assists SMEs in constituting their important activities and serving as a guide because it is a powerful force in assisting to implement actions based on the plan.

This study further revealed that the provision of quality goods and services to potential customers determines the success of the business. The finding is similar to those of operational businesses in section 4.4.1.3 theme 10 and is also supported by Hrihorenko, Drozdova, Hrihorenko, and Tverytnykova's (2019, p. 118) study which shows that providing high-quality products and services allows SMEs to improve their product and service quality to maintain a high level of competitiveness in the external business market. Hrihorenko et al., (2019) further indicated that providing quality products and services allows SMEs to identify their production and/ or service delivery weaknesses to their customers, allowing them to improve quality at a competitive level in the external business market. A feasibility study is also necessary for the business's development because SMEs will be able to compete effectively in the external market. Research on suppliers is also essential for the smooth operation of the business. The study's findings are supported by Liu et al., (2018, p. 185) who found that performing

a feasibility study is critical for SMEs to employ as a management tool to assess values, and challenges, and to compete effectively in the external business market.

4.5 The interview setting for operating and failed businesses

This study reports on the context of each interview held. Table 4.35 shows the setting of the interviews, which included two physical interviews and nine telephone interviews. One chose to complete the interview guidelines. Telephone interviews were very difficult due to network connectivity because the majority of the participants were at work. The audio recordings of physical interviews are clear. The interviews were conducted in the home language of the participants, Sepedi, and afterward transcribed into English. The researcher also interviewed three participants (Table 4.36) whose businesses had failed and had not yet reopened to compare the challenges and findings with those of businesses that are still operating and one of the failed businesses also chose to complete the interview guidelines.

Table 4.35: Interview setting for operating businesses

Code Name	Interview Setting
P1	As a result of the first interview; the researcher felt nervous while familiarising with the research questions. The arrangements were made well in advance. On arrival, only to find that the person made the arrangements with does not work alone at the establishment. There were six-women, and all agreed to be part of the interview, two answered the questions, and four only observed. The interview took place in Sepedi. On arrival, they were in the meeting since it was the festive season and continued with their meeting afterward after the interview. The introductions were made and the purpose of the study, and the consent were given to carry on with the interviews. During the interview session, they were also helping customers because they had only a one-roomed office. They sounded committed and focused on their business. The interview was recorded on the laptop. The copies of the research documents were given to them because they did not have tools such as a laptop or

Code Name	Interview Setting
	<p>smartphone with the email address to send the documents before the meeting. At the time of the interview, the participant whom the arrangements were made with through telephone was nominated as the leader in the cooperative business of six-women. The interview lasted 19 minutes and 22 seconds.</p>
P2	<p>Thus was the second interview, which took place the same day after the first interview. When the participant was called, the participant did not waste any time telling the researcher to come to the business premises in person since the participant does not trust crucial information to be discussed over the phone. The participant was the owner of the business at the time of the interview. The participant also lacked the necessary equipment, such as a laptop and/ or smartphone with an email address for the researcher to send the research documents ahead of time. The participant was collected from home to the business sites. When the participant took the researcher to the business sites, the researcher thought the participant was not serious because the other business is on the riverside. After all, the participant supplies customers with sand. The participant and researcher then returned to the participant's home to conduct the business for the day. Before the interview took place, the introductions were made and the purpose of the study. The participant was pleased with the study at hand. The participant was comfortable, sharing any business details, however, the business had only been opened for a month and had no customers yet (during the time of the interview). However, because the participant runs another business that was outside the study criteria at the time of the interview, the participant provided the researcher with a lot of information. The interview took place in Sepedi, and it was recorded on the laptop. The participant had retired from work due to health problems and was very committed and focused even though the business had only a month. The participant was given the copies of</p>

Code Name	Interview Setting
	the research documents before the interview commenced. The interview lasted 44 minutes and 49 seconds.
P3	Thus was the fifth interview. The interview was held over the phone and recorded. The study documents were emailed to the participant ahead of time. Before the interview session, the introductions were made and the purpose of the study, and the consent were given by the participant to carry on with the interviews. The interview was primarily conducted in English. The participant at the time of the interview was a co-owner of the business with the spouse. Because the interview was conducted when the participant was at work, it was interrupted by a call from suppliers. The participant sounded quite serious about their business because they have more than one business and typically get contracts from large private businesses. The interview lasted only 28 minutes and 14 seconds.
P4	Thus was the sixth interview. The interview was conducted over the phone and recorded. When the researcher first called the participant, the email address was provided onset so that the research documents could be send before the interview. The interview was scheduled for December 2021, but the participant was unable to attend due to scheduling conflicts. The date for the interview was set for January 2022. Before the interview took place, the introductions were made and the purpose of the study, and the consent were given by the participant to carry on with the interviews. The interview was conducted primarily in English. The participant owns three companies at the time of the interview. The participant was at ease and provided useful information. The participant underlined the importance of SMEs knocking on doors and being patient because if they do not, no one will offer them information without trying. The interview lasted 29 minutes and 10 seconds.
P5	Thus was the seventh interview. When the researcher first called the participant, appointment was secured at the onset in December

Code Name	Interview Setting
	<p>2021, however, it was cancelled due to the unavailability of the participant. The participant was unable to provide the researcher with an email address to which it could be used to send the study documents because the participant was comfortable participating even though the study documents were not sent. The appointment was confirmed in January 2022. The introductions were made and the purpose of the study, and the participant gave a consent to carry on with the interviews. The interview was conducted primarily in English. The interview was conducted over the phone and recorded, the network was poor, but we were able to complete the interview. Even if the participant did not receive study documents, the participant offered valuable information. At the time of the interview, the participant was the owner of the business. The interview lasted 18 minutes and 54 seconds.</p>
P6	<p>Thus was the first completed interview guidelines received from the participant. When the researcher first called the participant, seemed very serious and accommodating, and provided the email address so that it could be used to send the study documents before the meeting was confirmed. The study documents were sent ahead of time; however, the participant chose to complete the research guidelines because the participant is constantly busy, especially given the nature of the work the participant conduct. The researcher followed up with the participant numerous times until the participant sent the completed study guidelines. At first, the researcher believed the participant was not serious, but the researcher understood after considering the nature of the participant's work. The participant chose to complete the study guidelines. The responses are written in English. The researcher only retyped the responses into a Microsoft Word document because the document was in PDF. The participant was the owner of the business at the time of completing the study guidelines. The participant's responses are straightforward and professional.</p>

Code Name	Interview Setting
P7	<p>Thus was the 12th interview. The participant was interested and available to participate straight away because business was slow when the researcher called. The interview took place a few hours after the initial contact. The interview took place over the phone and recorded. The introductions were made and the purpose of the study, and the participant agreed to continue with the interviews. The interview was conducted in Sepedi. Even though the study documents were not sent because the interview was conducted the same day, the participant provided valuable information. At the time of the interview, the participant was the owner of the business. The interview lasted 20 minutes and 52 seconds.</p>
P8	<p>Thus was the 16th interview. The participant expressed interest in participating but was unable to supply the researcher with an email address to which it could be used to send the study documents. The appointment date were set. During the interview, the introductions were made and the purpose of the study, and the participant agreed to participate. The interview took place over the phone and was recorded. The interview was conducted primarily in English. The participant sounded serious and committed to the business. In addition, the participant provided valuable information. At the time of the interview, the participant was the owner of the business. The interview took 28 minutes and 36 seconds.</p>
P9	<p>Thus was the 17th interview. When the researcher first called the participant, the appointment for the interview were set at the onset. The participant lacked the facilities such as a laptop and/ or email address for the researcher to be able to send the study documents ahead of time. When the researcher called the participant at the agreed time, the participant was unavailable, and the interview took place two hours later. The participant was ready and available, but the participant lacked the necessary equipment, such as a laptop and/ or smartphone with an email address, so that it could be used</p>

Code Name	Interview Setting
	<p>to send the study documents ahead of time. The interview was held at night because the nature of the work that the participant conducted prevented the participant from participating during the day. During the interview, the introductions were made and the purpose of the study. The interview was conducted in Sepedi. The participant also provided valuable information and sounded serious and committed to the business because the participant is available to provide service to customers seven days a week. At the time of the interview, the participant was the owner of the business. The interview took 12 minutes and 31 seconds.</p>
P10	<p>Thus was the 18th interview. When the researcher first called, the participant seemed quite interested. The participant lacked the facilities such as a laptop and/ or email address for the researcher to be able to send the study documents ahead of time. An appointment were set at the onset, but when the researcher called as agreed, the participant was unavailable. The researcher assumed the participant was not serious because the participant did not even return the calls. The researcher continued to contact the participant until a new appointment was set for the interview. During the interview, the introductions were made and the purpose of the study. The interview was conducted in Sepedi. Because the interview took place during the day, the participant was able to attend to the customers at the same time. The participant sounded to be committed and focused on the business and provided useful information. At the time of the interview, the participant was the owner of the business. The interview lasted 13 minutes and 40 minutes.</p>
P11	<p>Thus was the 20th interview. When the researcher first contacted, the participant requested the researcher to send the study documents through a WhatsApp message before agreeing on the date and time of the interview. The date of the interview was confirmed after the participant went through the documents. On the</p>

Code Name	Interview Setting
	<p>day of the interview, the participant was ready and available. The participant was interested in the kind of study that the researcher was conducting. During the interview, the introductions were made, and the participant indicated that the study information was straight and forward then there was no need for the researcher to read through the study information. The interview was conducted over the phone and was recorded. The interview was also conducted in English. The participant sounded very committed and focused on the business even if it was hard when the business started especially with the trust of the customers. The participant was serious from the onset as if the participant was waiting for the researcher's call. The participant provided valuable information with professionalism. At the time of the interview, the participant was the owner of the business. The interview took 22 minutes and 13 minutes.</p>
P12	<p>Thus was the last and 21st interview. When the researcher first contacted, the participant wished one of the business associates could take part but unfortunately, they were not available. The participant liked the kind of study that the researcher was conducting. The date and time of the interview were set at the onset but when the researcher called as agreed, the participant was not available. The participant later called to reschedule. On the new date of the interview, the participant was ready and available. During the interview, the introductions were made and the purpose of the study. The participant did not want the researcher to send the study documents and indicated that it was fine to participate without receiving the documents because the study was all about business. The interview was conducted over the phone and was recorded. The interview was also conducted primarily in English. The participant provided valuable information and sounded to be committed and focused on the business. At the time of the interview, the participant was a shareholder with other business associates who were not part of the interview. The interview lasted 14 minutes and 13 seconds.</p>

Source: Own construction

Table 4.36: Interview setting for failed businesses

Code Name	Interview Setting
PF1	<p>Thus was the third physical interview. When the researcher first called, the participant did not have the necessary resources, such as a laptop or smartphone with an email address, to send the study documents. The participant agreed to participate on the spot. The researcher provided the participant with copies of the research documents on the day of the interview. The interview took place at the participant's place. The participant was with the spouse when the researcher arrived. The participant was running the business as a couple at the time of the interview. They gave a consent to continue with the interview after the introductions were made and explained the study's goal. The interview was recorded on the laptop using a voice recorder app. The researcher noticed that the participants were dissatisfied with the support they were receiving from the LLM or government institutions. The participant was at ease and provided useful information. The meeting lasted 38 and 50 minutes.</p>
PF2	<p>Thus was the ninth interview. When the researcher first called, the participant gave the researcher an email address to which it could be used to send the study documents before agreeing on an interview date. The researcher followed up with the participant several times, but the participant was having trouble opening all the documents due to poor connectivity. The date and time for the interview were set, the interview took place in the evening over the phone and was recorded. The participant was the owner of a failed business at the time of the interview. The interview was interrupted by a private call. The participant at the time of the interview sounded to love the business because the participant was always available for the customers whenever they needed service. During the interview, the participant was relaxed and provided useful information. The interview lasted only 25 minutes and 54 seconds.</p>

Code Name	Interview Setting
PF3	<p>Thus was the 19th interview but the third on failed businesses. The participant did not supply the researcher with an email address when the researcher first called, the date and time of the interview were set on the spot. When the researcher called the participant on the agreed-upon date, the participant was unavailable, so the appointment was rescheduled. The participant was available and prepared for the interview on the revised date. The introductions were made and the purpose of the study during the interview. The interview was conducted over the phone and recorded. The participant was excited about reopening the business, and what the participant needed was information about the business and financial support. The participant was also at ease and offered useful information. The interview was 14 minutes and one second long.</p>
PF4	<p>Thus were the second completed study guidelines received from the participant. The study documents were sent ahead of time; however, the participant chose to complete the study guidelines because the participant is constantly busy. The researcher is familiar with the participant. When the researcher first told the participant about the study, the participant expressed interest in taking part. The business of the participant was on the verge of failing at the time. The participant sent the completed study guidelines without the researcher following up. The responses are written in English and in a Microsoft Word document. The participant was the co-owner of the business with other shareholders at the time of completing the study guidelines. The participant's responses are straightforward and professional.</p>

Source: Own construction

Tables 4.35 and 4.36 illustrates the interview setting from the researcher's perspective. These are based on the audio recordings of the researcher's interviews with the participants. The researcher made certain that the interviews were recorded

to better understand the researcher's knowledge in collecting data (Berger, 2015, p. 220).

4.6 Summary of the themes

No.	Theme	Summary
1.	Source of start-up capital	SMEs typically utilise their own funds to start and run their businesses before being assisted.
2.	Stakeholder support	The future of SMEs is determined by the support of stakeholders. Support from the government or large businesses is insufficient in this instance.
3.	Relevant business-related training	Attendance of relevant business management training tailored to the needs of businesses would improve the performance of SMEs.
4.	Smoothly running of the business	SMEs should evaluate what needs to be done daily and recorded, as well as customer demands and the provision of high-quality goods and services. Qualified employees also play an important role.
5	Business challenges	The challenges vary by business sector, but the business machinery and resources are the most important aspect of SMEs' success.
6.	Marketing challenges	Marketing challenges vary by business sector; however, SMEs should ensure that high-quality goods and services are available when promoting their businesses.
7.	Customer interaction	Customer service and feedback are both vital in determining the future of a business.

No.	Theme	Summary
8.	Required assistance	SMEs require assistance to keep their businesses afloat; however, the types of assistance required vary by business sectors, such as grants and machinery.
9.	Government assistance	Government or relevant offices based in local municipalities to raise awareness or make important information available to all parties interested. Consider reviewing the policies so that even new SMEs with no track record can get funding to get started.
10	SMEs advice	SMEs should explore seeking guidance from their counterparts, particularly those whose businesses are performing successfully. Alternatively, consider cooperating with other businesses to get experience.

Source: Own construction

4.7 Chapter summary

This chapter discussed the research findings and how the study attempted to address the research questions. The key conclusions were that SME owners/ managers have challenges in keeping their business afloat. The findings of the study included both operational and failed businesses to compare the findings and challenges they face. The researcher provided verbatim quotes to back up the findings.

Most of the participants were males, and most of them had post-matric qualifications. They have worked in their previous businesses for 0–5 years in different business sectors. Most SMEs started their businesses with no prior experience. Participants utilise social media to market their businesses; however, they must ensure that they are using the ideal network to promote their businesses to manage them successfully and efficiently.

It can be concluded that most of the owners/ managers have not worked in a business environment for a long time and are not educated. They lack business management abilities, especially bookkeeping skills, which are required to comply with government laws. The findings also show that SMEs enter the business environment with a business mindset or business ideas, but they lack the support they need to manage their businesses efficiently. The study's conclusions and recommendations will be presented in chapter 5. In addition, the researcher's limitations of the study and opportunities for further investigation are presented in the next chapter.

CHAPTER 5: RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

This chapter presents the summary, the findings from the literature review, the key findings from the empirical study, suggestions for future research, recommendations, the contribution of the study, and evaluation of the study.

5.2 An overview of the research process and main conclusions

The primary and secondary objectives of this study are restated below. This study concluded that the following objectives have been achieved as stated in Table 5.1.

Primary objective

The primary objective of this study is to identify the sustainability challenges that contribute to SMEs' failure rate in the LLM.

Secondary objectives

The secondary objectives of the research study are as follows:

- To determine the current state of SMEs in the LLM,
- To identify factors that hinder SMEs to succeed in the LLM, and
- To recommend strategies to sustain SMEs in the LLM.

Table 5.1: Summary of the research process

Research question	Research method applied	Main conclusions
What is the current state of SMEs in the LLM?	Qualitative content analysis was used to analyse the data gathered.	The source of start-up capital is the burden of the business owner.

Research question	Research method applied	Main conclusions
		<p>The support is insufficient for the development of SMEs.</p> <p>SMEs receive training to ensure the efficient operation of their businesses.</p> <p>Competent employees must be hired for the successful execution of the business activities.</p> <p>The feasibility study should be done before starting a business.</p> <p>The business's vision and mission are to be followed and updated considering current technologies.</p>
<p>What are the challenges faced by SMEs that lead to business failure in the LLM?</p>	<p>Qualitative content analysis was used to analyse the data gathered.</p>	<p>Lack of sufficient equipment and financial support hinders the success of SMEs.</p> <p>SMEs continue to promote their products using social media, telephone, traditional marketing as well as website updates.</p> <p>SMEs interact with their customers to maintain the relationship.</p>

Research question	Research method applied	Main conclusions
What are the strategies that can be recommended for the sustenance of SMEs in the LLM?	Qualitative content analysis was used to analyse the data gathered.	<p>They should have access to business equipment and financial assistance such as grants, where possible loans can be provided for the development of their businesses.</p> <p>Provision of mentoring to acquire the necessary skills, including bookkeeping training.</p> <p>Monitoring the funded businesses to make sure they are moving in the right direction.</p>

Source: Own construction

5.3 Summary related to the research findings for operating businesses

The summary per theme is included in sections 5.3.1 to 5.3.3 based on the findings reported in chapter 4, section 4.4.1.

5.3.1 The state of SMEs

Theme 1: Source of start-up capital

Participants indicated that any business requires start-up capital before it can begin operations, which can be obtained through loans, personal savings, government institutions as well as the private sectors.

Theme 2: Stakeholder support

- SMEs are not getting the support they need to keep their businesses sustained due to a lack of assets that can be used as collateral of financial support, such as updated financial and business performance records.
- The lack of financial, skill, and/ or knowledge resources accessible to SMEs has a negative impact on the long-term viability of their businesses.

Theme 3: The attendance of business-related training

- Participants also indicated the importance of attending business management training because it is critical to every business; hence, it helps businesses in developing new ideas for the smooth running of their businesses.
- The attendance of the training also determined the success or failure of their businesses because SMEs can use their expertise to keep their businesses sustainable.

Theme 4: Smooth running of the business

- Participants indicated the importance of recruiting competent employees for the business operations to be carried out to accomplish the set targets.
- Participants also mentioned the importance of employee development in providing training for them to succeed in executing business activities.
- It is also necessary to do a feasibility analysis to fully comprehend the external business environment.
- Participants emphasised the importance of having business machinery and equipment ready and accessible to achieve business objectives.
- SMEs should consider reinvesting in their operations to succeed.

- The business's vision and mission must be followed and updated with the current technology environment to achieve the business's objectives, and SMEs must be available for their businesses because their availability impacts their success or failure.

5.3.2 Challenges faced by SMEs

Theme 5: Business challenges

- Participants showed the significance of financial assistance to purchase business machinery and other resources needed to properly execute business activities and sustain their businesses. Financial management skills were also mentioned as being vital since it assists SMEs in keeping their business records up to date.
- Business burglary causes a significant financial loss to SMEs; nonetheless, SMEs will always be victims of crime due to a failure to hire professional security or implement security measures.
- Participants demonstrated the value of customer support and trust by ensuring that their expectations are met, because no business can exist without customer support and trust.

Theme 6: Marketing challenges

- Participants are actively embracing ICT because it is cost-effective, particularly in the marketing of their products and the development of customer relationships. The findings suggest that SMEs are satisfied with the support they receive when utilising social media to promote their products, especially when competition is fierce.
- The provision of high-quality goods and services has been demonstrated to be critical in maintaining positive relationships with potential customers; this indicates that participants are aware of their customer's needs and will go to great lengths to meet them. The findings reveal that SMEs try everything they

could to promote their operations, including using social media and traditional marketing to reach customers wherever they are.

Theme 7: Customer interaction

Participants use social media to interact with their customers because it is so powerful. Furthermore, participants use the telephone as well as sending messages to customers to retain current customers while reaching out to new ones. These communication techniques enable SMEs to obtain customer feedback to improve customer service and preserve a competitive advantage for customers. Good interaction with customers assists SMEs in determining if the business is doing well or not because customer feedback is critical in the proper operation of a business.

5.3.3 Opportunities for the sustenance of SMEs

Theme 8: Required assistance

- The findings showed that government compliance has a detrimental influence on SMEs' business success because the required information is expensive and threatening their survival. Participants wish that the government investigate current requirements so that they can meet the standard criteria, or that security is developed for them so that they can meet the required government standards for their businesses' survival and sustainability.
- The lack of required assistance determines SMEs' opportunities and future success; hence, business support is required for SMEs' survival, which lead to job creations.
- The assistance that SMEs require may take the following forms:
 - ✓ financial support so that they can be able to purchase business equipment and run their business operations smoothly;
 - ✓ relevant business management training so that they can apply the skills they have learned to help them run their business operations smoothly;

- ✓ access to the market environment so that they can promote their business products to their potential customers for the survival of their business operations; and
- ✓ security could be established so that they can obtain financial assistance to develop and enhance their business operations.
- This study suggest that SMEs are not performing effectively in their business operations to survive since they are still unable to obtain basic resources to conduct their businesses smoothly.

Theme 9: Government assistance

- The findings revealed that training is critical, particularly in the areas of bookkeeping, employment contracts, and payment compliance, as well as tax return compliance with government requirements. Participants have indicated that they have had the opportunity to attend business training; nevertheless, the concern or question that emerges is whether bookkeeping was included in those training or not, as it is critical for any business to run smoothly.
- Business competition between large businesses and SMEs has a negative influence on their development and sustainability because SMEs lack the necessary resources to compete effectively in the external business environment. As a result, competition among SMEs may only serve to motivate and encourage them to enhance their business operations and, the quality of their products can be improved to satisfy customer expectations.
- The lack of government support has a detrimental impact on SMEs' success since they rely on the government to help them survive and run their businesses successfully. As a result, government assistance is never adequate to help SMEs start and manage their businesses successfully.

Theme 10: SMEs advice

- New SMEs should ensure that their businesses adhere to government regulations to receive the required or available assistance.

- Business requires someone who will endure because business success does not come easily.
- New SMEs must ensure that they have the start-up capital to establish and manage their businesses successfully because any business requires cash for its expenses. SMEs should also do a feasibility study to compete effectively in the external business environment.
- New and established SMEs should consider collaborating with other SMEs to develop new skills for the survival and sustainability of their operations. They must also guarantee that they continue to knock on potential customers' doors to acquire information and retain customer relationships.

5.4 Summary related to the research findings for failed businesses

The summary per theme is included in sections 5.4.1 to 5.4.3 based on the research findings reported in Chapter 4, section 4.4.2.

5.4.1 The state of SMEs

Theme 1: Source of start-up capital

The finding is the same as in theme 1 of section 5.3.1. It appeared that start-up capital was the duty of the individual who wanted to be an entrepreneur.

Theme 2: Stakeholder support

The conclusion is the same as in theme 2 of section 5.3.1 that there is insufficient stakeholder support, which has negatively impacted the success of SMEs.

Theme 3: Attendance of business-related training

The finding is the same as in theme 3 of section 5.3.1 which showed the importance of attending business training for the smooth running of the business. Even though these businesses had failed, they had the opportunity to attend training organised by government institutions and private sectors.

Theme 4: Smooth running of the business

- The findings are similar to those in theme 4 of section 5.3.2 that SMEs should consider recruiting qualified employees to ensure that business activities are carried out professionally in order to meet the business's objectives.
- Professional customer service should be provided at all costs since good customer service determines the success of a business, and SMEs will be able to maintain their competitive advantage in the external business environment if they provide professional customer service. Satisfied customers may refer new customers, therefore providing high-quality goods and services to customers is vital for every business.

5.4.2 Challenges faced by SMEs

Theme 5: Business challenges

- Participants showed the importance of having the appropriate equipment and resources for the smooth operation of a business, as no business can function properly without these. The SMEs' success was hampered by their inability to get appropriate equipment and resources.
- Competition is also destructive to SMEs because they lack the appropriate resources to compete with large businesses in the external business environment.
- A feasibility study appears to be critical for any SMEs to conduct before establishing a business because it will help in determining strengths and weaknesses as well as the costs required to run the business.

Theme 6: Marketing challenges

- The finding of the feasibility study supports the preceding theme 5 that conducting a feasibility study before committing to a business is critical for SMEs. Participants also showed the need for traditional marketing to reach customers wherever they are, even though social media is effective but expensive.

- Participants understood and promoted their businesses to the best of their ability to reach their customers, even though their businesses failed due to a lack of sufficient resources. They did not lack the requisite marketing skills or knowledge, but due to a lack of resources, they were unable to salvage their businesses.

Theme 7: Customer interaction

Participants interacted with their customers in person, over the phone, and on the internet, as well as maintaining the website. These findings showed that even though their businesses had collapsed, participants showed professionalism when interacting with their customers to maintain the relationship. Customers were pleased with the service they received while the businesses were open for business.

5.4.3 Opportunities for the sustenance of SMEs

Theme 8: Required assistance

Participants showed that having the required equipment and resources is critical to running a successful business, which supports the finding in theme 8 of section 5.3.3. SMEs require support to survive because businesses may collapse and eventually fail due to a lack of the required equipment, resources, and/ or financial support.

Theme 9: Government assistance

- Government institutions ensure that all SMEs have access to business-related information and that projects for those in need are completed to avoid leaving them unfinished.
- Business management training appears to be vital for a business to survive, this statement is supported by theme 8 of section 5.3.3 and theme 9 of section 5.3.3. Mentoring is crucial, especially for funded SMEs, for them to be self-sufficient.

- The lack of financial support looks to be a severe issue because the participants responded that government support is insufficient.
- SMEs to ensure that, when their businesses are doing well, they invest in their operations rather than wasting their profit on non-essential products, they should wait until they are no longer purchasing required business equipment on credit.

Theme 10: SMEs advice

- New and existing SMEs should consider collaborating with each other to learn the skills they lack.
- Any business needs a business plan to guide them through the process of implementing its plans and securing funding. SMEs should be aware that a strong business plan can help them attract investment. A budget projection plan appeared to be vital for running a business.
- The provision of high-quality goods and services to customers is also critical because it impacts the profitability of a business; this corroborates in with theme 5 of section 5.3.3.
- Participants showed the importance of conducting a feasibility study as well as a supplier analysis for the smooth operation of the business because it was noted in most of the themes in both operational and failed businesses.

5.5 Recommendations pertaining to the research findings

The recommendations are based on both operational and failed businesses because the findings are similar in most of the themes.

5.5.1 The state of SMEs

Start-up capital appears to be a burden for those who intend to pursue entrepreneurship because no business can operate without cash flow. This study concluded that securing capital for a new business is the responsibility of the owner, the government, and large businesses can help SMEs get off the ground provided the business plan is distinctive and well-documented. According to Kee, Yusoff and Khin

(2019, p. 53), any business needs start-up capital, and if support is provided, a good start-up determines the success and sustainability of the business. Therefore, for SMEs to succeed, they require funding, either in the form of a loan or, if possible, a grant.

SMEs are not supported by government institutions and large businesses, resulting in the demise of their businesses once they have begun operation. SMEs require financial support to purchase appropriate equipment and other resources for the survival and sustainability of their businesses. Government and other stakeholders, such as large businesses, could provide support to SMEs in areas where they are lacking because if no support is provided after they have started their businesses, they will fail. Even those who are already operating need to be supported (in terms of loans, grants, training) to sustain their businesses, thus job employment will be created and contribute to the local economy because the provision of support will determine the opportunities and future success of their businesses. Moreover, the provision of support will guarantee that new and existing SMEs adhere to governmental regulations. The findings of the study by Freudenreich, Lüdeke-Freund and Schaltegger (2020, p. 12) stakeholder support is crucial for SMEs to grow and sustain their operations. It also enables businesses to assess whether they are succeeding in attaining their goals. The sustainability of SMEs is jeopardised by the withdrawal of support or the failure to complete projects after they have begun (Freeman, 2010, p. 7).

Attendance of training is important for the efficient operation of the business since it allows SME owners/ managers including employees to contribute new ideas and skills learned during training, as well as network with others. Attendance of training appeared to be important for the smooth operation of the business. This study recommends that SMEs continue to attend business management training as well as send their employees to the training for the success of their businesses because new skills will be learned as well as networking with their business counterparts. Additionally, to ensure the smooth operation of the business, SMEs should consider attending training in bookkeeping to manage business records for compliance when the financial records are required or when applying for financial assistance, as well as

to determine whether the business is making a profit or not. Furthermore, the study of Al Mamun, Muniady, Fazal and Malarvizhi (2019, p. 363) indicated that the attendance of training has a positive significance on “opportunity recognition competency, organising competency, and relationship competency”. Attending the training is crucial for any business since SMEs will be able to assess their performance, discover any gaps in their operations, seek further assistance, and plan, organise, and manage their operations for success.

Recruiting qualified employees to carry out business activities efficiently and effectively will help businesses meet their objectives. Furthermore, if professional customer service is provided in terms of quality goods and services, a business can grow and keep its sustainability and competitive advantage. Because connecting with customers determines the productivity of the business since no business cannot survive without customers, good customer service is necessary. According to Haq, Johanson, Davies, Dana and Budhathoki (2021, p. 79), the provision of customer service is a crucial strategic resource for a business's sustainability and success.

SMEs should consider reinvesting in their businesses for the sustainability of their operations to reach business goals. SMEs should consider following their business plan, vision, and mission and updating them depending on current technologies. Barbosa, Castañeda-Ayarza and Ferreira (2020, p. 3) stated that the business's vision, mission, and values should be developed and presented to stakeholders and employees to ensure the sustainability of the business. This is the only method to ensure that the business's decisions and actions are guided by these factors. This study suggest that SMEs should also be available for their business operations, rather than relying solely on their business managers, to guarantee that their operations operate smoothly and meet the stated goals.

5.5.2 Challenges faced by SMEs

The inability to access or lack of sufficient equipment and other resources to run a business successfully results in a high business failure rate. Access to adequate equipment and other resources, such as financial support, will assist SMEs in successfully starting and maintaining their operations. Because without adequate equipment, businesses may collapse or ultimately fail. Onufrey and Bergeek (2021, p.

13) a lack of adequate business equipment and other resources such as financials limit the options available to SMEs for sustaining their operations. Provision of financial skills will assist SMEs in keeping their business records up to date and sustaining their businesses because a lack of financial management skills hampers the success of their businesses. According to the study by Al Breiki and Nobanee (2019, p. 3), effective financial management skills help businesses to organise their financial plans according to the target projects. Additionally, effective financial management skills help in monitoring the business's financial performance by identifying financial problems and developing new opportunities to lower occurrences of financial risks.

Business burglary will always be an issue, and SMEs will suffer significant losses because of burglary due to a lack of funds to deploy security measures. Motsepe (2019, p. 36) asserts that SMEs often become the targets of commercial burglaries due to South Africa's high crime rate. This study suggests that SMEs when their businesses are sustained should consider putting security measures in their projection plans and/ or seeking advice from other business counterparts, as well as approaching stakeholders such as the government on how they can be financially supported in this matter to avoid businesses being collapsed due to business burglary.

Competition between SMEs and large businesses will always be challenging due to a lack of business machinery and resources to compete effectively in the external business environment. SMEs will never be able to compete with large businesses without help. Thus, they require equipment and financial assistance to keep their operations running. SMEs can also be supported by having access to the market to promote their business products to their customers to survive in the external business environment. According to the study by Naradda Gamage, Ekanayake, Abeyrathne, Prasanna, Jayasundara, and Rajapakshe (2020, p. 16), "market competition is a constant outstanding barrier for SMEs" as opposed to large businesses because of financial challenges, such as having insufficient capital to operate their businesses smoothly and an inability to manage business cash flow.

SMEs should continue to use social media channels to promote their products and preserve existing customer relationships while seeking new customers. SMEs should focus on using social media to promote their businesses and avoid criticisms that they are not promoting them; nevertheless, they can utilise some comments as input to improve their goods and services. Dwivedi, Ismagilova, Rana and Raman (2021, p. 1) indicated that SMEs should adopt social media due to the critical role that social media plays in promoting business products as businesses undergo a digital transition.

This study recommends that SMEs conduct a complete feasibility analysis before committing to a business to avoid a business failure in its early stages. Furthermore, the study of Saleh (2020, p. 35) stresses the significance of conducting a feasibility study before committing because failure to conduct one could result in the loss of start-up funds as well as the time and effort spent by SME owners in developing business ideas. This study recommends that SMEs continue communicating with their customers and request customer feedback, since it is vital for any business to improve the goods and services it provides, and happy customers decide business success. According to Suharto, Shankar and Nguyen (2019, p. 2911), a business's success depends on how satisfied its customers are since they are more likely to provide feedback, make additional purchases, and spread the positive word about the business's products and services.

5.5.3 Opportunities for the sustenance of SMEs

The government can support SMEs by investigating current standard criteria in terms of financial accessibility, as many SMEs cannot receive funding due to a lack of assets that can be used as collateral. Alternatively, the government can provide security for them to have access to funding to keep their businesses sustained, considering that SMEs also contribute to the local economy and create more jobs. Because SMEs do not afford the current standard criteria, their businesses may fail. Furthermore, the study by Lamoureux, Movassaghi and Kasiri (2019, p. 112) stated that government support programs had little impact on the sustainability of SMEs. The government should ensure that their support programs, which include the standard requirements, are investigated to assist SMEs as well because they make contributions to the economy.

Government institutions must be available and willing to assist SMEs with the required information and have resources to support SMEs where needed. Considering many SMEs had limited financial resources, which had a detrimental effect on their ability to sustain their operations (Lamoureux et al., 2019, p. 112). Responsible officials who oversee assisting SMEs may consider conducting business awareness events, especially in rural societies about the services they are providing. By doing that, existing SMEs would be able to learn more about their services, and new SMEs would know where to go for more information. The government must ensure that the projects it starts get finished and are not abandoned. The government should also consider providing a mentorship program, particularly to funded SMEs for a period that will be agreed upon until they are self-sufficient for the funding to be used as intended. According to the study by Kuratko, Neubert, and Marvel (2021, p. 207), mentoring has a good impact on business objective advancement, product innovation, business performance, and the desire to invest in the mentorship program.

Both new and existing SMEs should consider partnering with other businesses, especially in areas where they are aware that they lack the necessary expertise to sustain their businesses. They should also make sure to consult with the necessary government departments, institutions, or parastatals about the information they do not understand to acquire additional clarification, to avoid missing opportunities, or learn how to accomplish things. Larsson and Larsson (2020, p. 13) SME owners/ managers who want to promote sustainability and boost stakeholder involvement can benefit from collaboration.

This study recommends both new and established SMEs make sure that their business plans are well documented for both the aim of the smooth management of their operations and for securing finance from stakeholders. The business plan should include well-structured budget projections. Additionally, SMEs should be aware that providing customers with high-quality goods and services determines the success of the business. Suharto et al., (2019, p. 2911) because happy customers might continue purchasing the products and recommend them to other customers. As a result,

customers are crucial to any business and should be appreciated and treated with professionalism and respect.

5.6 Recommendations for further research

The following recommendations are made for further research:

- It is important to research stakeholder support because SMEs find it difficult to get basic resources for the development of their businesses. The assistance could come in the form of equipment and funding. Additionally, who is responsible for providing support to SMEs where needed, is it the government or the private sector.
- Provision of training, the government or key stakeholders organise the training they offer either for all businesses or by sector because different business sectors have varying training requirements depending on the sector they operate in.
- To further explore who oversees making the information accessible, should it be the local municipalities, or the government institutions situated there.
- To explore who is responsible for the marketing accessibility of SMEs because they will never be able to compete with large businesses due to a lack of resources.
- Examining how SMEs comply with or fail to comply with government regulatory requirements, as well as the implications of this because most SMEs lack the resources to follow most requirements, which are simpler to follow in large businesses.

5.7 Limitations of the study

The rigor and trustworthiness of the research design and methodology were considered when conducting this study. The following are some limitations of this study that should be considered:

This study was qualitative; the results would be broadly generalised rather than dependent on specific participants (Baskerville & Lee, 2013, p. 7; Baskerville & Pries-

Heje, 2010, p. 275). The results of this study reflect the lived experiences of SME owners/ managers in the different business sectors and may or may not represent the experiences of other business owners/ managers despite the observation of data saturation following interview number 17, which is P9. This implies that other business owners/ managers, particularly those in other business sectors, may experience realities that are distinct from those of the participants. This study gave enough information on the study's context so that readers could assess if the findings would be transferable to other well-known scenarios.

As a result of the Protection of Personal Information Act (POPIA), the study's suggested technique (probability simple random sampling) was not implemented. The gatekeeper was simply sending a list of those they knew would be eligible to participate, and the researcher was unaware of the process used to select them. The researcher also did not collect data from the areas that were suggested. The researcher had to conduct more interviews than expected to attain the target number of participants based on the population because the provided list did not include the participants' years of operation. The researcher did not conduct a pilot study because the research interview questions were completed and finalised before the interviews started and there were no follow-up questions on the initial questions.

The utilisation of physical interviews as opposed to telephone interviews is a further restriction. The records of the physical interviews are clearer than those of the telephone interviews due to network connections. The researcher was utilising a voice recorder app that was downloaded on the laptop to record the interviews, the voice recorder equipment might record better compared to the app. The other limitation was the researcher's lack of experience conducting interviews. This relates to inadequate probing, not requesting clarification after participants have responded, and asking general questions.

5.8 Contributions of the study

The research should benefit significantly to the society being investigated. This study identified challenges faced by SMEs in LLM, one of South Africa's historically

disadvantaged society. In general, the majority of SMEs in South Africa struggle with sustainability. Thus, the importance of investigating the challenges faced by SMEs in local municipalities. This study employed the triple bottom lines of sustainability (economic, environment and social) to help SMEs in LLM overcome their challenges. The findings and recommendations from this study may also be able to provide stakeholders such as government institutions, municipalities as well as Non-governmental Organisations with the support required by the SMEs in South Africa particularly those from historically disadvantaged societies.

5.9 Conclusion

The goal of this study was to explore the challenges faced by SMEs in the LLM across different business sectors. This study used a qualitative research approach to explore the challenges SMEs encounter in the LLM. The challenges that SMEs face in sustaining their business operations were discussed in this study. This study concluded that SMEs encounter challenges in sustaining their operations as indicated in the literature reviewed in chapter 2. The research interview questions regarding how SMEs overcome the challenges they face were resolved because the researcher contrasted the findings from operating and failed businesses. The findings of this study can help SME owners by showing them how to overcome obstacles in the way of their sustainability and continued operation. This study is unique and identifies the factors that prevent SMEs from successfully sustaining their operations. The findings of this study have an impact on both operating and failed businesses in different business sectors. This study aimed to add to the body of knowledge on the challenges SMEs experience in sustaining their operations.

According to the findings of this study, SMEs should make sure to secure start-up capital for the operation of their businesses. The findings further showed that SMEs struggle to get off the ground successfully even after they establish their businesses, and the support is limited. As a result, this study can help the government and other policyholders/ stakeholders support SMEs to sustain their business operations. Participants expressed dissatisfaction regarding government support and hoped that government would review the requirements for obtaining access to financial resources

considering the findings, which demonstrate how the government does not support SMEs. Additionally, SMEs need support to compete in the external business environment. This study also showed that SMEs were happy with the training that parastatals and/ or government institutions provided to help them develop their skills and sustain their businesses. Although the government and/ or parastatals made the effort to provide the training, SMEs still have challenges in managing their records, and still require training to learn more about keeping their records to determine whether their businesses are headed in the right direction. Participants illustrated the importance of customer support and trust, which are essential for every business to have by making sure that their expectations are met. The provision of high-quality goods and services has been demonstrated to be critical in maintaining positive relationships with potential customers; this indicates that participants are aware of their customer's needs and will go to great lengths to meet them.

The findings also showed the challenges SMEs encountered when they first started their businesses, including a lack of business equipment and financial accessibility to conduct their operations efficiently. The findings further show that SMEs make every effort to promote their businesses, including by utilising traditional and social media marketing to reach customers wherever they may be. Participants further demonstrated the value of interacting with their customers to preserve the relationship given that they may continue to offer their products while also bringing in new customers to sustain their businesses. The findings also showed how crucial it is to undertake a feasibility study before starting a business to determine the strengths, weaknesses, opportunities, and threats.

This study concluded that many SMEs find it difficult to get access to the basic resources to grow and sustain their businesses. The findings also showed that SMEs still require business equipment and other resources, including finance in the form of loans or grants. Participants implore the government to do its part by ensuring that they receive financial support and that the current regulations are investigated, as SMEs do not meet the required standards due to a lack of good financial records. SMEs should consider collaborating with other business partners to acquire the necessary skills for the long-term sustainability of the business.

This chapter further presented the conclusion regarding the research findings. Recommendations were also highlighted based on the findings and conclusions. This chapter also outlined the possible research areas for further research, the study's limitations, and the study's contribution.

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APPENDIX A: CONSENT TO PARTICIPATE IN THIS STUDY

I, _____ (participant name), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits, and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet. I have had sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty (if applicable). I am aware that the findings of this study will be anonymously processed into a research report, journal publications and/or conference proceedings.

I agree to answer the interview questions that are provided by the researcher.

Full Name of Participant: _____

Signature of Participant: _____ Date: _____

Full Name of Researcher: _____

Signature of Researcher: _____ Date: _____

APPENDIX B: INTERVIEW GUIDELINES

INTERVIEW PROTOCOL: “Challenges facing Small and Medium Enterprises at the Lephalale Local Municipality of Limpopo Province in South Africa”.

INFORMATION SHEET

Dear Prospective participant,

You are invited to participate in an unstructured interview conducted by Ms. MJ Majadibodu towards a Master of Commerce at the University of South Africa (Unisa).

You are selected to participate in this unstructured interview because your business is appropriate for this research since:

- It is formally registered,
- It is based and operates inside Lephalale Local Municipality (LLM),
- It has been in ownership for a period ranging from zero to five years, and
- You are between the ages of 18 and 65.

Exclusion selection criteria are as follows:

- Not formally registered in the LLM,
- Not based and operating within the LLM,
- In ownership for more than five years, and
- Younger than 18 years old and older than 65 years.

By participating in this project, you agree that the information you provide may be used for research purposes, including dissemination through peer-reviewed publications and conference proceedings.

It is anticipated that the information we gain from this unstructured interview will help us to better understand the challenges that small and medium enterprises (SMEs) face in sustaining their businesses. You are, however, under no obligation to participate and you can withdraw from the study prior to completing the interview. If you choose to participate in it will take up no more than 60 minutes of your time.

You will not benefit from your participation as an individual, however, it is envisioned that the findings of this study will:

- Be to identify factors that hinder the success of SMEs.
- The knowledge that will be gained during the interviews will help SMEs to sustain and maintain their businesses.
- The SMEs themselves will find long-lasting solutions to the challenges that they are facing.
- The benefit of this study will also help the SMEs to improve their business performance by increasing their success rate.
- The findings of this study will be beneficial to government agencies, stakeholders, and policymakers.

We do not foresee that you will experience any negative consequences by completing the unstructured telephone/ online interview OR We foresee the following consequences in completing this interview:

- Since the interview was conducted over the phone/ online, a network connection could pose a risk.
- The possibility of the SMEs being shut down while the data was being collected.
- No foreseen risks involving human participants.

The problems are to be referred to the supervisor and ethics research committee to mitigate any consequences to be experienced. The researcher(s) undertake to keep any information provided herein confidential, not to let it out of our possession, and to report on the findings from the perspective of the participating group and not from the perspective of an individual.

The interview was recorded via telephone or MS TEAMS. The records are to be kept for five years for audit purposes where after they will be permanently destroyed. Hard copies containing personal and sensitive information and researchers should be shredded immediately after being scanned and stored electronically using a shredding machine. Digital data to be deleted by erasing or overwriting the old collected data after five years. You will not be reimbursed or receive any incentives for your participation in the telephone/ online interview.

Research Interview Guidelines

The interview consists of two sections, as follows:

Section A: Demographic information and Business information

Section B: The state, challenges, and opportunities for the sustenance of SMEs

Research Question 1: The state of SMEs

Research Question 2: Challenges faced by SMEs

Research Question 3: Opportunities for the sustenance of SMEs

The following is a breakdown of the interview questions:

Section A: Demographic information and Business information

Demographic Information

1. What is your name?
2. What qualifications do you have?

Business Information

1. What kind of business do you have?
2. How long have you been open for business?
3. Has your business collapsed and reopened since you started it?

If collapsed, when was it, what was the reason, and when was reopened for business?

4. How many employees do you have and how many of them are employed full time?
5. Was any of your previous work experience relevant to your business?
6. Do you have a business plan in place?
7. Do you run your business according to your business plan?

If not, what is the cause for this?

Section B: The state, challenges, and opportunities for the sustenance of SMEs

Research Question 1: The state of the SMEs

1. How did you come up with the start-up capital? Own money, loan, a private institution, or government
2. Do you have sufficient support from any stakeholders, such as the government or large businesses? Yes, and not enough and/ or no support, business performance records.
3. Please specify if you have attended any business-related training. Attended, not attended.
4. What did you do, or are you doing, to ensure that your business runs smoothly? Finances, records management, qualified employees, required machinery, resources, social media, marketing, business vision, and mission, commitment.

Research Question 2: Challenges faced by SMEs

1. What challenges and issues did you confront when you first started your business? Customer support, finances, machinery, competent employees, theft/ burglary, competition, customer trust, business related knowledge.
2. What are the challenges that you confront when it comes to marketing your business products? Online marketing, traditional marketing, customer support.
3. How do you interact with your customers to buy your products? Telephone calls, social media, emails, business website, customer feedback, word of mouth/ customer support, messages.

Research Question 3: Opportunities for the sustenance of SMEs

1. What kind of assistance do you require to keep your business sustained? Financial and business support, machinery, accessibility of business information, payment of services rendered.

2. In your opinion, what do you think the government should do to help SMEs stay in business? Review of the financial policies, provision of financial grants, business management training, monitoring of the funded businesses, accessibility of business information and resources, committed government employees.
3. What advice do you have for SMEs, both established and new, on how to expand and sustain their businesses?

Thank you for participating in this study.

END

APPENDIX C: ETHICAL CLEARANCE CERTIFICATE



UNISA ETHICS REVIEW COMMITTEE

22 November 2021

NHREC Registration # : N/A
ERC Reference # 2021_CEMS_BM_132
Name : Ms MJ Majadibodu
Student #40825213
Staff # N/A

Dear Ms MJ Majadibodu

**Decision: Ethics Approval from
22 November 2021 to 21
November 2024**

Researcher(s): Name: Ms MJ Majadibodu
E-mail address: 40825213@mylife.unisa.ac.za
Telephone # #082 657 2655

Supervisor(s): Name: Dr N Ramasimu
E-mail address # ramasnf@unisa.ac.za
Telephone # 012 429 6518

Working title of research:

**Challenges facing small and medium enterprises at the Lephalale Local
Municipality of Limpopo Province in South Africa**

Qualification: M Com

Thank you for the application for research ethics clearance by the Unisa Ethics Review Committee for the above-mentioned research. Ethics approval is granted for 3 years.

The low risk application was reviewed by a Sub-committee (Department of Business Management Ethics Review Committee) of URERC on 22 November 2021 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment. The decision was approved on 22 November 2021.

The proposed research may now commence with the provisions that:

1. The researcher(s) will ensure that the research project adheres to the relevant guidelines set out in the Unisa Covid-19 position statement on research ethics attached.



University of South Africa
Preller Street, Muckleneuk Ridge, City of Tshwane
PO Box 392 UNISA 0003 South Africa
Telephone: +27 12 429 3111 Facsimile: +27 12 429 4150
www.unisa.ac.za

2. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
3. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the Ethics Review Committee.
4. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.
5. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the confidentiality of the data, should be reported to the Committee in writing, accompanied by a progress report.
6. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's Act, no 38 of 2005 and the National Health Act, no 61 of 2003.
7. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data requires additional ethics clearance.
8. No field work activities may continue after the expiry date 21 November 2024. Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Review Committee approval.

Note:

The reference number 2021_CEMS_BM_132 should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.

Yours sincerely,



Chairperson: Prof T Visser
Department of Business Management
E-mail: vissed@unisa.ac.za
Tel: (012) 429-2113



Executive Dean: Prof Thomas Mogale
Economic and Management Sciences
E-mail: mogalmt@unisa.ac.za
Tel: (012) 429-4805

APPENDIX D: APPROVAL FROM THE GATEKEEPER

HEAD OFFICE
PO Box 760
Lebowakgomo
0737
Tel: +27 15 633 4700
www.leda.co.za



27 October 2021

Ms MJ Majadibodu
PO Box 501
ABBOTSPPOORT
0608

Dear Ms Majadibodu

PERMISSION TO CONDUCT ACADEMIC RESEARCH

It is our pleasure to inform you that your request to conduct academic research about Challenges facing Small and Medium Enterprises in the company has been approved.

Approval is granted with the following ethical principles: 1. Respect for selected LEDA officials and treat them fairly, 2. Legality - Know and obey relevant regulations and institutional policies. 3. Strive for honesty in all scientific communications. Honesty methods and procedures, and publication status. Do not fabricate, falsify, or misrepresent data. 4. Integrity - Keep your promises and agreements; act with sincerity; strive for consistency of thought and action; 5. Respect for Intellectual Property – honour patents, copyrights, and other forms of intellectual property. Do not use unpublished data, methods. Or results without permission; 6. Protect confidential communications and information; and 7. Make proper arrangements on time.

Please liaise with Mr. Malebana for all administrative arrangements and communications if necessary. His contact is 015 6334700 or / 082 522 0388.

Best wishes with your research.

You're sincerely

A handwritten signature in black ink, appearing to read "G. Moimana", written over a horizontal line.

G. Moimana

Interim Head: human Resources

APPENDIX E: LETTER TO THE GATEKEEPER



Request for permission to conduct study with registered small and medium enterprises within Lephalale Local Municipality

Attention: Mihloti Mavangwa
Chief Executive Officer
Limpopo Economic Development Agency
LEBOWAKGOMO
0737

My name is Ms MJ Majadibodu and I am currently enrolled for a Master of Commerce in the Business Management Department (Student number: 4082-521-3) at the University of South Africa.

The topic for my research study is “Challenges facing Small and Medium Enterprises at the Lephalale Local Municipality of Limpopo Province in South Africa” and entails a better understanding of the challenges that small and medium enterprises (SMEs) face in sustaining their businesses. The purpose of the study is to identify the sustainability challenges that contribute to SMEs failure rate in the Lephalale Local Municipality (LLM).

I would like to request permission to conduct research with registered SMEs operating within LLM.

This research study will involve the use of unstructured/ open-ended interview questions to allow the participants (SMEs owners) to elaborate when answering to the questions. The data will be collected through telephone/ online interviews. The participant to keep in mind that there will be no right or incorrect answers, and that all answers/ viewpoints will be acknowledged and valued. The interview will take less than 60 minutes of time.



The registered SMEs owners to be included in this research study they must meet the following criteria:

- They must be between 18 and 65 years old,
- They must be based and operate inside LLM, and
- They must have been in ownership for a period ranging from zero to five years.

Exclusion selection criteria will be as follows:

- Not registered in the LLM,
- Younger than 18 years old and older than 65 years,
- Not based and operating within the LLM, and
- In ownership for more than five years.

By participating in this research study, participants to agree that the information they provide may be used for research purposes, including dissemination through peer-reviewed publications and conference proceedings.

It is anticipated that the information we gain from this project will help us to better understand the challenges that SMEs face in sustaining their businesses.

We do not foresee that participant and/or the organisation will experience any negative consequences by participating in this study. The researcher(s) undertake to keep any information provided herein confidential, not to let it out of our possession and to report on the findings from the perspective of the participating group and not from the perspective of an individual.

We would like to request the following information from the organisation:

Current list of SMEs registered within LLM. The requested information can be categorized according to:

- The business sectors,
- Contact details (telephone numbers and email addresses),
- Gender, and
- Only SMEs registered on your database between zero to five years.



The records will be kept for five years for audit purposes where after it will be permanently destroyed. Hard copies containing SMEs personal and sensitive information and researchers should be shredded immediately after being scanned and stored electronically. Digital data will be deleted by erasing or overwriting the old collected data after five years.

The research will be reviewed and approved by the Ethics Research Committee of the College of Economic and Management Sciences. The primary researcher, Ms Morengwa Jacobeth Majadibodu, can be contacted during office hours at 082 893 7046 or email 40825213@mylife.unisa.ac.za or morongwa.m40@gmail.com. The study leader, Mr NF Ramasimu, can be contacted during office hours at 072 188 0443 or email ramasnf@unisa.ac.za.

Your response must include the following information.

Requirements for letter of permission from organisation

- Formal letterhead of company (PDF Format) - emails not acceptable.
- Letter must acknowledge the details of the researcher (name and surname), and the title of the study.
- Letter must acknowledge that the specific information requested will be provided.
- Organisation must state expectations of the outcomes of the study. For example: Will feedback/report be required by the organisation before submission of the dissertation? Can the organisation censor or prevent the publication of the study in the public domain if problems arise?
- Formal letter must be signed by a specific individual. Include her/his job title, designation and contact details.
- The letter must be signed by the specific individual and dated.

Kind Regards



MJ Majadibodu

14 October 2021



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