



**A FRAMEWORK TO DEVELOP
SUPPORT STRATEGIES FOR SMMEs IN
THE NORTHERN CAPE PROVINCE, SOUTH AFRICA**

by

NATALIA WEILBACH

69971838

submitted in accordance with the requirements

for the degree of

DOCTOR OF PHILOSOPHY (PhD)

in the subject

MANAGEMENT STUDIES

at the

UNIVERSITY OF SOUTH AFRICA

SUPERVISOR: Prof D. Visser

October 2023

DECLARATION

I declare that A FRAMEWORK TO DEVELOP SUPPORT STRATEGIES FOR SMMEs IN THE NORTHERN CAPE PROVINCE, SOUTH AFRICA, is my own work and that all the sources I have used or quoted have been indicated and acknowledged by means of complete references.

I further declare that I submitted the thesis to the appropriate originality detection system which is endorsed by Unisa and that it falls within the accepted requirements for originality.

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.



.....

SIGNATURE

27 October 2023

DATE

ACKNOWLEDGEMENTS

First of all, I thank my Creator, my God and my loving Saviour for giving me new strength in my weakest times. Thank you that I could hold onto Your promise: “but those who trust in the Lord, will renew their strength; they will soar on wings like eagles; they will run and not grow weary; they will walk and not faint.” (Isaiah, 40 verse 30). Thank you for blessing me with wise and knowledgeable people who supported me through this journey. I acknowledge their contribution and ask that You bestow Your blessings upon them:

My husband, Wilton Weilbach, thank you for always reminding me that I have been created for greatness and what I want to achieve is already inside of me. Thank you for always believing in me. I love and appreciate you more than you can ever know.

My family and friends, for supporting my postgraduate journey with their love and encouragement. A special shout out to my cousin, Sara-Lee Jonker, for your immense trust and belief in me and my capabilities. You always make me feel that I can do the impossible (that I am more than human), you should never doubt in my love for you. Thank you.

My supervisor, Prof. D. Visser, thank you for choosing me. What you have instilled in me throughout this journey I will never forget. Thank you for the immense support and impact that you have made in my academic life. May you never get tired and may your strength be renewed.

The University of South Africa (UNISA), thank you for providing me with the opportunity to do this degree through this institution. I am eternally grateful for the bursary I received for the completion of my studies. Hale Unisa FOREVER.

Thank you, Mrs R. Burger for assistance with the language editing of the thesis and Dr Tawanda Blessings for assistance with the statistical support.

A very special thank you to all the participants who took time from their busy schedules to complete the questionnaires and participate in the interviews.

DEDICATION

I dedicate this study to my daughter, Niané Weilbach. You have completely changed my life. At the beginning of this research journey, I started to doubt my capabilities. But when I gave birth to you on 7 March 2022, I knew that I needed to complete what I had started.

When your mom started this journey in 2020, you were not even a thought. In 2021, when I fell pregnant with you, I had just started with Chapter 2. Throughout 2021 and 2022 I struggled to finalise Chapters 2 and 3. Then the sleepless nights started after your birth and I also had to return to work, working 12 hours shifts. This was not easy, my child.

But I knew I had to make you proud, and I cannot quit, because quitting is not what we believe in. The Weilbachs (yes, that is who we are) believe in rising from the ashes. We believe in more than enough. We believe that we are more than conquerors through Christ Jesus our Lord.

I love you more than life itself. Thank you for bringing forth a version of Natalia that I never knew existed. Today I pass the mantle to you, and I pray that you will continue to build on my legacy.

ABSTRACT

Small, medium, and micro enterprises (SMMEs) are the cornerstones of an economy. While there is a broad spectrum of support for these enterprises, the given support does not address all the barriers that SMMEs face. SMME support agencies do not always meet the needs of SMMEs due to their limited resources; in addition, the Northern Cape province is a widely dispersed province. The high failure rate of SMMEs in the Northern Cape province is a matter of concern. Therefore, the primary objective of the study was to develop a framework of support strategies for SMMEs in the Northern Cape province. Furthermore, the study investigated the existing support strategies for SMMEs and factors that limited SMME sustainability. Barriers to financial access, market access, and a lack of infrastructure were also determined.

This study undertook a pragmatic philosophical approach and adopted a convergent parallel mixed method design. For the quantitative phase of the study, the target population comprised of SMME owners/managers in the Northern Cape province. For the qualitative phase of the study, the target population consisted of SMME support agency officials in the Northern Cape province. Convenience and snowball sampling techniques were used for the quantitative phase of the study, and 207 participants participated in the study. The purposive sampling technique was employed for the qualitative phase of the study, where 10 participants participated in the interviews. Descriptive and inferential statistics were performed, and hypotheses were tested. Statistical tests included the Cronbach's alpha, exploratory factor analysis, Kaiser-Meyer-Olkin measure of sampling adequacy, Bartlett's Test of Sphericity, communalities, variance explained, scree plot, factor rotated component matrix and Pearson's correlation analysis. The data collected from the interviews was analysed by means of content and thematic analysis.

Associations were established between Support strategies, Limitations and sustainability and Barriers to SMMEs. It was found that the support provided to SMMEs is not necessarily aligned with the needs of SMMEs, and the factors that limit SMME sustainability are reinforced by the barriers to SMMEs. The study suggests the implementation of the framework for SMME support strategies (Table 6.1). The study recommends that the synergies between SMMEs, SMME support agencies, the government and all role players involved in SMME development, be improved.

Keywords: Corporate social responsibility, finance, infrastructure, network, Northern Cape, market access, SMMEs, stakeholder relations, strategies, support agencies

ISISHWANKATHELO

Amashishini amancinci, aphakathi, kunye namancinci kakhulu (iiSMMEs) aziintsika zoqoqosho. Nangona zininzi iindlela zokuxhasa la mashishini, le nkxaso ayikwazi ukuhlangabezana nayo yonke imiqobo esendleleni yawo. Iiarhente zenkxaso yeeSMMEs azisoloko zizihlangabeza izidingo zala mashishini ngenxa yokunqongophala kwemithombo yoncedo; ngaphaya koko, iphondo loMntla Koloni libanzi kakhulu. Ukungaphumeleli kweeSMMEs eMntla Koloni kuyaxhalabisa. Ngoko ke injongo engundoqo yolu phando yayikukuphuhlisa isakhelo sokusebenza samaceho okuxhasa iiSMMEs kwiphondo loMntla Koloni. Kwakhona, esi sifundo saphanda amacebo enkxaso yeSMMEs akhoyo nozinzo lwazo olunqongopheleyo. Kwaphinda kwaqwalaselwa ukufikelela ezimalini, ukufikelela ezindaweni zokuthengisa kunye nokungabikho kwezibonelelo zokusebenza.

Esi sifundo salandela indlela yophando ekuthiwa yi *pragmatic philosophical*, apho kuthiwa into iyamkeleka ukuba isebenza kakuhle, sabuya sasebenzisa umxube weendlela zophando. Ekusebenziseni indlela yophando eqwalasela ubuninzi bamanani, isifundo sathatha isampulu yabanini/abaphathi beeSMMEs bephondo loMntla Koloni. Kwisigaba sophando ngokuzathuza isampulu yayithathwe kumagosa eearhente zokuxhasa iiSMMEs zephondo loMntla Koloni. Kwisigaba sophando esiqwalasela ubuninzi bamanani kwasetyenziswa icebo lokusampula apho abo bakhethiweyo becebisa ukuba ngobani abanye abanokusampulwa, kwaza kwakhethwa abathathi nxaxheba abangama-207 kwesi sifundo. Kwisigaba sophando ngokuzathuza isampulu yathathwa kujoliswe kwinjongo ethile, kwaqwalaselwa iimpawu ezithile, kwaza kwakhethwa abathathi nxaxheba abali-10 ekwakuza kubanjwa nabo udliwano ndlebe. Ubalo manani ngohlalutyolucacisayo noluzathuzayo lwenziwa, kwavavanywa izigqibo ezibekwe ngaphambi kophando. Ezinye iindlela zovavanyo manani ezasetyenziswayo zezifana ne *Cronbach's alpha*, *iKaiser-Meyer-Olkin* kunye ne *Bartlett's Test of Sphericity*. Kwenziwa nohlalutyolucacisa ukufana okanye ukungafani kweempawu ezithile ngokwamanani esampulu, oko kusenziwa ngeendlela zohlalutyolucacisa nothelekiso oluyi *Pearson's correlation analysis*. Idatha eyaqokelelwa kwiindliwano ndlebe yahlalutyolucacisa iziqulatho kunye nomxholo wokuphandwayo.

Kwasekwa unxulumano phakathi kwamacebo enkxaso, ukusilela nokuzinza, kunye nemiqobo yeeSMMEs. Kwafunyaniswa ukuba inkxaso enikwa iiSMMEs ayisoloko ingqamene nezidingo zazo, kwaye izinto ezibangela ukusilela kozinzo lweeSMMEs kongezelelwa yimiqobo esendleleni yeeSMMEs. Umphandi ucebisa ukuba kusetyenziswe isakhelo sokusebenza ekuqiniseni amacebo okuxhasa iiSMMEs (Itheyibhile 6.1). Kwakhona, umphandi ucebisa ukuqiniswa kwentsebenziswano phakathi kweeSMMEs, iiarhente zokuxhasa iiSMMEs, urhulumente nabo bonke abanendima abayidlalayo ekuphuhliseni kweeSMMEs.

Amagama aphambili: uxanduva lwamaqumrhu amakhulu kuluntu, ezeemali, izibonelelo zomsebenzi, umnatha wentsebenziswano, uMntla Koloni, ukufikelela kwiiimarike, iiSMMEs, ulwalamano nabathathi nxaxheba, amacebo, iiarhente zenkxaso

TSHOBOKANYO

Dikgwebopotlana (diSMME) ke mooko wa ikonomi. Le fa go na le tshegetso ya dikgwebo tseno ka bophara, tshegetso e di e amogelang ga e samagane le dikgoreletsi tsotlhe tse diSMME di lebanang natso. Ditheo tsa tshegetso ya diSMME ga di fitlhelele ditlhokego tsa diSMME ka gale ka ntlha ya ditlamelo tse di tlaelang; go tlaleletsa moo, porofense ya Kapa Bokone ke porofense e e anameng thata. Seelo se se kwa godimo sa go retelelwa ga diSMME kwa Kapa Bokone ke ntlha e e tshwenyang thata. Ka jalo, maikemisetso magolo a thutopatlisiso e ne e le go tlhama letlhomiso la ditogamaano tsa tshegetso ya diSMME tsa porofense ya Kapa Bokone. Mo godimo ga moo, thutopatlisiso e batlisisitse ditogamaano tse di gona tsa tshegetso ya diSMME le dintlha tse di kgoreletsang go tswelotsega ga diSMME. Go ne ga lebelelwa gape dikgoreletsi tsa go fitlhelela ditšhelete, go fitlhelela mebaraka, gammogo le tlhalelo ya mafaratlhatlha.

Thutopatlisiso e dirisitse molebo wa filosofi mme ya dirisa thadiso ya mmeo o o tswakaneng. Mo legatong la khwanthitafi la thutopatlisiso, setlhophasegolo e ne e le beng/batsamaisi ba diSMME kwa porofenseng ya Kapa Bokone. Mo legatong la khwalithatifi la thutopatlisiso, setlhophasegolo e ne e le batlhankedi ba ditheo tsa tshegetso ya diSMME kwa porofenseng ya Kapa Bokone. Go dirisitswe dithekeniki tsa go tlhophisa sampole tse di letlang banni le seabe go thusa go bona banni le seabe ba bangwe mo legatong la khwanthitafi la thutopatlisiso, mme go nnile le banni le seabe ba le 207 mo thutopatlisisong. Go dirisitswe dithekeniki tsa go tlhophisa sampole tse di letlang banni le seabe go thusa go bona banni le seabe ba bangwe mo legatong la khwalithatifi la thutopatlisiso, mme go nnile le banni le seabe ba le 10 mo dikopanopotsolotsong. Go dirilwe dipalopalo tse di tshalosang le tse di dirisang didiriswa tsa tokololo go dira ditshwetso, mme ga lekelediwa haepotesese. Diteko tsa dipalopalo di akareditse *alpha* ya ga Cronbach, tokololo ya ntlha ya tlhotlhomiso, tekanyetso ya go lekana ga sampole ya Kaiser-Meyer-Olkin, Teko ya ga Bartlett ya Seferesiti, go tlhakanela dipoelo, dipharologantsho tse di tshalositsweng, poloto ya mola, tekanyetso ya dikarolo e e fokotsang dintlha, le tokololo ya tsamaelano ya ga Pearson. Data e e kokoantsweng go tswa mo dikopanopotsolotsong e lokolotswe ka tokololo ya diteng le go ya ka merero.

Go ne ga lebelelwa tsamaelano magareng ga ditogamaano tsa tshegetso, ditlhaelo le tsweletsego, gammogo le dikgoreletsi tsa diSMME. Go fitlhetswe gore tshegetso e e neelwang diSMME ga e lepalepane le ditlhokego tsa diSMME, mme dintlha tse di lekanyetsang tsweletsego ya diSMME di okediwa ke dikgoreletsi tsa diSMME. Mmatlisisi o tshitshinya gore go tsenngwe tirisong letlhomeso la ditogamaano tsa tshegetso ya diSMME (Lenane 6.1). Gape mmatlisisi o atlenegisa gore go nne le tirisanommo magareng ga diSMME, ditheo tsa tshegetso ya diSMME, puso le banni le seabe botlhe ba tlabololo ya diSMME.

Mafoko a botlhokwa: maikarabelo a setheo a loago, ditšhelete, mafaratlhatlha, dikgokagano, Kapa Bokone, phitlhelelo ya mebaraka, diSMME, dikamano le baamegi, ditogamaano, ditheo tsa tshegetso

TABLE OF CONTENTS

DECLARATION	i
ACKNOWLEDGEMENTS	ii
DEDICATION	iii
ABSTRACT	iv
TABLE OF CONTENTS	x
LIST OF FIGURES	xv
LIST OF TABLES	xvi
LIST OF ABBREVIATIONS AND ACRONYMS	xvii
CHAPTER 1: INTRODUCTION AND BACKGROUND TO THE STUDY	1
1.1 INTRODUCTION	1
1.2 BACKGROUND	2
1.3 PROBLEM STATEMENT	4
1.4 RESEARCH QUESTIONS	6
1.5 RESEARCH OBJECTIVES	6
1.5.1 Primary objective	6
1.5.2 Secondary objectives.....	6
1.6 HYPOTHESES	6
1.7 CONTRIBUTION TO KNOWLEDGE	7
1.8 LITERATURE REVIEW	8
1.8.1 Key concepts	8
1.8.2 Overview of SMMEs	8
1.8.3 Support strategies.....	11
1.8.4 Sustainability.....	14
1.8.5 Barriers to SMMEs.....	15
1.9 RESEARCH METHODOLOGY	16
1.9.1 Population and sampling.....	17
1.9.2 Data collection and the research instruments.....	19
1.9.3 Pilot study	20
1.9.4 Data analysis	21
1.9.5 Validity and reliability.....	22
1.10 DELIMITATIONS AND ASSUMPTIONS OF THE STUDY	23
1.11 LIMITATIONS OF THE STUDY	24
1.12 ETHICAL CONSIDERATIONS	24
1.13 CHAPTER OUTLINE	25
1.14 CONCLUSION	27

CHAPTER 2: THE NORTHERN CAPE PROVINCE AND SMME SUPPORT STRATEGIES	28
2.1 INTRODUCTION	28
2.2 OVERVIEW OF THE NORTHERN CAPE PROVINCE	28
2.3 OVERVIEW OF SMMEs	30
2.4 SMME SUPPORT STRATEGY THEORIES	31
2.4.1 The resource-based theory	31
2.4.2 Social capital theory	32
2.4.3 Institutional Theory	33
2.5 IMPACT OF COVID-19 ON SMMEs	33
2.6 SUPPORT FOR SMMEs	35
2.6.1 SMME support agencies	36
2.6.2 Summary: SMME support agencies and SMMEs	42
2.7 SUPPORT STRATEGIES FOR SMME	44
2.7.1 Social responsibility	44
2.7.2 Stakeholder relations/Engagement	50
2.7.3 Networking	52
2.7.4 Collaboration and its importance for SMMEs	57
2.7.5 Partnerships	59
2.7.6 Business incubation	61
2.7.7 Mentorship	63
2.8 CONCLUSION	66
CHAPTER 3: LIMITATIONS AND STRATEGIES FOR SMME SUSTAINABILITY	67
3.1 INTRODUCTION	67
3.2 SMME FAILURE	67
3.3 SMME SUSTAINABILITY	68
3.3.1 Factors limiting SMME sustainability	70
3.3.2 Strategies to improve SMME sustainability	71
3.4 SMME BARRIERS	72
3.4.1 Access to finance	73
3.4.2 Market access	82
3.4.3 Lack of infrastructure	87
3.5 CONCLUSION	91
CHAPTER 4: RESEARCH METHODOLOGY	93
4.1 INTRODUCTION	93
4.2 RESEARCH APPROACH	93
4.2.1 Classification of mixed methods' designs	94
4.3 RESEARCH PHILOSOPHY AND RESEARCH PARADIGM	94

4.4	RESEARCH DESIGN	95
4.4.1	Control of variables	97
4.5	THE RESEARCH ENVIRONMENT	97
4.5.1	Population.....	98
4.5.2	Sampling.....	99
4.5.3	Sample selection and strategy	100
4.5.4	Sample size and sampling method	101
4.5.5	Response rate	102
4.6	DATA COLLECTION	102
4.6.1	Data collection for the quantitative phase of the study	103
4.6.2	Data collection for the qualitative phase of the study.....	105
4.6.3	Design of the research instruments.....	108
4.6.4	Pilot study	111
4.6.5	Validity and reliability.....	113
4.7	DATA PREPARATION, PROCESSING AND ANALYSIS.....	117
4.7.1	Data analysis: Quantitative phase.....	117
4.7.2	Data analysis: Qualitative phase	124
4.7.3	Data cleaning and missing values.....	126
4.8	ETHICAL CONSIDERATIONS OF THE STUDY.....	127
4.9	CONCLUSION.....	128
CHAPTER 5:	RESEARCH RESULTS AND FINDINGS.....	129
5.1	INTRODUCTION	129
5.2	DATA ANALYSIS FOR THE QUANTITATIVE PHASE.....	129
5.2.1	Biographical and background information	129
5.2.2	Frequency figures of close-ended questions	131
5.3	DESCRIPTIVE STATISTICS.....	134
5.4	CRONBACH's ALPHA FOR RELIABILITY	136
5.5	EXPLORATORY FACTOR ANALYSIS	138
5.5.1	Kaiser Meyer Olkin and Bartlett's Test of Sphericity	138
5.5.2	Communalities	139
5.5.3	Variance explained.....	140
5.5.4	Scree plot	142
5.5.5	Factor rotated component matrix	142
5.6	CORRELATION.....	144
5.7	HYPOTHESES TESTING	145
5.8	DATA ANALYSIS FOR THE QUALITATIVE PHASE	146
5.8.1	Section A: Biographical and background information	147
5.8.2	Section B: Support for SMMEs	149

5.8.3	Section C: Factors limiting SMMEs	164
5.8.4	Section D: Barriers to finance, infrastructure and market access	180
5.8.5	Section E: Strategies to support SMMEs	191
5.9	CONCLUSION.....	211
CHAPTER 6: A FRAMEWORK FOR SMME SUPPORT STRATEGIES.....		213
6.1	INTRODUCTION	213
6.2	FRAMEWORK FOR SMME SUPPORT STRATEGIES	213
6.3	PRESENTATION OF THE FRAMEWORK FOR SMME SUPPORT STRATEGIES	219
6.3.1	Networking and SMME support strategies	220
6.3.2	SMMEs' collaboration and SMME support strategies	220
6.3.3	Stakeholder relations and SMME support strategies.....	221
6.3.4	Incubation and SMME support strategies.....	221
6.3.5	Mentorship and SMME support strategies	222
6.3.6	Corporate social responsibility and SMME support strategies	222
6.3.7	Barriers and SMME support strategies.....	222
6.3.8	Limitations and sustainability and SMME support strategies	223
6.3.9	Limitations and sustainability and Barriers to SMMEs	223
6.4	CHAPTER SUMMARY	223
CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS		225
7.1	INTRODUCTION	225
7.2	RESEARCH SUMMARY	225
7.3	RESEARCH OBJECTIVES REVISITED.....	228
7.4	RESEARCH HYPOTHESES SUPPORTED.....	235
7.5	SIGNIFICANCE OF THE STUDY	235
7.6	THEORETICAL, METHODOLOGICAL AND PRACTICAL IMPLICATIONS.....	236
7.6.1	Implications for theory.....	236
7.6.2	Implications for methodology	237
7.6.3	Implications for practice	238
7.7	LIMITATIONS OF THE STUDY	239
7.8	RECOMMENDATIONS.....	240
7.9	AREAS FOR FURTHER RESEARCH	242
7.10	CONCLUSION.....	243
REFERENCES		245
APPENDIX A: ETHICAL CLEARANCE CERTIFICATE		300
APPENDIX B: QUESTIONNAIRE		302
APPENDIX C: INTERVIEW GUIDE		307

APPENDIX D: DECLARATION OF PROFESSIONAL EDIT 310

LIST OF FIGURES

Figure 1.1:	Municipalities and districts of the Northern Cape province	3
Figure 1.2:	Pyramid of corporate social responsibility	12
Figure 5.1:	Type of support the business needs	132
Figure 5.2:	Which SMME support agency do you know of in your municipal area?	133
Figure 5.3:	Scree plot	142
Figure 5.4:	Kind of support that the organisation provides to SMMEs	150
Figure 5.5:	Challenges that prohibit the organisation from supporting SMMEs	153
Figure 5.6:	How the organisation can improve on the support that they provide to SMMEs	157
Figure 5.7:	What SMMEs in the Northern Cape province can do to ensure their businesses do not fail.....	160
Figure 5.8:	Summary: Support for SMMEs	163
Figure 5.9:	Factors that limit SMMEs in the Northern Cape province from being sustainable	164
Figure 5.10:	How the Covid-19 pandemic affected the support programmes offered to SMMEs.....	167
Figure 5.11:	Advertising of lending packages to SMMEs	170
Figure 5.12:	How SMMEs are supported at local Municipalities' level when they apply for access to infrastructure.....	173
Figure 5.13:	How SMMEs use technology to their advantage.....	175
Figure 5.14:	Summary: Factors limiting SMMEs	179
Figure 5.15:	Financial barriers	180
Figure 5.16:	Barriers to infrastructure	184
Figure 5.17:	Barriers to market access	187
Figure 5.18:	Summary: Barriers to finance, infrastructure and market access	190
Figure 5.19:	How SMMEs can collaborate with other SMMEs	191
Figure 5.20:	How SMMEs can collaborate with large organisations.....	194
Figure 5.21:	How SMMEs may use collaboration as a mechanism to grow their businesses	196
Figure 5.22:	Platforms that SMMEs use to network with each other	198
Figure 5.23:	Mentorship programmes in place to mentor SMMEs	200
Figure 5.24:	How stakeholder relations assist SMMEs to sustain their businesses.....	202
Figure 5.25:	How SMMEs incorporate corporate socially responsible programmes in their business strategies.....	205
Figure 5.26:	Incubation programmes available for SMME start-ups and what these programmes entail.....	207
Figure 5.27:	Strategies to support SMMEs	210
Figure 6.1:	Diagrammatic presentation of the framework for SMME support strategies ..	219

LIST OF TABLES

Table 1.1:	The new National Small Enterprise Act thresholds or define enterprise size classes by sector using two proxies.....	10
Table 2.1:	The social responsibility of a business.....	46
Table 4.1:	Mixed method designs.....	94
Table 4.2:	Number of SMME owners by province.....	98
Table 4.3:	Support agencies for SMMEs in the Northern Cape province	99
Table 4.4:	Summary of sampling plans.....	100
Table 4.5:	Response rate	102
Table 4.6:	Distribution of questionnaires per district for the quantitative phase.....	104
Table 4.7:	Interviews per district for the qualitative phase	106
Table 4.8:	SMME support agencies contacted	107
Table 4.9:	Outline of questionnaire.....	108
Table 4.10:	Responses from participants for the pilot study: Quantitative phase	112
Table 4.11:	Qualitative research criteria	115
Table 4.12:	Reliability	116
Table 5.1:	Biographical and background information of participants	130
Table 5.2:	Descriptive statistics of the constructs	134
Table 5.3:	Cronbach's alpha.....	137
Table 5.4:	KMO and Bartlett's Test of Sphericity	139
Table 5.5:	Communalities.....	140
Table 5.6:	Total variance explained.....	141
Table 5.7:	Factor rotated component matrix	143
Table 5.8:	Correlations	144
Table 5.9:	Hypotheses	145
Table 5.10:	Biographical and background information of participants	148
Table 6.1:	Building blocks for the SMME support strategies' framework.....	214
Table 7.1:	Revisiting the research objectives, supporting literature, and the main findings of the study.....	229
Table 7.2:	Acceptance or rejection of the hypotheses	235

LIST OF ABBREVIATIONS AND ACRONYMS

The following abbreviations and acronyms are used throughout the study:

ABC-CLIO	American Bibliographical Center and Clio Press Accounting and Management
ADBI	Asian Development Bank Institute
AGRI	Agriculture
ANOVA	Analysis of variance
B	Barriers
B-BBEE	Broad-Based Black Economic Empowerment
BER	Bureau for Economic Research
BIS	Black Industrialists Scheme
BOP	Base of the World Economic Pyramid
BRS	Business Requirements Specification
CBME	Circular Business Model Experimentation
CCRED-IDTT	Centre for Competition, Regulation and Economic Development-Industrial Development Think Tank
CEMS	College of Economic and Management Sciences
CEOs	Chief Executive Officers
CEPR	Centre for Economic Policy Research
CFA	Confirmatory Factor Analysis
CGS	Credit Guarantee Scheme
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CIDB	Construction Industry Development Board
CIPC	Companies and Intellectual Property Commission
COVID-19	Coronavirus Disease
CPPP	Co-operatives and Community Private Partnerships Programme
CRC	Chemical Rubber Company

CSI	Corporate Social Investment
CSR	Corporate Social Responsibility
CV	Curriculum Vitae
DEDAT	Department of Economic Development and Tourism
DFIs	Development Finance Institutions
DSBD	Department of Small Business Development
DSCIF	Downstream Steel Industry Competitiveness Fund
DTI	Department of Trade and Industry
E-Business	Electronic Business
E-Catalog	Electronic Catalogue
E-Commerce	Electronic Commerce
EFA	Exploratory Factor Analysis
EGDF	Economic Growth and Development Fund
E-Marketing	Electronic Marketing
E-Procurement	Electronic Procurement
E-Purchasing	Electronic Purchasing
ESD	Enterprise and Supplier Development
FNB	First National Bank
GAAP	Generally Accepted Accounting Practice
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
H	Hypothesis
HIV/AIDS	Human Immunodeficiency Virus Infection and Acquired Immune Deficiency Syndrome
HSRC	Human Sciences Research Council
IBM SPSS	International Business Machines Corporation - Statistical Package for the Social Sciences

ICEBM	International Conference on Economics and Business Management
ICEIS	International Conference on Enterprise Information Systems
ICOBAME	International Conference of Banking, Accounting, Management and Economics
ICOSIAMS	Proceedings of the 4th International Conference on Sustainable Innovation Track Accounting and Management Science
ICT	Information and Communication Technologies
IDC	Industrial Development Corporation
IDP	Integrated Development Plan
ILC	International Labour Conference
IOA	In On Africa
IOT	Internet of things
ISO	International Organisation for Standardisation
IT	Information technology
KMO	Kaiser Meyer Olkin
LDCs	Least Developed Countries
LED	Local Economic development
LS	Limitations and Sustainability
MCEP	Manufacturing Competitiveness Enhancement Programme
METI	Ministry of Economy, Trade and Industry
MICT SETA	Media, Information and Communication Technologies Sector Education and Training Authority
MSME	Micro, Small and Medium Enterprises
NCEDA	Northern Cape Economic Development, Trade and Investment Promotion Agency
NCPT	Northern Cape Provincial Treasury
NDP	National Development Plan
NECI	National Entrepreneurship Context Index

NEF	National Empowerment Fund
NES-NECI	National Expert Survey - National Entrepreneurship Context Index
NGOs	Non-Governmental Organisations
NYDA	National Youth Development Agency
NYS	National Youth Service
OECD	Organisation for Economic Co-operation and Development
OHSAS	Occupational Health and Safety Assessment Series
PDF	Portable Document Format
Pls-sem	Partial least squares structural equation modeling
PNAS	Proceedings of the National Academy of Sciences
RBV	Resource-based view
R&D	Research and development
RSA	Republic of South Africa
RVG	Revista Venezolana de Gerencia
SA	South Africa
SALGA	South African Local Government Association
SARS	South African Revenue Service
SASOL	South African Coal and Oil Company
SBA	Small Business Act
SBC	Small Business Council
SDGS	Sustainable Development Goals
SEDA	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency
SESRIC	The Statistical, Economic and Social Research and Training Centre for Islamic Countries
SIC	Standard Industrial Classification
SISM	SMME Incubator Sustainability Model

SME	Small and Medium Enterprise
SMMEs	Small, Medium and Micro enterprises
SOP	Standard operating procedure
SPSS	Statistical Package for the Social Sciences
SS	Support strategies
SSRN	Social Science Research Network
STATSSA	Statistics South Africa
STP	SEDA Technology Programme
TAM	Technology Acceptance Model
TBL	Triple Bottom Line
TETA SETA	Transport Education Training Authority Sector Education Training Authority
TIPS	Trade & Industrial Policy Strategies
TOE	Technology, Organisation, Environment
UK	United Kingdom
UN ECLAC	United Nations Economic Commission for Latin America and the Caribbean
UNEP	United Nations Environment Programme
UNISA	University of South Africa
USA	United States of America
WEBIST	Web Information Systems and Technologies
ZFM	Zwelentlanga Fatman Mgcawu District

CHAPTER 1:

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 INTRODUCTION

In South Africa, just as around the world, small, medium, and micro enterprises (SMMEs) are the drivers of inclusive economic growth and development (Molefe, Meyer & De Jongh, 2018: 7; Statistics South Africa (StatsSA), 2019: 127; Mokoena & Liambo, 2023: 342). Without SMMEs, there would be less economic output, growth, and opportunity for economic mobility. SMMEs facilitate competitive markets, play a unique role in technology creation, and are central to job creation (Headd, 2015: 7; Matviiernko, 2021: 89; Mabasa, Akinradewo, Aigbavboa & Oguntona, 2023: 1; Ngumbela, 2023: 2).

In South Africa there are various SMME support agencies that provide financial and non-financial support to SMMEs. In the current context, the term 'support' refers to government activities that directly or indirectly support SMMEs, whether financially and non-financially. However, despite the support available for SMMEs, the country is faced with an unemployment rate of 32.9% (StatsSA, 2023: 12), and SMMEs show stagnation in both turnover and employment growth, confirming that businesses are struggling to sustain themselves (Herrington & Kew, 2018: 24; In on Africa (IOA), 2018: 7). It is evident that SMMEs need more support to grow and sustain themselves, as well as to address the unemployment crisis through job creation (Rungani & Potgieter, 2018: 2; IOA, 2018: 20).

Therefore, considering the significant economic and social benefit that SMMEs add to the economy, the current study aimed to investigate the support strategies currently available to SMMEs, and to that end, developed a framework with support strategies for SMMEs that can further grow and sustain SMMEs in the Northern Cape province. Additionally, the research identified factors that limit SMMEs in sustaining their businesses and determined how SMMEs in the Northern Cape province could overcome barriers to financial access, market access, and a lack of infrastructure.

1.2 BACKGROUND

Entrepreneurship is a universal concept and is applied in SMMEs, large national and multinational organisations, as well as in social ventures, enterprises, communities, and governments (Hisrich & Ramadani, 2017: 2; Makwara, 2019: 2; Antunes, Dias, Gonçalves, Sousa & Pereira, 2023: 3). In developing countries, concepts such as entrepreneurship, SMMEs, small businesses, and the informal sector are sometimes used interchangeably (Jegade & Irewole, 2021: 167; Berger & Blanka, 2023: 12). For the purpose of the current study, these terms will be used interchangeably.

Internationally, SMMEs receive support through various avenues, which include private support, government support and the activities of business incubation centres (Albort-Morant & Ogbazi, 2016: 2125; Lose & Mapuranga, 2022: 11; Rungani, 2022: 1; Li, Lu & Yin, 2023: 14). In South Africa, various legislations have been introduced to support the stability and growth of SMMEs and to address some of the specific difficulties they face. The Department of Small Business Development (DSBD) was created in 2014 as the custodian of SMME support. The Department of Trade and Industry (DTI), Development Finance Institutions (DFIs), the National Empowerment Fund (NEF), the Small Enterprise Finance Agency (SEFA) and the Industrial Development Corporation (IDC), are all regarded as support agencies, collaborating with the DSBD to support SMMEs, whether through financial or non-financial means (Moise, Khoasa & Ndayizigamiye, 2019: 106; Borel-Saladin & Petersen, 2022: 3; DSBD, 2022: 24; Van der Spuy & Antonites, 2022: 5-6).

Many SMMEs are unable to achieve their business goals on their own (Bushe, 2019: 18; Mukwarami, Mukwarami & Tengeh, 2020: 499; Botha, Smulders, Combrink & Meiring, 2021: 11). They need support and resources from both internal and external stakeholders, such as public and private institutions, and from close associates who might be friends and relatives (Rungani & Potgieter, 2018: 1; Bartik, Bertrand, Cullen, Glaeser, Luca & Stanton, 2020: 17656; Kalemli-Özcan, Gourinchas, Penciakova & Sander, 2021: 32). Therefore, the necessity to develop support strategies for SMMEs to enable their business survival and growth (Litheko, 2020: 1; Venter, 2020: 52).

The Northern Cape province is a vast and arid province within the Republic of South Africa (RSA) covered by mostly desert (Municipal Demarcation Board, 2018: 2; Stuart, Dold, Van der Westhuizen & De Vasconcelos, 2022: 6). The Kalahari and Great Karoo

deserts cover most of the province (Mthombeni, 2019: 10). It is bordered by Namibia and Botswana to the north. There are great distances between towns, places of significance, commercial centres, and markets (Jacobs, Du Preez & Fairer-Wessels, 2019: 3).

The Northern Cape is one of the nine provinces in South Africa. This province is divided into five districts and is sub-divided into 26 local municipalities (Municipal Demarcation Board, 2018: 2). It has the lowest number of SMMEs in the country (Small Enterprise Development Agency (SEDA), 2019: 18, 2022b: 19), with an unemployment rate of 26.6% (StatsSA, 2023: 8).

Figure 1.1 illustrates the 26 municipalities in the Northern Cape province. The five districts that were used for data collection in the study, are distinguished by the different colours.



Figure 1.1: Municipalities and districts of the Northern Cape province

Source: Municipalities of South Africa (2023: 1)

The motivation for the researcher in the current study to pursue this study relates to a previous position as stakeholder and community relations manager of a (mega) solar plant in the Northern Cape province. As the researcher worked closely with SMMEs and unemployed community members, she was able to observe the potential and talent of local community members. However, most of these SMMEs and community members lack support. While support mechanisms are available for SMMEs, they struggle to survive and sustain themselves. Therefore, the researcher was encouraged to investigate the support strategies for SMMEs to assist these struggling entrepreneurs to ensure that they benefit, and eventually become self-sustained.

1.3 PROBLEM STATEMENT

The problem that the current study identified is that the SMME support strategies that are provided by government support agencies are not as successful as intended (Timm, 2011: 1; Lindsay, 2014: 122; Van der Spuy, 2019: 1). SMME support agencies are disconnected and have poor systems and procedures in place. In addition, they lack resources, and this prohibits them from optimally supporting SMMEs (Dredge, Phi, Mahadevan, Meehan & Popescu, 2019: 27).

The problem is compounded by most SMMEs not having existing networks, mainly due to a lack of long-standing trust relationships among their key role players (Faroque, Morrish, Kuivalainen, Sundqvist & Torkkeli, 2021: 11). Consequently, entrepreneurs find it hard to get together and to collaborate with members of groups other than their own race or ethnicity, as well as their socio-economic class (April & Dharani, 2021: 244). It has also been found that there is low participation in partnerships among SMMEs (Pauw & Chan, 2018: 99), and they show a reluctant attitude towards social responsibility and upliftment in their communities (Rungani, 2022: 15).

Additionally, there is a lack of awareness regarding business incubation programmes (Zhou & Zondo, 2023: 8), and most business incubators only support (Broad-Based Black Economic Empowerment) B-BBEE candidates and ignore the needs and value-add of a diverse population (Hewitt & Janse van Rensburg, 2020: 7). According to Cant, Wiid and Hung (2015: 444), another challenge is the lack of collaboration between the government and stakeholders who should provide training to SMMEs. It

is also difficult to determine the success rate of incubation programmes (Mwale, Nyamkure & Costa, 2021: 1).

In South Africa, SMMEs face barriers such as financial accessibility, access to markets, technology, infrastructure, the regulatory environment, management, and skills development (IQ Business, 2017: 10-11; Bushe, 2019: 7). The most significant barriers faced by SMMEs in the Northern Cape province are poor location and infrastructure, a lack of access to information related to the available financial offerings, a lack of support to find financial loans and grants, a lack of business and finance skills, lack of access to appropriate technology, and an inability to make informed business decisions. In addition, studies have found that there are limited business networks, limited access to a suitable workforce, difficulties in obtaining services from support agencies, incubation, and access to public procurement (Babalola & Agbenyegah 2016: 1757; Department of Economic Development and Tourism (DEDAT), 2016: 14, 2021: 21).

Most banks in Africa are reluctant to provide credit to small businesses, as SMMEs are regarded as a high-risk sector with high transaction costs for loans to be processed, and with low returns (Tambunan, 2018: 149). Bank employees are not always able to access the risks of lending to these enterprises. Furthermore, the funding requirements from the NEF and other SMME financial support agencies are very rigid (Aluko, 2022: 102; Van der Spuy & Antonites, 2022: 19).

SMMEs struggle to access markets (DEDAT, 2016: 15; Ratten & Jones, 2018: 17; Hewitt & Janse van Rensburg, 2020: 6). The majority of SMMEs are isolated from markets because of a lack of adequate infrastructure (Dagbelou, Adekambi & Yabi, 2021: 6), and the high transport prices also make it difficult to reach markets (Jenne, 2018: 123). It is also a challenge for the government to align the needs of SMMEs to access markets with the support provided by the SMME support agencies (Christianty & Hidayati, 2020: 100; Koti & Modiba, 2022: 313; Matekenya & Moyo, 2022: 460).

The lack of road infrastructure makes it expensive for SMMEs to get supplies, and the regular power cuts make it difficult to produce products/services (Jenne, 2018: 123). The high cost of transport, energy, and limited Internet access are also major challenges for SMMEs (Kearney & Hisrich, 2014: 113; Jauhiainen, Eyvazlu, Junnila & Virnes, 2022: 6; Oloyede, Faruk & Raji, 2022: 690).

1.4 RESEARCH QUESTIONS

The following research questions were formulated for the current study:

- What support strategies are in place and can be further explored to grow and sustain SMMEs in the Northern Cape province?
- Which factors limit SMMEs in the Northern Cape province from sustaining their businesses?
- How can SMMEs in the Northern Cape province overcome the barriers to financial access, market access and a lack of infrastructure?

1.5 RESEARCH OBJECTIVES

This section presents the objectives that were formulated for the current study.

1.5.1 Primary objective

The primary objective of the study was to develop a framework of support strategies for SMMEs in the Northern Cape province, South Africa.

1.5.2 Secondary objectives

The secondary objectives that were formulated for the study are as follows:

- To investigate which support strategies are in place and can be further explored to grow and sustain SMMEs in the Northern Cape province.
- To identify the factors that limit SMMEs in the Northern Cape province from sustaining their businesses.
- To determine how SMMEs in the Northern Cape province can overcome the barriers to financial access, market access and a lack of infrastructure.

1.6 HYPOTHESES

The following hypotheses applied to the current study:

H1₀: There is not a significant association between support strategies, and limitations and sustainability.

H1₁: There is a significant association between support strategies, and limitations and sustainability.

H2₀: There is not a significant association between support strategies, and barriers to SMMEs.

H2₁: There is a significant association between support strategies, and barriers to SMMEs.

H3₀: There is not a significant association between barriers, and limitations and sustainability.

H3₁: There is a significant association between barriers, and limitations and sustainability.

1.7 CONTRIBUTION TO KNOWLEDGE

The current study developed a framework of support strategies that SMMEs in the Northern Cape province can apply in their businesses. These strategies will enhance business survival and sustainability. The exploration of various support strategies might set a new paradigm for SMMEs in terms of how they can support their businesses through the use of internal or external resources and strategies, instead of regarding financial support as the only way to grow and sustain their businesses.

Private- and governmental support agencies, as well as policymakers, can utilise the framework and the literature to incorporate in their current support objectives and strategies. The identification of factors that limit or hinder SMMEs in the Northern Cape province in sustaining their businesses will provide great insight to policymakers in terms of the current state of SMMEs in the province, as well as how they can better govern existing policies relating to SMME support. It will also give support agents (private or governmental) a better understanding of how to apply their resources to SMMEs.

Furthermore, the study will assist SMMEs with possible strategies on how to overcome barriers such as financial access, market access and a lack of infrastructure. SMME support agencies can also incorporate some of these strategies into their overall SMME intervention programmes, to further assist SMMEs to overcome these barriers. As supported by Gielnik, Zacher and Schmitt (2017: 3), SMME growth and sustainability are outcomes of a complex interplay amongst various role players.

1.8 LITERATURE REVIEW

This section presents some key concepts of the study, and gives an overview of SMMEs, support strategies, sustainability, and barriers to SMMEs.

1.8.1 Key concepts

Key concepts relevant to the current study are briefly presented below.

Support agencies

Support, as used in the current study, refers to government activities that directly or indirectly subsidise individual small businesses or small business owners (Khan, Ming, Ali & Zhang, 2022: 10; Zulu, Ngwenya & Zondi, 2023: 10). Therefore, a support agency would be regarded as an institution that assists SMMEs with financial or non-financial aid. In South Africa, the DSBD is the custodian for SMMEs and has two reporting agencies, namely, SEDA and SEFA (DSBD, 2019: 79; SEFA, 2020: 16). (Support agencies are discussed in more detail in Section 2.6.1).

Support strategies

The term 'support' refers to an agreement with and to give encouragement to someone or something because you want him, her, or it to succeed (Cambridge Dictionary, 2020: 1; Khan *et al.*, 2022: 10). The term 'strategy' refers to a detailed plan for achieving success (Ukko, Nasiri, Saunila & Rantala, 2019: 3; Perifanis & Kitsios, 2023: 14). Support strategies in the context of this study refer to the mechanisms, programmes or strategies that can assist SMMEs to succeed in their business endeavours.

1.8.2 Overview of SMMEs

SMMEs are widely regarded as the drivers of the economy and innovation, and millions of citizens internationally profit from them (Hatten, 2016: 3). Small businesses take on various forms, from the stay-at-home parent who provides day care for children, to the factory worker who makes after hours' deliveries, to the owner of a chain of fast-food restaurants (Hatten, 2016: 4; Longenecker, Petty, Palich, Hoy, Radipere & Phillips, 2017: 4).

Internationally, the interest in small businesses has grown tremendously. Research has shown that the reasons for this interest include that the number of small

businesses is growing rapidly; small businesses generate most new private employment, the public favours small businesses, there is an increasing interest in small business entrepreneurship at high schools and colleges, there is a growing trend towards self-employment, and entrepreneurship is attractive to people of all ages (Hatten, 2016: 8; Byrd, 2018: 4).

Small businesses contribute to everyday life and society by encouraging innovation and flexibility, they maintain close relationships with customers and the community, keep larger businesses competitive, provide employees with a comprehensive learning experience, develop an attitude for risk-taking, generate new employment, and provide greater employee job satisfaction (Byrd, 2018: 10; Van Scheers, 2020: 16).

The reasons why people start small businesses include personal satisfaction, independence, the profit objective, and social and growth objectives (Byrd, 2018: 18; Longenecker *et al.*, 2017: 24). The characteristics of successful entrepreneurs include the desire for independence, a strong sense of initiative and creativity, being motivated by personal and family considerations, opportunity obsession, leadership abilities, and being dedicated and committed to their businesses (Byrd, 2018: 20).

1.8.2.1 *Classification of SMMEs in South Africa*

The classification of SMMEs in South Africa includes the sector/subsector, site/class, number of full-time employees, and annual turnover, as presented in Table 1.1.

Table 1.1: The new National Small Enterprise Act thresholds or define enterprise size classes by sector using two proxies

Sectors or sub-sectors in accordance with the Standard Industrial Classification (SIC)	Site or Class	Total full-time equivalent of paid employees (less than)	Total annual turnover (Rm) (less than)
Agriculture	Medium	51-250	≤35 million
	Small	11-50	≤17 million
	Micro	0-10	≤7 million
Mining and Quarrying	Medium	51-250	≤21 million
	Small	11-50	≤50 million
	Micro	0-10	≤15 million
Manufacturing	Medium	51-250	≤170 million
	Small	11-50	≤50 million
	Micro	0-10	≤10 million
Electricity, Gas and Water	Medium	51-250	≤180 million
	Small	11-50	≤60 million
	Micro	0-10	≤10 million
Construction	Medium	51-250	≤170 million
	Small	11-50	≤75 million
	Micro	0-10	≤10 million
Retail and Motor Trade and Repair Services	Medium	51-250	≤80 million
	Small	11-50	≤25 million
	Micro	0-10	≤7.5 million
Wholesale	Medium	51-250	≤220 million
	Small	11-50	≤80 million
	Micro	0-10	≤20 million
Catering, Accommodation and other Trade	Medium	51-250	≤40 million
	Small	11-50	≤15 million
	Micro	0-10	≤5 million
Transport, Storage and Communication	Medium	51-250	≤140 million
	Small	11-50	≤45 million

Sectors or sub-sectors in accordance with the Standard Industrial Classification (SIC)	Site or Class	Total full-time equivalent of paid employees (less than)	Total annual turnover (Rm) (less than)
	Micro	0-10	≤7.5 million
Finance and Business Services	Medium	51-250	≤85 million
	Small	11-50	≤35 million
	Micro	0-10	≤7.5 million
Community, Social and Personal Services	Medium	51-250	≤70 million
	Small	11-50	≤22 million
	Micro	0-10	≤5 million

Source: DSBD (2019: 2)

All the sectors (or subsectors) as presented in Table 1.1, formed part of the study.

1.8.3 Support strategies

This section presents a discussion of various support strategies, such as social responsibility, stakeholder engagement/relations, and networking and collaboration/partnerships that are applicable to SMMEs in the Northern Cape province.

1.8.3.1 Social responsibility

The concept of social responsibility refers to the business's obligation to have a positive effect on society on four levels: economic, legal, ethical, and philanthropic (Nieman & Bennett, 2014: 160; Hatten, 2016: 57; Fatima & Elbanna, 2023: 106). The term social responsibility is interchangeably used with corporate social responsibility (CSR), corporate governance, corporate citizenship, corporate accountability and business ethics (Duman, Giritli & McDermott, 2016: 219; Xia, Olanipekun, Chen, Xie & Liu, 2018: 341; Soundararajan, Jamali & Spence, 2018: 934).

Figure 1.2 below is a graphical illustration of the different levels of CSR.

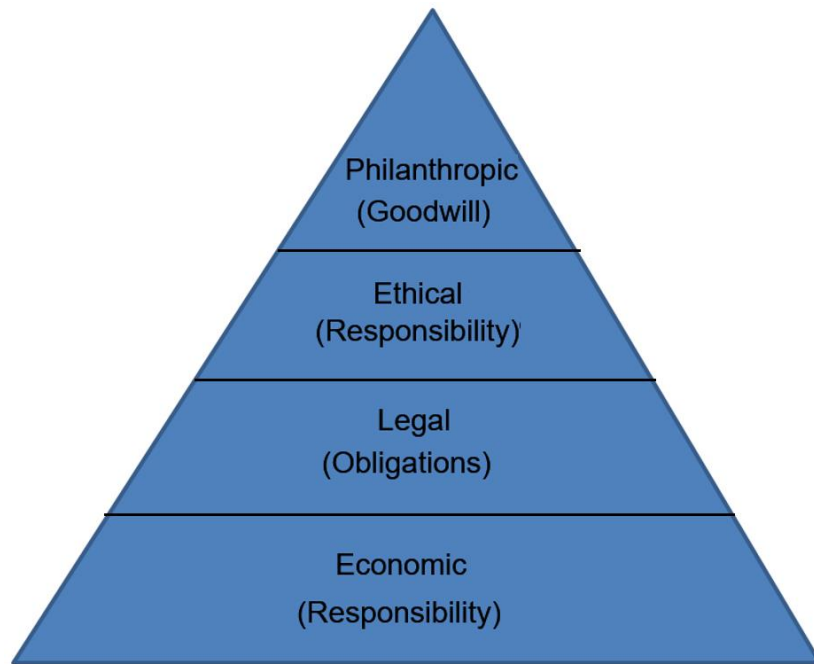


Figure 1.2: Pyramid of corporate social responsibility

Source: Hatten (2016: 47)

The CSR pyramid can be explained as follows:

- The economic responsibility of a business is regarded as the foundation of the business and refers to the business being profitable (Hatten, 2016: 57).
- Above making a profit, each person is expected to comply with laws that lay the ground rules for operation (Hatten, 2016: 58; Longenecker *et al.*, 2017: 45).
- Ethics are the rules of moral values that guide the decision-making of groups and individuals (Hatten, 2016: 60; Mazibuko, 2020: 118).
- Philanthropy is also known as goodwill and it includes businesses that participate in programmes that improve the quality of life, raise the standard of living, and promote goodwill (Hatten, 2016: 6; Wiepking, 2020: 194).

Social responsibility in small businesses usually takes the form of consumerism, employee relations, including the provision of equal employment opportunities to former unemployables, environmental protection, and consideration for community relations (Byrd, 2018: 82). SMME owners/managers can employ four strategies to integrate suitable CSR components into their business strategy. Firstly, they need to concentrate on ethical values and the social connections/relationships of the entrepreneur or owner/manager. Secondly, they should understand the relevance of

the business context and long-term performance. Thirdly, they should impose the importance of formal processes for CSR integration, and lastly, they should be aware of the political issues with relevance to CSR (Ortiz-Avram, Domnanovich, Kronenberg & Scholz, 2018: 264).

1.8.3.2 Stakeholder engagement/relations

Stakeholder engagement is regarded as a mutual exercise of a business to keep those with whom it does business satisfied with its own activities (Nel & De Beer, 2014: 172; Mazibuko, 2020: 123). In the context of an organisation, stakeholders can be divided into internal- and external stakeholders. Internal stakeholders refer to owners, employees, wholesalers and retailers, while external stakeholders refer to customer groups, government agencies, media, shareholders, suppliers, and unions (Matuleviciene & Stravinskiene, 2016: 472; Zhang, Veijalainen & Kotkov, 2016: 4; Maqbool, Rashid & Ashfaq, 2022: 1548). The closest stakeholders are those with whom the business interacts most often or maintains long-term relationships with, as they influence the daily activities of the business (Gil-Lafuente & Paula, 2013: 674; Blanco-Mesa, Gil-Lafuente & Merigo, 2018: 1809).

Social networking sites offer businesses an important platform for building stakeholder relations (Van Wissen & Wonneberger, 2017: 72). However, the social media accounts require continuous management and monitoring to be effective (Zhang *et al.*, 2016: 3; Neilson & Gibson, 2022: 573). Therefore, businesses should take into account their corporate reputation to develop and maintain the trust of key stakeholders (Matuleviciene & Stravinskiene, 2016: 475). Swanson and Orlitzky (2017: 148) concur that balanced stakeholder management enhances the long-term financial performance of the business. To ensure healthy stakeholder engagement, businesses should have clear internal management policies that govern the management of their external relations (Mazibuko, 2020: 124).

1.8.3.3 Networking and collaboration/partnerships

To ensure improved prosperity, sustainability and to achieve a competitive edge, SMMEs need to network, form partnerships, and collaborate amongst themselves, as well as with other stakeholders (Rangongo & Ngwakwe, 2020: 43). Collaboration is a mutually beneficial and well-defined relationship entered into by two or more organisations in efforts to achieve common goals (Albitz, Avery & Zabel, 2017: 106).

Collaboration or partnerships can take several forms. Firstly, big businesses can afford SMME managers/owners an opportunity to gain access to coaching and mentoring. Secondly, SMMEs can form networks and/or partnerships with their suppliers. Thirdly, networks can be formed with current and/or potential customers. Fourthly, a business can network with the support and development initiatives that are in place in South Africa, and this would help the business to know the type of services offered by these organisations, and thus, enable them to take advantage of these services. Lastly, networking with peers, similar small businesses, and with competitors will allow SMMEs to form collaborations in the form of strategic partnerships and alliances that can help the SMME to achieve a competitive advantage (Rangongo & Ngwakwe, 2020: 44). More formal and/or strategic collaborations include mergers, acquisitions, alliances and partnerships/joint ventures (Goode, 2017: 1).

In South Africa, the DSBD implemented some collaborative strategies to harmonise the operational structures in terms of the development of SMMEs in all provinces. The agricultural sector, for example, plays a key role in the DSBD programmes because it provides various opportunities for business owners to thrive. The DSBD also partners with large businesses and SMMEs to ensure mutual benefits for all businesses. The DSBD also has various interventions to promote partnerships between big businesses and SMMEs. They also keep a database of SMMEs, which allow big businesses and government entities to identify SMMEs that are relevant to their own operations (Parliamentary Monitoring Group, 2019: 1).

1.8.4 Sustainability

Business sustainability is referred to as the consideration of all economic, social, political, and environmental factors within which the business operates in pursuit of its vision and mission (Mazibuko, 2020: 122). However, the embodiment of sustainability into the business system may represent some challenges (Lozano, 2015: 32; Jayashree, Reza, Malarvizhi & Mohiuddin, 2021: 1). To accommodate sustainability issues into the business model requires of the business to adopt a comprehensive perspective on the strategy design (Cosenz, Rodrigues & Rosati, 2019: 652).

Internal and external drivers are important to consider in business sustainability. Internal drivers include leadership, shared value, resources and cost saving, culture of the business, sustainability reports, customer demands and expectations, and moral

and ethical obligations. External drivers include the government, access to resources, an environmental crisis, regulations and legislations, raising social awareness, and collaboration with external organisations (Lozano, 2015: 40; Mazibuko, 2020: 123).

1.8.5 Barriers to SMMEs

Barriers refer to a circumstance or obstacle that keeps people (or things) apart or prevents communication or progress (Waite, 2013: 67; Bvuma & Marnewick, 2020: 1; Botha *et al*, 2021: 2). In the context of this study, barriers refer to circumstances or obstacles that prevent SMMEs from successfully reaching their business goals or objectives.

Some barriers affect SMMEs more than larger businesses. Several studies (Byrd, 2018: 12; Baloyi & Khanyile, 2022: 10; Nkansah-Sakyi, 2023: 290) have found that internationally, these barriers or problems include inadequate financing and management, and burdensome government regulations and paperwork. Global barriers to SMMEs also include the growing number of large and small businesses that are, or that become, foreign owned. Foreign-owned businesses tend to have different management styles from their original owners, and this has some implications that owners/managers should learn from, to adjust and to adapt to non-traditional operating styles (Byrd, 2018: 14).

Research has shown that in South Africa, the barriers to SMMEs include a lack of access to capital, a lack of skills training, crime, high unemployment levels, a lack of understanding the market needs, and a lack of support in research and development (R&D) (Chiloane-Tsoka & Mazibuko, 2020: 4).

Access to finance is critical to support the growth of SMMEs (Flaminiano & Francisco, 2021: 10), however, SMMEs struggle to access finance (DEDAT, 2016: 15; Ratten & Jones, 2018:17; Hewitt & Janse van Rensburg, 2020: 6; Gupta & Hoda, 2021: 870). Furthermore, the government struggles to align the need of SMMEs to access markets, with the support that SMME support agencies provide (Christianty & Hidayati, 2020: 100; Koti & Modiba, 2022: 313; Matekenya & Moyo, 2022: 460).

Limited infrastructure is also regarded as a main barrier that SMMEs face in South Africa (Bhorat, Asmal, Lilenstein & Van der Zee, 2018: 44-60). SMMEs regard the lack of infrastructure and adequate premises to conduct business from as an inhibitor of

business sustainability (DSBD, 2017b: 74; Christianty & Hidayati, 2020: 100-101; Chuah & Thurusamry, 2022: 8). The limited or poor infrastructure includes ineffective, or unreliable electricity and water supply, and inadequate road, rail, and air services' networks (DEDAT, 2016: 15; Ratten & Jones, 2018:17; Hewitt & Janse van Rensburg, 2020: 6).

The barriers that SMMEs in the Northern Cape experience, are not different to the most common setbacks primarily experienced by SMMEs elsewhere in the country. The only difference might be the impact of these, subject on the size, sector, and the area within which they operate. Limited infrastructure, financial aid and market access are some of the main barriers to SMMEs in the Northern Cape province (DEDAT, 2016: 15).

1.9 RESEARCH METHODOLOGY

Research refers to the systematic investigation of a study of materials and sources in order to establish facts and to reach new conclusions (Almalki, 2016: 280). A research method is defined as the tools or instruments used to accomplish the goals and attributes of a study. The methodology refers to a systematic process in which the tools or instruments will be employed (Huiying & Patel, 2015: 98; Van Wyk & Okeke, 2018: 154).

A research approach is a plan of action that gives direction to the researcher to conduct research systematically and efficiently. There are three main research approaches, namely, the quantitative (structured) approach, the qualitative (unstructured) approach, and the mixed methods approach (Bryman, Bell, Hirschsohn, du Toit, Masenge, van Aardt & Wagner, 2018: 100). The quantitative research approach focuses predominantly on collecting numerical data and uses deductive reasoning. The qualitative approach is underpinned by the philosophical orientation termed phenomenology. Phenomenology focuses on people's experience from their perspective and employs inductive reasoning (Liamputtong, 2020: 18).

A mixed method design is a combination of quantitative and qualitative methods giving a more comprehensive view and generalisation of the research study findings (Almalki, 2016: 291; Dos Santos, du Toit, Faasen, Quesada, Masenge, van Aardt, Wagner, Bryman, Bell & Hirschsohn, 2021: 129). This approach allows for extensive data

collection, while analysing both text and numeric data (Creswell & Creswell, 2017: 205; Dos Santos *et al.*, 2021: 139). The philosophy is underpinned by pragmatism and transformative perspectives. There are four basic mixed methods' designs, namely, convergent parallel, explanatory sequential, embedded design, and the exploratory sequential mixed method design (Van Wyk & Okeke, 2018: 181).

The current study adopted a pragmatic philosophical perspective and a convergent parallel mixed method design. The reasons for this are because, it is a one-phased design in which the researcher collects and analyses both quantitative and qualitative data during the same phase of the research process. The two sets of results were merged into an overall interpretation (Petrovic, Koprivica & Bokan, 2017: 183; Depoy & Gitlin, 2020: 175). The following sections discuss the population and sampling, data collection and the research instruments, pilot study, data analysis, and validity and reliability of the study.

1.9.1 Population and sampling

The following sections discuss the population and sampling of the study.

1.9.1.1 Population

A population refers to a collection of objects, events, or individuals with some common characteristic that the researcher is interested in studying (Weeks, 2020: 5). Therefore, a target population would be an ideal population that the researcher wishes to generalise to. However, in cases where this population is not available, the researcher will have to select a sample from the accessible population (Dwyer & Bernauer, 2014: 76; Thomas, 2021: 136).

For the quantitative phase of the study (questionnaires), the targeted population was SMMEs in the Northern Cape province. The total number of SMMEs in the Northern Cape province was estimated at 30 761 (SEDA, 2023: 19).

For the qualitative phase (interviews), the population was SMME support agencies in the Northern Cape province. According to Lebambo, Sambo and Van den Berg (2017: 63) and the Northern Cape Provincial Treasury (2017: 5), as presented in Table 4.3, there were a total of eight support agencies for SMMEs in the Northern Cape province. However, the researcher identified three additional support agencies which increased the total to 11 support agencies.

1.9.1.2 Sampling

When dealing with humans, a sample is regarded as a set of participants selected from a larger population for the purpose of conducting a survey (Kumar, 2014: 229; Andaleeb & Hasan, 2016: 114; Turner, 2020: 8). The sample should be representative of the population to ensure that the findings can be generalised from the research sample to the population (Bacon-Shone, 2015: 37; Dubey, Kothari & Awari, 2017: 450; Thomas, 2021: 136).

Sampling techniques include the probability and non-probability sampling technique (Dwyer & Bernauer, 2014: 78; Besen-Cassino & Cassino, 2018: 302). Probability sampling is a sampling technique that samples the chance of probability of each case being selected from the population that is known and is usually equal for all cases. Non-probability is a sampling technique that gathers samples using a process that does not allow all the individuals within a population an equal chance of being selected (Andaleeb & Hasan, 2016: 137; Thomas, 2021: 137).

For the quantitative phase, an acceptable sample size with a confidence level of 95%, interval of 5%, and a population of more than 20 000, 377 participants were recommended (Ofiazoglu, 2017: 12; Cohen, Manion & Morrison, 2018: 206). For the quantitative phase of the current study, the researcher received 377 questionnaires from online and hand-delivered questionnaires. However, while working through the questionnaires, the researcher realised that many of them were not fully completed. After consultation with the statistician and research supervisor, it was confirmed that 207 fully completed questionnaires were sufficient for the analysis of the data collected in the quantitative phase of the study. Convenience and snowball sampling, as non-probability sampling techniques, were used for the selection of the sample for the quantitative phase of this study.

For the qualitative phase, the current study followed Patten and Newhart's (2018: 111) recommendation of 10 interviews as a sample for a population with less than 20. However, as qualitative data has a deep focus on a relatively small sample, even single cases can be selected for a quite specific purpose (Patton, 2015: 264). For the qualitative phase, the sample size was 10 participants. The purposive sampling technique, as one of the non-probability sampling techniques, was used for the selection of the sample for this phase of the study.

1.9.2 Data collection and the research instruments

The below section provides an explanation of how the data collection unfolded for both the quantitative and qualitative phases of the research.

1.9.2.1 Quantitative phase (questionnaire)

A questionnaire was used for the quantitative phase of the study. A questionnaire is a form of enquiry that contains a systematically arranged series of questions that are given to the participants to elicit data for a study (Van Wyk & Okeke, 2018: 317). The questionnaire mainly comprised of close-ended questions and participants selected the most appropriate answer they saw fit. A rating-scale type of question, such as a Likert-scale, was used. It provided a range of responses to a given question or statement (Cohen *et al.*, 2018: 480). The questionnaire was divided into four sections from A to D.

The Northern Cape province is divided in five districts (Figure 1.1), namely, the Frances Baard, John Taolo Gaetsewe, ZF Mgcawu, Namakwa and Pixley Ka Seme districts. The researcher, with the assistance of three field workers, distributed the questionnaires by hand and electronically (online) to participants in the Northern Cape province. A total of 377 questionnaires were distributed in the five districts. A total of 207 completed questionnaires were received of which 130 questionnaires were hand-delivered and 77 were submitted electronically. Due to a database being unavailable, the researcher applied a convenience and snowball sampling approach to data collection.

1.9.2.2 Qualitative phase (interview guide)

The qualitative phase of the study consisted of interviews. The literature has identified various types of interviews, namely, structured interviews, semi-structured interviews, and unstructured interviews (Ellis, 2016: 104; Batmanabane & Kfourri, 2017: 8). For the current study, the researcher used semi-structured interviews. The interview guide comprised of open-ended questions. The interview guide was divided into five sections, namely, Sections A, B, C, D and E.

Two participants from the support agencies per district were interviewed. A total of 10 interviews were conducted. The five support agencies that participated in the interviews were the SEDA, IDC, the Vaal University of Technology, Lovelife (resorting

under SEDA and SEFA), and the !Kheis Local Municipality. These SMME support agencies were selected as they had indicated their availability and willingness to participate in the study. The visibility of the agencies in the local communities in the Northern Cape province was also a factor contributing to their selection.

The researcher gained access to the interviewee participants through signed gatekeeper letters, namely, from the IDC, SEDA, Lovelife, the Vaal University of Technology and Local Municipality. An interview request was submitted to the various provincial managers, as per the agreement in the gatekeeper's letters, and as per the responses, interviews were scheduled with support agency officials. Per gatekeeper, the following interviews were conducted: IDC (two), SEDA (three), Lovelife (two), the Vaal University of Technology (two) and Local Municipality (one). Three online Microsoft Teams, and seven telephonic interviews were conducted and recorded by the researcher. A recording application (Automatic Call Recorder) was used to record the calls, and the Microsoft Teams' recording function was also used.

1.9.3 Pilot study

A pilot study is regarded as the first step of the entire research process and is often a smaller-sized study assisting in the planning and modification of the main study (Pruzan, 2016: 151; In, 2017: 601). The pilot study is meant to identify any faults in the questioning (In, 2017: 604). Piloting helped the researcher to check on and correct each question prior to administering the final questionnaire and interview guide (Saunders, Lewis & Thornhill, 2016: 473).

For the quantitative phase of the pilot study, 26 SMME owners participated. The participants administrated the questionnaires electronically (online). Purposive and snowball sampling techniques were used for the quantitative phase of the piloting. The researcher obtained the contact details of participants from their written and radio advertisements. Thereafter, business owners/managers who had been contacted provided some of their associates' and networks' contact details.

The feedback received from the participants in the pilot study assisted the researcher to restructure some of the questions, to group questions that relate to a specific theme together, and to divide the questionnaire into sections.

For the qualitative phase of the pilot study, five SMME support agents participated and were successfully interviewed and recorded via Microsoft Teams. The purposive sampling technique was used for the piloting of the interview guide. The researcher shared a Microsoft Teams' link with the participants. The interviews were recorded with the consent of the participants. Feedback received from the participants in the pilot study included rephrasing and regrouping some of the questions.

The 26 questionnaires and five interviews were excluded from the final sample.

1.9.4 Data analysis

Data analysis entails the use of statistical methods to describe and interpret the results (Godwil, 2015: 90; Tehseen, Ramayah & Sajilan, 2017: 146; Liamputtong, 2020: 12). The data collected during the two different phases of the study was tabulated in two distinct categories: 1) the data collected from the questionnaires was used to obtain the SMMEs' perspective on the support they receive from SMME support agencies; and 2) the data collected from the interviews was used to describe the experiences and challenges that support agencies face in supporting SMMEs. Ultimately the data from both the questionnaire and the interview guide was used to meet the research objectives. The researcher consulted with a statistician regarding the analysis of the data and for both phases of the study (quantitative and qualitative phases). The following sections discuss the descriptive and inferential statistical techniques.

Descriptive statistics was applied in both phases of the study. Examples of descriptive statistical tests include the mean, mode, median, range, variance, standard deviation, standard error, kurtosis, and skewness (Cohen *et al.*, 2018: 727). The current study used frequency tables to summarise the data (Tables 5.1 to 5.4).

Inferential statistics strives to make inferences and predictions based on the collected data (Cohen *et al.*, 2018: 727). In general, inferential statistics involves two aspects, namely, estimation of population parameters (mean/standard deviation), and testing of statistical hypotheses (Leedy & Ormrod, 2020: 361). For the purpose of the current study, ANOVA was done to determine if the data was normally distributed. Pearson's correlation analysis was used to determine the relationships between the constructs. The hypotheses were rejected or accepted from the outcome of the results, using the *p* value. For the quantitative phase of the study inferential statistics includes the Cronbach's alpha, exploratory factor analysis (EFA), the Kaiser-Meyer-Olkin (KMO)

measure of sampling adequacy, Bartlett's Test of Sphericity, communalities, variance explained, scree plot, factor rotated component matrix and Pearson's correlation analysis. For the quantitative phase of the study, the collected data was coded before being exported to the statistical package for the Social Sciences (SPSS) software, version 27.0.

The process of qualitative data analysis is inductive, meaning the researcher reads, rereads, reflects on, infers from, and interprets the raw data/transcripts/memos (Cohen *et al.*, 2018: 645). For the qualitative phase, the data collected from the interviews was analysed by means of thematic and content analysis using Atlas.ti software to analyse the data. A code list was drawn up by the researcher containing all the codes generated from the interviews. The data was then presented in the form of network diagrams.

1.9.5 Validity and reliability

The section below explains the validity and reliability of both the quantitative and qualitative phases of the study.

1.9.5.1 Validity

Validity is assessed through the accuracy and trustworthiness of the collected data (Dwyer & Bernauer, 2014: 22, Pruzan, 2016: 157). Validity is categorised under content-, concurrent-, predictive-, and construct validity (Saunders *et al.*, 2016: 20; Dos Santos *et al.*, 2021: 97).

The quantitative phase of the study utilised content validity because the questionnaire covered the full scope of the specific constructs that were evaluated. The literature review and pilot study ensured internal validity. Validity was further confirmed through using the KMO and Bartlett's Test of Sphericity, communalities test, total variance explained, scree plot, and factor rotated component matrix.

The internal validity of the qualitative phase of the study was assured by linking the interview questions back to the research questions, as well as by pre-testing the interview guide. The authenticity of the research and the data relate to the accuracy, genuineness, and truthfulness of the research (Saunders *et al.*, 2016: 207; Ledford & Gast, 2018: 3). The researcher ensured that no other similar project or research had

been conducted in the Northern Cape province. Furthermore, authenticity was ensured by recording and transcribing the interviews.

1.9.5.2 Reliability

The term 'reliability' is essentially an "umbrella" term for dependability, consistency, and replicability over time, over instruments, and over groups of participants (Cohen *et al.*, 2018: 268). Reliability in the quantitative context refers to the extent to which an instrument consistently measures and produces the kind of results it is intended to measure and produce (Heale & Twyncross, 2015: 66; Taherdoost, 2018: 33).

For the quantitative phase of this study (including the pilot study), the researcher used Cronbach's alpha for the calculation of the reliability scores. Maree (2015: 216) and Adams and Lawrence (2019: 79) referred to the guidelines for the interpretation of Cronbach's alpha coefficient as: 0.90 - high reliability, 0.80 - moderate reliability, and 0.70 - low reliability. Additionally, to ensure the reliability, the statements in the questionnaire were designed to collect information about support strategies, limitations and sustainability and barriers to SMMEs. Overall, reliability was achieved by ensuring that the research records were kept so that another researcher could repeat the study.

The qualitative phase of the study addressed reliability concerns through inter-rater reliability. Inter-rater reliability occurs when another observer with the same theoretical framework and observing the same phenomena would have interpreted them in the same way (Cohen *et al.*, 2018: 270). All the participants were asked the same questions to ensure consistency. Furthermore, gatekeeper letters, recordings and transcriptions were archived for translatability, transparency, dependability, creditworthiness, and to demonstrate that the research methodology was meticulously followed.

1.10 DELIMITATIONS AND ASSUMPTIONS OF THE STUDY

According to Theofanidis and Fountouki (2018: 156), delimitations are limitations consciously set by the researcher throughout the study. For the purpose of the current study, the researcher intentionally focused on the Northern Cape province as the research area. A further delimitation of the study was that it adopted a mixed method approach. The participants in the quantitative phase of the study were delimited to

SMME owner/managers, while only SMME support agency officials participated in the qualitative phase of the study. The stated delimitations assisted the researcher in determining the focus of the study.

The first assumption of the current study was that all the participants were based in the Northern Cape province, and the participants represented formal businesses. Formal businesses are those businesses that are registered at the Companies and Intellectual Property Commission (CIPC). Participants were conversant in English, as the research instruments were in English. Another assumption was that all the participants willingly participated in the study.

1.11 LIMITATIONS OF THE STUDY

Limitations refer to the matters and occurrences during the data collection process that the researcher had no control over (Theofanidis & Fountouki, 2018: 156). A limitation for this study was the limited research data in terms of support for SMMEs in the Northern Cape province. Resource and time constraints experienced by the researcher hindered the progress of the study. Furthermore, the Northern Cape province is widely dispersed, and this was a limitation to reaching the required participants.

The researcher initially intended to utilise only online data collection for the quantitative phase, but due to the non-availability of the DEDAT's database, the researcher was compelled to switch to the use of hand-delivered questionnaires also. Lastly, based on the decision to also hand deliver the questionnaires, the researcher was forced to obtain the assistance of fieldworkers, due to the dispersity of the Northern Cape province.

1.12 ETHICAL CONSIDERATIONS

Ethical clearance for the study was obtained from the Department of Business Management, of the College of Economic and Management Sciences (CEMS) at the University of South Africa (UNISA) (Appendix A). The Code of Ethics that governs research at UNISA was used as a guideline for addressing ethical considerations (UNISA, 2016: 1-31). Prior to participating in the study, the researcher informed each

participant of its purpose and requirements. Each participant received a letter of consent to complete before completing the questionnaire and interview guide.

The participants' identity was not disclosed, thus addressing the issue of protecting participants' privacy, and participation was also voluntary. The researcher reported the findings completely and honestly, without prejudice or misrepresenting anyone. In addition, high standards in the research were maintained by focusing on implementing proper referencing of sources and acknowledgment of sources of information.

In adhering to the aforementioned principles, the researcher took the following approach: Before attempting to engage with the participants, gatekeeper's letters were obtained from DEDAT, IDC, SEDA, Lovelife, !Kheis Local Municipality (which resorts under the provincial economic development office) and the Vaal University of Technology (incubation centre, and resorting under SEDA) to obtain permission to utilise their relevant databases for the quantitative phase of the study (although the researcher did not receive the databases from the gatekeepers), and to obtain the contact details of support agency officials for the qualitative phase of the study.

For the quantitative phase of the study, three field workers were appointed to assist the researcher with the collection of data. They signed a confidentiality agreement to ensure they upheld the codes and conducts of ethics. The researcher trained the fieldworkers on how to approach the participants and to ensure that the questionnaires were fully completed. Additionally, a statistician who was consulted regarding the statistical analysis, also signed a confidentiality agreement.

The participants participating in the interviews were requested to give consent to record the interviews. The interviews were recorded via Microsoft Teams or a telephone recording application (Automatic Call Recorder).

1.13 CHAPTER OUTLINE

The study consists of the following chapters:

Chapter 1

This chapter introduced and provided a background to the study. The problem statement, research questions, objectives, and hypotheses were presented, followed by the contribution of the study. A brief literature review was presented. This was

followed by the research methodology, and the chapter concluded with the delimitations, assumptions, limitations, and ethical considerations of the study.

Chapter 2

This is the first chapter on the literature review and commences with an overview of the Northern Cape province and SMMEs. SMME support strategy theories are then discussed. The chapter continues with a discussion on the impact of the Covid-19 pandemic on SMMEs, followed by discussions of the support and support strategies for SMMEs.

Chapter 3

This is the second chapter of the literature review and presents a discussion of SMME failure, SMME sustainability, and SMME barriers.

Chapter 4

This chapter presents the research methodology for the study, including the research approach, philosophy, paradigm, and research design. The research environment is explained and is followed by the data collection. This is followed with a discussion of the data preparation, processing, and analysis. The chapter concludes with a discussion of the ethical considerations of the study.

Chapter 5

Chapter 5 presents the research results and findings of the study. The data analysis for the quantitative phase of the study is presented, followed by the descriptive statistics. Cronbach's alpha for reliability, EFA, correlation and hypotheses testing are then presented. The chapter continues with the data analysis for the qualitative phase of the study.

Chapter 6

This chapter presents a framework for SMME support strategies. The chapter commences with a description of and implementation suggestions for the building blocks (Table 6.1) of the framework.

Chapter 7

This chapter provides a summary of the research chapters. The research objectives are revisited, followed by the hypotheses that are supported by the study. The significance of the study, and theoretical, methodological, and practical implications are provided. Furthermore, the chapter discusses the limitations of the study. The chapter continues with recommendations and concludes with suggestions for further research areas.

1.14 CONCLUSION

This chapter introduced the background to the overall study. The problem statement was presented, followed by the research questions, objectives, and the hypotheses. The literature review highlighted the key concepts of the study, namely, support agencies and support strategies. Further to this, SMMEs, support strategies, and sustainability and barriers to SMMEs were discussed.

The discussion of the research methodology followed in the study presented the population and sampling, data collection, pilot study, data analysis, and the validity and reliability of the study. The delimitations, assumptions and limitations of the study were also presented. The chapter continued with the ethical considerations applied to the study and concluded with the chapter outline.

The next chapter is the first of the two literature chapters and discusses the Northern Cape (province) and SMME support strategies.

CHAPTER 2: THE NORTHERN CAPE PROVINCE AND SMME SUPPORT STRATEGIES

2.1 INTRODUCTION

This chapter commences with an overview of the Northern Cape province and continues with an overview of SMMEs. The chapter further discusses the SMME support strategy theories and the impact of the Covid-19 pandemic on SMMEs. Thereafter, the support available to SMMEs is outlined and the various SMME support agencies in South Africa are presented, namely, DSBD, SEDA, SEFA, NEF, IDC, Northern Cape Economic Development, Trade, and Investment Promotion Agency (NCEDA), National Youth Development Agency (NYDA), and DEDAT. A summary of the SMME support agencies is presented, followed by a discussion pertaining to the support strategies for SMMEs. These strategies include social responsibility, stakeholder relations/engagement, networking, collaboration, partnerships, business incubation and mentorship.

2.2 OVERVIEW OF THE NORTHERN CAPE PROVINCE

The Northern Cape province shares borders with four other provinces, namely, the Western Cape, Eastern Cape, Free State and North-West. To the north it also shares borders with Namibia and Botswana. The Orange River flows through this province, and it forms the border with the Free State and Namibia. The capital city of the Northern Cape province is Kimberley.

The Kalahari Gemsbok National Park is one of the many interesting places in the province and forms part of the Kgalagadi Transfrontier Park, which is an international park shared with Botswana. A large part of the land in the province is desert, including Namaqualand, great parts of the Karoo, and parts of the Kalahari Desert. The Khoi and San groups used to live in these deserts, and it is where examples of San Rock art are still in existence (StatsSA, 2016: 1).

The province is also well known for its diamonds and rich minerals. Alluvial diamonds are extracted from the beaches and the sea between Alexander Bay and Port Nolloth. The Sishen Mine near Kathu is the biggest source of iron ore in South Africa, while the

copper mine at Okiep is one of the oldest mines in the country. Copper is also mined at Springbok and Aggeneys towns. The province is also rich in asbestos, manganese, fluorspar, semi-precious stones, and marble (Municipal Demarcation Board, 2018: 2; Jacobs *et al.*, 2019: 3). Most of the population residing in the province are black Africans, followed by coloureds. The most spoken languages are Afrikaans, Setswana, Xhosa and English, while a small part of the population speaks other South African official languages (Northern Cape Provincial Government, 2021: 3).

According to StatsSA's (2022: 19) mid-year population report, South Africa has a population of approximately 60.6 million inhabitants. The provincial estimates show that the Gauteng province has the largest share of the population (16.09 million), followed by KwaZulu-Natal (11.5 million), Western Cape (7.2 million), and the Eastern Cape (6.6 million). This is followed by Limpopo (5.9 million), Mpumalanga (4.7 million), North-West (4.1 million), Free State (2.9 million), and the Northern Cape with the lowest population (1.3 million) (StatsSA, 2022: 31).

The Northern Cape province has fertile agricultural land in the Orange River Valley, especially at Upington, Kakamas and Keimoes, where grapes and fruit are cultivated. The interior Karoo relies on sheep farming, while the karakul-pelt industry is one of the most important in the Gordonia district of Upington. Wheat, fruit, peanuts, maize and cotton are produced at the Vaalharts Irrigation Scheme near Warrenton (Municipalities of South Africa, 2023: 1). The Northern Cape province offers potential business opportunities to SMMEs in various sectors, such as eco-tourism, stargazing, arid-agriculture, mining and minerals, and the renewable energy sectors (Jacobs *et al.*, 2019: 3).

The provincial economy recorded low economic growth of 0.5% in 2018, after growing at a higher rate in 2017, at 2.8% (Northern Cape Provincial Government, 2021: 10). Provincially, the mining and quarrying industries remain the largest contributor to the provincial gross domestic product (GDP). The Frances Baard district makes the largest contribution to the economy of the province (Northern Cape Provincial Government, 2021: 14). In 2019, females recorded a higher unemployment rate than males, while the Coloured population group recorded the highest unemployment rate among the population groups in the province (Northern Cape Provincial Government, 2021: 24).

Despite the richness in resources, SMMEs in the province struggle to survive and to sustain themselves. Therefore, the researcher had more reasons to investigate the current support for SMMEs, and to further explore possible strategies that SMMEs might use to become more sustainable.

2.3 OVERVIEW OF SMMEs

There is no generally accepted definition of SMMEs. Definitions of SMMEs often vary by country, and are usually based on the number of employees, the annual turnover, or the value of assets of enterprises (Hatten, 2016: 4; Kuzilwa & Nyamsogoro, 2017: 424).

In European countries, the European Commission defines SMMEs as businesses with less than 250 employees that have an annual turnover of up to 50 million Euros, or a balance sheet of no more than 43 million Euros (as set out by the Commission Recommendation of 6 May 2003) (European Commission, 2020: 8).

In emergent or developing countries, micro enterprises are defined as enterprises with up to 10 employees, small enterprises are those that have 10 to 100 employees, and medium-sized enterprises as those with 100 to 250 employees (International Labour Conference (ILC), 2015: 2; Hatten, 2016: 4).

In South Africa, "small enterprise" means a separate and distinct business entity, together with its branches or subsidiaries, if any, including cooperative enterprises, managed by one owner or more predominantly carried on in any sector or subsector of the economy mentioned in column 1 of the Schedule and classified as a micro, a small or a medium enterprise by satisfying the criteria mentioned in columns 3 and 4 of the Schedule" (Table 1.1). Therefore, in South Africa small businesses are defined as having up to 50 employees and medium businesses have up to 250 employees (DSBD, 2019: 1-2). For the purpose of this study, the terms 'SMMEs' and 'small businesses' are used interchangeably.

SMMEs are regarded as the cornerstone of all economies, and they have a wide local character, which drives employees' commitment. They create the conditions needed for the formation of the middle class, something which provides stability to the society. They have a vast societal impact via their CSR actions, and they have an important

environmental impact (Kuzilwa & Nyamsogoro, 2017: 425; Telukdarie, Philbin, Mwanza & Munsamy, 2022: 813; Mokoena & Liambo, 2023: 342).

In African regions, SMMEs are seen as dominant forces for economic development and industrialisation because of their innovative practices and the solutions they provide to different economic problems, particularly in terms of employment (Lincoln, 2018: 117; Duffett & Cromhout, 2022: 1; Rungani, 2022: 2).

In South Africa, SMMEs provides an estimate of 9.3 million jobs (Matekenya & Moyo, 2022: 454; SEDA, 2022b: 14). SMMEs play an important role in economic development, since they can provide basic goods and essential services to poor and excluded people (Curtis, 2016: 6; Tsambou & Esone, 2016: 10; Azimovna, Shokhrukhovich & Sodirovich, 2022: 54). SMMEs generated 22% of the annual turnover in the formal business sector in the 2019/20 financial year (StatsSA, 2020: 1). The option to start your own business remains a natural alternative for people struggling to find a job (SEDA, 2020: 16; Pauca, Vásquez, Acobo & Gonzáles, 2022: 1047). Provided the adverse microeconomic conditions, the growth in SMME numbers can result in serious competitive pressure in the sector (SEDA, 2020: 16; 2022b: 9).

2.4 SMME SUPPORT STRATEGY THEORIES

A framework serves as a foundational plan for research, establishing the organisational structure that supports the academic research theory (Stewart & Klein, 2016: 616; Labaree, 2023: 1). It acts as a perspective through which the researcher examines the study, enabling the conceptualisation of the research (Ahmad, 2019: 3). Theories can elucidate existing phenomena or predict the unfolding of situations, providing approaches to analyse problems (Salmons, 2019: 25-26). The next section presents a discussion on three theories concerning SMME support strategies that are relevant to the current study.

2.4.1 The resource-based theory

The resource-based theory, also known as the resource-based view (RBV), is a strategic management perspective that emphasises the significance of resources in achieving competitive advantage and enhancing organisational performance (Barney, Ketchen Jr, & Wright, 2021: 3). This theory highlights the importance of valuable, rare, inimitable, and non-substitutable resources in sustaining competitive advantage

(Barney, 1991: 117; Purba, Gumulya, Hariandja & Pramono, 2023: 430). These resources enable firms to capitalise on opportunities or defend against threats by being valuable, rare, inimitable, and non-substitutable (Barney, 1991: 106; Wanjogo & Muathe, 2022: 32; Zvarimwa & Zimuto, 2022: 18).

The Resource-Based Theory is a crucial tool for organisations as it allows them to comprehend how their internal resources and capabilities lead to a competitive edge and long-term success (Assensoh-Kodua, 2019: 149-150). By aligning their strategies to their internal strengths, businesses are better equipped to navigate the intricate business landscape and achieve sustained growth (Barney, 1991: 111; Grant, 1991: 133; Ullah, Tahir, Shahzadi & Kamran, 2023: 469). Therefore, in the context of SMMEs, this theory emphasises the importance of identifying and leveraging the specific resources that make a business competitive (Chakabva, Tengeh & Dubihlela, 2021: 4). This theory was employed to understand the importance or value of non-capital resources in a business. Supporting SMMEs based on the RBV involves identifying and enhancing their unique resources, such as human capital, technology, and relationships, to improve competitiveness.

2.4.2 Social capital theory

Social capital refers to the value derived from social networks and relationships. In the context of SMMEs, the social capital theory underscores the significance of relationships, networks, and trust in fostering business success (Abdulhamid, Ango & Abubakar, 2023: 79). SMMEs with high social capital benefit from strong connections among entrepreneurs, employees, suppliers, and customers (Yuliarmi, Dewi, Rustariyuni, Marhaeni & Andika, 2021: 31). These relationships facilitate the exchange of information, resources, and support, contributing to the resilience and innovation of the business (Lin, 2017: 6-7). Trust and reciprocity within the entrepreneurial community enhance collaboration and the ability to navigate challenges. Social capital can manifest in various forms, including bonding ties within the enterprise, bridging connections to other businesses or industries, and linking relationships with external institutions (Thomas & Gupta, 2021: 5). Leveraging social capital in SMMEs can lead to increased access to markets, knowledge, and opportunities, ultimately influencing the overall competitiveness and sustainability of these enterprises (Sarwar, Khan,

Yang, Khan, Haseeb & Sarwar, 2021: 10; Fanggalda, Sutrisno, Fanggalda & Permana, 2023: 109).

Supporting SMMEs through social capital involves facilitating networking events, mentorship programmes, and initiatives that strengthen the social ties within the business community.

2.4.3 Institutional Theory

In the context of support strategies for SMMEs, institutional theory highlights the role of formal and informal structures, regulations, and norms in shaping the behaviour and success of these businesses (DiMaggio & Powell, 1983: 147; Lewis, Cardy & Huang, 2019: 12). The Institutional theory posits that SMMEs are influenced by the broader institutional environment, including government policies, industry standards, and cultural expectations (Ashrafi, Magnan, Adams & Walker, 2020: 12). Support strategies, therefore, should align with and leverage existing institutional frameworks to enhance the legitimacy and acceptance of SMMEs. This might involve crafting policies that encourage entrepreneurship, providing financial incentives, and fostering a supportive regulatory environment (Urban & Dlamini, 2020: 270). Additionally, support initiatives should recognise and adapt to the informal norms and practices within specific industries or communities, acknowledging the influence of both formal and informal institutions on the development and sustainability of SMMEs (Farisani, 2022: 12b).

2.5 IMPACT OF COVID-19 ON SMMEs

The effect of the Covid-19 pandemic has been devastating on economies all over the world (Aladejebi, 2020: 24). In 2021, statistics indicated a sharp decline in SMME numbers, mainly due to the Covid-19 pandemic. South Africa suffered a dramatic collapse in economic activity in the second quarter of 2020 (March 2020), when the President of South Africa announced a national lockdown, due to the Covid-19 pandemic (Fonn & Nkonki, 2020: 1).

SMMEs are more flexible and adaptable than large organisations because of their smaller size, their tendency to be privately owned, and their relatively flat hierarchical structures, which can be beneficial during a crisis (Juergesen, Guimón & Narula, 2020: 500). However, they were the most exposed to the risks resulting from the pandemic,

as they generally did not have the resources to survive (Rathore & Khanna, 2020: 29; Cepel, Gavurova, Dvorsky & Belas, 2020: 249; Fitriasaki, 2020: 54; Grondys, Ślusarczyk, Hussain & Androniceanu, 2021: 2).

Globally, the impact of the Covid-19 pandemic resulted into mass layoffs, slowing down of, for example, the Chinese economy (including mass production), global supply chain disruptions, slowed global economic activity, while some panic among consumers and firms distorted usual consumption patterns and created market abnormalities (Warwick & Roshen, 2020: 45). Consequently, many businesses had to retrench employees or close due to the pandemic. However, many businesses/entrepreneurs were also afforded an opportunity to start, expand their business or even take advantage of technological improvements (Bosma, Ionescu-Somers & Guerrero, 2021: 16; Mkhonza & Sifolo, 2022: 12).

While European, American, and Latin American entrepreneurs suffered from substantial negative impacts due to the pandemic, Asian markets were overall more positively impacted because they have become important suppliers of essential products and technologies to the world (National Entrepreneurship Context Index (NECI), 2020: 11; Bosma *et al.*, 2021: 17).

Studies showed that in developed countries, SMMEs experienced logistical issues due to the disruption of transportation and labour shortages, demand disruptions, a drop in consumer confidence, and the shutting down of global value chains in some industries (Al-Fadly, 2020: 637; Juergesen *et al.*, 2020: 501; Grondys *et al.*, 2021: 8).

In developing countries, studies showed that the Covid-19 pandemic affected SMMEs negatively in terms of operational and financial problems, decreased demands, problematic supply chains, problems with forecasting the future business direction, cash flow problems, risk of bankruptcy, access to stimulus packages, and increased raw material cost (Omar, Ishak & Jusoh, 2020: 139; Razumovskaia, Yuzvovich, Kniazeva, Klimenko & Shelyakin, 2020: 2; Enwereji, 2022: 125).

In African countries, the impact of the pandemic included a sharp decline in oil prices, disruption of the global supply chain, reduction in revenue, reduced staff salaries, SMMEs' inability to repay loans, rent and salaries, and business closures (Aladejebi, 2020: 26; Bruwer, Perold & Hattingh, 2020: 7; Bureau for Economic Research (BER), 2020: 3).

South Africa was also prompted to respond to the impact of the Covid-19 pandemic on small businesses. The public and private sector offered much needed financial and non-financial support to help reduce loss of jobs and closure of several small businesses (Bimha & Primrose, 2021: 5; Jamieson & Van Blerk, 2022: 5; Ladzani, 2022: 30).

Governments all over the world implemented a range of both financial and non-financial support, such as direct financing, tax stimuli, financial guarantees, tax reliefs, and loans on operating capital at a lower interest rate (Cepel *et al.*, 2020: 249; Brown, Rocha & Cowling, 2020: 387; Aladejebi, 2020: 27). However, despite the support from governments, many businesses struggled to access these programmes, and therefore, many SMMEs were left in a vulnerable state (Bartik *et al.*, 2020: 17656; Song, Yang & Tao, 2020: 2; Omar *et al.*, 2020: 148; Kalemli-Özcan *et al.*, 2021: 32).

2.6 SUPPORT FOR SMMEs

In the United States of America (USA), the Small Business Amendment Act of 1953 (Public Law 83–163) was promulgated to create the Small Business Act (SBA) no. 632 of 1953 (United States Government, 2022: 1). The SBA administers various types of programmes to support small businesses, including loan guarantees and venture capital programmes to enhance small businesses' access to capital; contracting programmes to increase small businesses' opportunities, and direct loan programmes for businesses, homeowners, and tenants to aid in their recovery from natural disasters; and small business management and technical assistance training programmes to assist in business formation and expansion (United States Government, 2022: 2).

In Japan, and at the national level, the Small Medium Enterprise (SME) Agency, under the Ministry of Economy, Trade, and Industry (METI), executes and coordinates SME policy towards other actors. SME Support Japan and the Regional SME Support Centres deliver further support measures to small businesses, and wider SME support. METI and the local prefectures cooperate to ensure the vertical coherence of policy delivery Organisation for Economic Co-operation and Development (OECD), 2021: 1). SME Support Japan is an institution that plays a central role in implementing small business governmental policies and operates within the sphere of METI (SME

Support Japan, 2021: 1). Various SME support services are also provided, such as incubation facilities, partnerships, market expansion, overseas business development, consulting services, dispatching experts (mentoring), talent development, access to information and funding (SME Support Japan, 2021: 1).

In developing countries, there is significant funding for SME support programmes by multilateral development banks, international financial institutions, bilateral donors, and governments. However, much of this support focuses on two areas, namely: providing financial loans to SMEs, and advocating general reforms to the investment climate, which mainly benefit large enterprises, including multinational organisations, rather than SMEs (Curtis, 2016: 5).

As part of the Kenyan government's 2030 vision, a series of transformations have been implemented to support SMMEs. It includes simplifying the application process for financial loans, operating permits and legal protection, and the development of new product/services for new markets. It also includes the introduction of financial and non-financial packages to help increase SMEs' global and regional competitiveness, as well as tax incentives for training and development (Government of Republic of Kenya, 2007: 14; International Trade Centre, 2019: 2).

In South Africa, support for SMMEs constitutes a major lever in the inclusive transformation of the economy (DSBD, 2023: 660). The South African government has, through institutional and governmental support initiatives, prioritised the support for SMMEs (Zulu *et al.*, 2023: 4), and this has resulted in poverty reduction, job creation and economic growth (Nthite & Worku, 2020: 130). There are various support agencies in South Africa, as discussed next.

2.6.1 SMME support agencies

This section discusses the various SMME support agencies in South Africa.

2.6.1.1 Department of Small Business Development (DSBD)

In South Africa, the Ministry of Small Business Development was established in 2014, with the focus on the development of SMMEs and co-operatives. The aim of the DSBD is to demonstrate the government's commitment to place SMMEs and co-operatives at the centre of economic growth and job creation (DSBD, 2022: 24). The DSBD focuses on enhanced support for small businesses with the emphasis on programmes

to advance entrepreneurship amongst women, the youth, and people with disabilities, to contribute to job creation and economic growth (DSBD, 2020: 17).

The DSBD's objectives are, firstly, to facilitate the development and growth of small businesses to contribute to inclusive and shared economic growth and job creation through public and private sector procurement. Secondly, to facilitate partnerships with all spheres of government as well as the private sector to ensure cooperation to benefit small businesses and co-operatives. Thirdly, to advocate for a conducive regulatory environment for small businesses and co-operatives to enable access to finance, investment, equitable trade and market access in a sustainable manner. Finally, to facilitate radical economic transformation through the increased participation of small businesses and co-operatives in the mainstream economy (DSBD, 2020: 17).

2.6.1.2 Small Enterprise Development Agency (SEDA)

The Small Enterprise Development Agency (SEDA) is an agency of the Department of the DSBD and provides non-financial support to small enterprises and co-operatives (Borel-Saladin & Petersen, 2022: 3; Maziriri & Maramura, 2022: 6). The 54 branches of SEDA in South Africa (SEDA, 2022a: 29) supply business-related advice, consultancy and training, and mentorship services in all areas of enterprise development. These services provide solutions related to various business functions, such as production, human resources, finance, marketing, and export development.

Rural enterprise development and co-operatives are supported through the Co-operatives and Community Private Partnerships Programme (CPPP). Through the SEDA technology programme (STP), they also provide technology transfer, business, and technology incubation services, as well as incentives for the implementation of management systems (such as ISO9001 and OHSAS 18001), product testing, and certification (through the STP) (Bowmaker-Falconer & Meyer, 2022: 29; SEDA, 2022a: 29). Practical examples of how SEDA supports SMMEs, and co-operatives are seen in the assistance with the registration on export platforms, trade missions, and product quality improvement interventions to improve the quality of their products (SEDA, 2022a: 13).

Part of SEDA's intervention plans to combat the challenge of market access can be seen in the pop-up markets, national and local exhibitions, Enterprise and Supplier Development (ESD) opportunities with the private sector, SheTrades (enabling South

African women entrepreneurs to have access to global markets), and international exhibitions. The local access to market opportunities is organised in various provinces, while international exhibitions are facilitated through digital platforms and trade missions (SEDA, 2022a: 16).

In terms of the above, it has been recommended that SEDA should appoint consultants to monitor how SMMEs manage their businesses (Rungani & Klaas, 2022: 9). A challenge for the delivery of SEDA services is that the existing services vary considerably in depth and quality across the entrepreneurial ecosystem (Bowmaker-Falconer & Meyer, 2022: 29).

Part of SEDA's business improvement plans is to improve on the quality of the support given to SMMEs and to elevate business sustainability issues. It is planned to improve the support that SEDA provides to the township and rural businesses, and to enhance the capacity-building offered to small businesses (SEDA, 2022a: 14).

2.6.1.3 Small Enterprise Finance Agency (SEFA)

The Small Enterprise Finance Agency (SEFA) provides access to finance for SMMEs in South Africa through the provision of lending packages and credit guarantees (Koti & Modiba, 2022: 319). SEFA supports the institutional strengthening of financial intermediaries so that they can be effective in supporting SMMEs and creating strategic partnerships with various institutions for sustainable SMME development and support. Furthermore, SEFA monitors the effectiveness and impact of its financing, provides credit guarantees and capacity-development activities, and develops (through partnerships) innovative finance products, tools, and channels to catalyse increased market participation in the provision of affordable finance (SEFA, 2020: 21; Baloyi & Khanyile, 2022: 4).

SEFA has 11 offices and 32 co-locations (sharing offices with SEDA and the IDC to facilitate application origination) in the country (SEFA, 2022: 11). Their target market is black people, women, the youth, rural communities, and people with disabilities (SEFA, 2022: 12). SEFA's products include direct and wholesale lending, credit guarantees, fund management and auxiliary services and property portfolio management (SEFA, 2022: 13). SEFA, unfortunately, also experiences challenges, such as poor repayments from clients operating logistics businesses, fuel retailers and those in the tourism and hospitality industry (SEFA, 2022: 39). While fraud within

SEFA is another challenge, Mphidi (2022: 158) recommended that the government should investigate and recover the lost funds from perpetrators.

2.6.1.4 National Empowerment Fund (NEF)

The National Empowerment Fund (NEF) is a catalyst for B-BBEE in South Africa (Abrahams, 2019: 823). Its mission is to promote, enable, implement, and develop innovative investment and transformation solutions to advance sustainable black economic participation in the economy (NEF, 2022: 21). The NEF provides financial and non-financial support to SMMEs (Bosiu, Goga & Nyamwena, 2023: 9) by supporting entrepreneurship, procurement and franchise funding, business planning, incubation, training, and mentorship (NEF, 2021: 10).

The NEF that is represented in all the provinces of South Africa (NEF, 2022: 22) offers financial products, such as venture capital funding structures, the development of black industrialist funding in strategic sectors, franchise finance, procurement/contract finance, entrepreneurship funding, business acquisition funding, new venture funding, business expansion and capital market funding, and liquidity and warehousing (NEF, 2022: 26). The non-financial products of the NEF include, investor education, entrepreneurial training sessions, and business referral, and incubation and social facilitation (NEF, 2022: 48).

However, besides the support available for SMMEs, the NEF should conduct more awareness campaigns on media platforms used by students and the youth to promote entrepreneurship (Ngcobo & Khumalo, 2022: 98).

2.6.1.5 Industrial Development Corporation (IDC) of South Africa Limited

The Industrial Development Corporation (IDC) of South Africa Limited was established in 1940 through an act of parliament (IDC Act No. 22 of 1940) and is fully owned by the South African government (South African Government, 1940: 1). The IDC is a national development finance institution. Their primary objectives are to contribute to the generation of balanced, sustainable economic growth in Africa, to the economic empowerment of the South African population, and to promote the economic prosperity of all citizens. The IDC achieves this by promoting entrepreneurship through the building of competitive industries and enterprises that are based on sound business principles (IDC, 2018: 6).

Furthermore, the mandate of the IDC is to fund black-owned and empowered companies, black industrialists, women, and youth-owned and -empowered enterprises (IDC, 2022: 13). They also have representation in all the provinces of South Africa (IDC, 2022: 18). Some existing products for the support of SMMEs include the Agri-Industrial Fund, Black Industrialists and Exporters Conference, Credit Line Offering to Non-banking Intermediaries, Downstream Steel Industry Competitiveness Fund (DSCIF), Green Tourism Incentive Programme, Manufacturing Competitiveness Enhancement Programme (MCEP), SME-Connect, SMEs and Midcap Companies and the Furniture Industry Challenge Fund (IDC, 2023: 1).

The IDC (2022: 60) mentioned in their annual report that due to the nature of SMMEs, the current systems, processes and instruments may not be appropriate and are being revised for closer alignment to the market. More aggression in trade finance and short-term working capital is sought, and fit-for-purpose requirements and instruments for different transactions are being designed and streamlined to ease access to finance, to improve turnaround times, and improve client experience (IDC, 2022: 60).

2.6.1.6 Northern Cape Economic Development, Trade and Investment Promotion Agency (NCEDA)

Another support agent is the Northern Cape Economic Development, Trade, and Investment Promotion Agency (NCEDA) which promotes the province as business-friendly through the promotion of sustainable growth, facilitating the creation of a conducive environment for trade and investment within the province, focusing on attracting investment, promoting trade, pursuing economic development, and striving for sustainable and quality job creation (NCEDA, 2022: 15).

NCEDA assists with business enterprise and rural development through funding in respect of approved enterprise development and engages in project management and in the development and management of immovable property (NCEDA, 2018: 3). However, Gasela's (2021: 1) study found that there is a misalignment between the corporate- and business-level strategies in South African public entities, such as NCEDA, which is caused by a lack of capacity, ineffective communication, lack of impact assessment, and duplication of projects, which negatively affect their strategic implementation.

2.6.1.7 National Youth Development Agency (NYDA)

The National Youth Development Agency (NYDA) is involved in youth issues and facilitates youth development. NYDA originated from the National Youth Development Agency Act No. 54 of 2008 (South African Government, 2008b: 2). Their activities include lobbying and advocating the integration of youth development in all spheres of government, the private sector and civil society; initiating, implementing, facilitating, and coordinating youth development programmes; and monitoring and evaluating youth development interventions; and mobilising the youth for active participation in civil society engagements (NYDA, 2018: 4). NYDA provides the following services to the youth of South Africa:

- At an individual level, NYDA provides information on job and youth services, and linkages to other youth development programmes (NYDA, 2022: 8);
- At community level, NYDA encourages young people to be catalysts for change in their communities through their involvement in community development and social cohesion activities, the National Youth Service (NYS) programmes, as well as dialogue (NYDA, 2022: 8);
- At a provincial and national level, through its policy development, partnership and research programmes, NYDA facilitates the participation of youth in the development of key policy inputs to shape the socio-economic landscape of South Africa (NYDA, 2022: 8);
- For SMMEs, NYDA has compiled a database of stakeholders and youth SMME participants (NYDA, 2022: 56);
- They are in partnership with Media, Information and Communication Technologies Sector Education and Training Authority (MICT SETA) to collaborate in programmes that support skills development, which in turn, support SMME development (NYDA, 2022: 57);
- They are in partnership with the Transport Education Training Authority Sector Education Training Authority (TETA SETA) to provide coaching and mentorship for SMMEs in the transportation industry (NYDA, 2022: 57);
- Furthermore, they are in partnership with Unilever to further develop and collaborate with the implementation of a specialised strategy to introduce business incubation, mentorship, monitoring, and the evaluation of SMMEs (NYDA, 2022: 62).

NYDA (2022: 18) stated in their annual report for the 2022 financial year that the environment for the youth is complex and requires relationships with the government and non-governmental institutions to implement programmes that are run by, for, and with young people. This environment requires a multi-sectoral framework within which youth development programmes can be implemented in an integrated manner to maximise outcomes.

The youth need to be responsive to challenges, irrespective of their race, gender, colour, creed, geographical location, or political affiliation (NYDA, 2022: 18). However, according to Mazwi (2020: 105-106) NYDA is not fully integrated with young people and does not conduct regular evaluations to establish what the perception of young people are, and to determine if NYDA has had a positive impact on them. Nonetheless, NYDA has been rated as the most effective SMME support agency in South Africa (Bowmaker-Falconer & Meyer, 2022: 31).

2.6.1.8 Department of Economic Development and Tourism (DEDAT)

The mission of DEDAT is to accelerate the economic growth of the Northern Cape province through diversification, empowerment, employment, business creation, and sustainable development (DEDAT, 2021: 25). The main services of the DEDAT are to support the development of SMMEs through creating programmes, such as tourism industry interventions, investment initiatives, exposing SMMEs to export markets, facilitation with business plans, enabling access to finance and markets, regular stakeholder consultative meetings, regular awareness programmes of their services; and complaints from SMMEs to be resolved within 25 working days (DEDAT, 2021: 60-62).

In South Africa, there are various other initiatives that focus on SMME support, such as the Richard Branson Foundation (Branson, 2019: 1), SASOL (2017: 1), and First National Bank (FNB) (2021: 1), however, these were not explored by the current study as the focus was on government support programmes, as highlighted above.

2.6.2 Summary: SMME support agencies and SMMEs

Despite the available support to SMMEs, the DSBD has found that SMME support agencies are disconnected from SMMEs, with poor systems, a lack in communication and procedures, and limited leadership on a national scale (DSBD, 2020: 24; Botha *et*

al., 2021: 7; Rungani, 2022: 11; Van der Spuy & Antonites, 2022: 8). The government increasingly acknowledges the importance of entrepreneurship and small business development in achieving sustainable, inclusive economic growth. However, executing its policy, and financial and other support roles timeously and effectively to bring about change, remain a challenge (Bowmaker-Falconer & Meyer, 2022: 59).

The actual support given is also not sufficient to boost the growth, development, and sustainability of these businesses (Tsambou & Esone, 2016: 10; Rungani & Potgieter, 2018: 2; IOA, 2018: 20). SMME support agencies can improve their support to SMMEs by monitoring their performance and focusing on the quality of their services (Mdlalose, 2019: 75; Kelly, Shumba, Zindiye & Donga, 2021: 78). This can be achieved through regular engagement with their customers (SMMEs) (Mdlalose, 2019: 97). Support agencies should also abstain from political influence when they support SMMEs, as this can halter SMME growth (Aluko, 2022: 102; Farisani, 2022a: 8).

Support agencies could assist SMMEs by contracting outside companies and individuals for advertising, legal advice, or accounting services. Advertising agencies, suppliers, trade associations and advertising media can provide this specialised assistance (Longenecker *et al.*, 2017: 474). Support agencies should also develop relationships with individuals and other organisations. Suppliers, bank managers, investors, advisers, trade associations, the local government, and public authorities may be vital as customers to ensure the success of SMMEs (Stokes & Wilson, 2017: 381).

Furthermore, support agencies should consider guidelines for monitoring and evaluating the impact of entrepreneurship programmes, issues of regulatory reforms, infrastructural development to support SMMEs, skills development to facilitate innovations, and clearly define the role of the government, the private sector, and donor partners in facilitating entrepreneurship and SMME activities in a country (Agyapong, 2021: 154). Support agencies should investigate how to optimise the regulatory environment, facilitate technology exchanges and innovation, improve access to finance and promote awareness and networking (Agyapong, 2021: 154-155).

Therefore, additional strategies should be investigated and explored to guide support agencies in the provision of support to SMMEs, and to enable these SMMEs to become more sustainable.

2.7 SUPPORT STRATEGIES FOR SMME

This section explores support strategies for SMMEs, such as social responsibility, stakeholder relations/engagement, networking, collaboration, partnerships, business incubation and mentorship. It is evident that SMMEs ignore social responsibility, stakeholder relations/engagement, networking, collaboration, partnerships, mentoring and business incubation programmes, whilst they could use it to the benefit of their businesses (Cassar & Meier, 2018: 219; Erasmus, Rudansky-Kloppers & Strydom, 2020: 110-115).

Social responsibility, stakeholder relations/engagement, networking, collaboration, partnerships, mentoring and business incubation programmes can aid in the sustainability and growth of SMMEs (Adinolfi, Jacobs & Tichaawa, 2018: 94; Manzaneque-Lizano, Alfaro-Cortés & Priego de la Cruz, 2019: 22; Van der Spuy, 2019: 1; Uko, Suanila, Nasiri & Rantala, 2021: 7; Zarefar & Sawarjuwono, 2021: 103).

2.7.1 Social responsibility

The term 'social responsibility' is used interchangeably with CSR, corporate governance, corporate citizenship, corporate accountability and business ethics (Duman *et al.*, 2016: 219; Xia *et al.*, 2018: 341; Soundararajan *et al.*, 2018: 934). There is no clear definition for social responsibility, but in general, it is defined as any activities that refer to how businesses become involved in the solution of social, economic, and environmental issues that stakeholders face (Aguilera, Desender, Bednar & Lee, 2015: 483; Nikolić & Zlatanović, 2018: 38; Zarefar & Sawarjuwono, 2021: 105).

Social responsibility is defined by the International Organisation for Standardisation (ISO) (ISO26000, 2018: 4) as a business that contributes to sustainable development, including the health and welfare of society; considers the expectations of stakeholders; is following applicable laws, and consistent with international norms of behaviour, and is integrated throughout the organisation. In developing countries, the term social responsibility in a business refers to the business' responsibility towards various

stakeholders, such as employees, shareholders, consumers, society, and the environment (Demmatande & Suaryana, 2021: 524).

In African countries, such as Nigeria, social responsibility is defined as active engagement within the community and ensuring that business is carried out in a moral and ethical manner (Lincoln, 2018: 128). Subsequent to the above, social responsibility is defined as the obligation of a business to have a positive effect on society on four levels, namely, the economic, legal, ethical, and philanthropic (goodwill) levels (Aregbeshola, 2017: 81; Ahmad, Bhatt & Acton, 2019: 209; Karaoulanis, 2020: 7; Kahloul, Sbai & Grira, 2022: 321).

Economic responsibility refers to the business' profitability (Hatten, 2016: 57), and the legal obligation means that the business should abide by the law (Hisrich & Ramadani, 2017: 196). Ethics refers to the rules of moral values that guide decision-making, in other words, the understanding of the difference between right and wrong (Hatten, 2016: 51). Philanthropic refers to the level of social responsibility in which a business performs good deeds without the expectation of anything in return (Hatten, 2016: 61; Hisrich & Ramadani, 2017: 196).

These definitions of social responsibility declare the responsibility of their impact on society and refer to the need for collaboration with stakeholders to integrate social, environmental, and ethical concerns (Mestre, Pérez & Jiménez, 2021: 93). Table 2.1 lists the social responsibility of a business.

Table 2.1: The social responsibility of a business

Areas of social responsibility	Issues in social responsibility	Laws/regulations pertaining to social responsibility
Social responsibility to employees (workplace responsibility)	<ul style="list-style-type: none"> ▪ Equal employment opportunities; ▪ Developing a quality workforce (training and the skills-development levy); ▪ Gender inclusion; ▪ Access for disabled persons; ▪ Sexual-harassment awareness; ▪ Respect for diversity; ▪ Safe working conditions. 	<ul style="list-style-type: none"> ▪ Employment Equity Act No. 55 of 1998 (South African Government, 1998b); ▪ Skills Development Act No. 97 of 1998 (South African Government, 1998c); ▪ Gender Equality Act No. 39 of 1996 (South African Government, 1996a); ▪ Mine Health and Safety Act No. 29 of 1996 (South African Government, 1996b); ▪ Public Service Amendment Act No. 30 of 2007 (South African Government, 2007).
Social responsibility to the consumer and customers	<ul style="list-style-type: none"> ▪ Safe products and services; ▪ No misleading advertising and communication; ▪ Proper information about products and services. 	<ul style="list-style-type: none"> ▪ Consumer Protection Measures Act No. 95 of 1998 (South African Government, 1998a); ▪ Consumer Protection Act No. 68 of 2008 (South African Government, 2008a).
Responsibility to the investor and financial community	<ul style="list-style-type: none"> ▪ No deceptive accounting reports; ▪ Accuracy of financial reporting; ▪ No insider trading; ▪ No bribes to customers or other government officials. 	<ul style="list-style-type: none"> ▪ South African Statement of Generally Accepted Accounting Practice (GAAP, 2015), as approved by the Accounting Practice Board; ▪ The 'Code of Corporate Practices and Conduct' representing the principles of good governance, as set out in the King Report III (2009), which supersedes the King Report II of 2002.
Social responsibility to the general public	<ul style="list-style-type: none"> ▪ Natural-environmental issues, including conservation and pollution control; ▪ Public-health issues such as HIV/Aids; ▪ Housing for the poor; ▪ Philanthropic donations; ▪ Social welfare; ▪ Avoiding unlawful competition. 	<ul style="list-style-type: none"> ▪ World Heritage Convention Act No. 49 of 1999 (South African Government, 1999); ▪ Housing Act No. 107 of 1997 (South African Government, 1997).

Source: Erasmus *et al.* (2020: 96)

Table 2.1 illustrates that social responsibility has different categories. It consists of different areas, including various issues pertaining to social responsibility, as well as applicable legislation. It further illustrates that for a business to be socially responsible does not always mean that the business needs to contribute money to the local community (Erasmus *et al.*, 2020: 96).

There are many stakeholders involved in social responsibility, such as employees, consumers, investors, and the public (Boshoff, 2020: 90). The intention of the current study is to attempt to convince SMMEs that there are guidelines they can use to be socially responsible. The following sections discuss the advantages of social responsibility, the ISO 26000, and the challenges for SMMEs in implementing social responsibility.

2.7.1.1 Advantages of social responsibility

Consumers prefer socially responsible products and services, and employees increasingly choose to work for businesses with a reputation for being socially responsible. Many businesses engage in social responsible activities because society expects it of them. It means that SMMEs can protect their reputation by meeting these societal expectations (Cassar & Meier, 2018: 219; Erasmus *et al.*, 2020: 110).

Most governments enforce local and national legal systems that businesses must comply with, in order to operate in a country. These systems include legislation related to labour relations and environmental management. When businesses comply with the legal systems implemented by the government, many social issues can be addressed through socially responsible practices, and that is how business can, in return, assist the government (Erasmus *et al.*, 2020: 110).

Moreover, businesses can reduce costs through social responsibility by using resources efficiently and avoiding fines and legal costs. Businesses can also increase revenue through social responsibility, for example, by developing new products or services to improve access to markets (Amaeshi, Adegbite, Ogbechie, Idemudia, Seny-Kan, Issa & Anakwue, 2016: 30). Social responsibility can also assist SMMEs to become more profitable, to develop new products, to enhance their image and reputation in society, to increase sales and brand awareness, to increase productivity and quality, to increase sustainable employment, and to reduce the necessity for

supervision by government authorities (Ahmad *et al.*, 2019: 209; Erasmus *et al.*, 2020: 111).

Not only do socially responsible practices have a positive impact on the environment and society, but they also affect the survival and sustainable development of a business (Zarefar & Sawarjuwono, 2021: 103). Commitment to CSR is therefore important in managing a successful business, and CSR should be aligned with the organisation's strategy with all the stakeholders (Boshoff, 2020: 89; Bian, Liao, Wang & Tao, 2021: 914). For SMMEs to successfully implement CSR, they need to consider the standards for International Organisation (ISO) 26000, as discussed below.

2.7.1.2 International Organisation for Standardisation (ISO) 26000

Social responsibility is becoming more important in the business world due to the growing demand for sustainability (Chantamas, 2019: 19). Sustainable and responsibility orientated businesses define suitable systems to implement, control, measure and evaluate their socially responsible performance (Isaksson & Mitra, 2019: 2). To this end, ISO provides guidance and recommendations on how to structure, evaluate, and improve the business's social responsibility. ISO 26000 further provides businesses with a set of societal expectations of that which constitutes responsible behaviour and shares best practices relating to social responsibility globally (ISO26000, 2018: 4).

The seven core principles of ISO26000 are organisational governance, human rights, labour practices, the environment, fair operating practices, consumer issues, and community involvement and development (ISO26000, 2018: 9).

Organisational governance suggests that leaders should practice and promote ethical behaviour, accountability, and transparency. Human rights encourage users to identify and respond to members of vulnerable groups within their sphere of influence. Labour practices state that everyone should be able to earn a living wage through freely chosen work (not forced labour or slavery). The principle of the environment suggests that the environment should be protected at all costs (ISO26000, 2018: 12). Fair operating practices suggest that businesses operate honestly, respectfully and treat suppliers and customer fairly. Consumer issues suggest that consumers' health and safety should be protected. Community involvement and development refers to actions that benefit communities, such as job creation, skills development, and the provision

of health, welfare, and other services, which should be integrated into the business model (ISO26000, 2018: 13).

It is important for SMMEs to know that ISO26000 provides guidance for all types of businesses, regardless of their size or location. Businesses that are interested in implementing the ISO26000 principles can attract like-minded partners, investors, customers, and staff; improve relations with employees, communities, the media, suppliers, and government agencies; help to establish more stable supply chains; contribute to sustainable development by reducing harmful environmental, social and economic impacts; help manage and reduce risks; and identify new opportunities (ISO26000, 2018: 5).

2.7.1.3 Challenges for SMMEs in implementing social responsibility

Businesses operate within particular societies and countries. Regardless of their size, their operations (whether positive or negative) have a direct impact on communities and the environment (Rudansky-Kloppers, 2020: 204). This results in the business having a social responsibility towards not only the society, but also their employees (Nieuwenhuizen & Badenhorst, 2018: 255). Although many countries have institutionalised social responsibility reporting, mandating businesses to disclose their social responsibility activities, or to give reasons for not having any, only a few businesses have embedded social responsibility in their corporate practices and culture (Erasmus *et al.*, 2020: 105).

Many small businesses regard social responsibility as a new term, although they are providing goods and services to support social initiatives in communities and broader societies (Berk, 2017: 14; Doh, Husted & Marano, 2019: 1). The challenges experienced by SMMEs regarding the implementation of social responsibility refer to issues such as inadequate financial resources, technical capacity, bureaucratic processes, high transaction cost, weak institutional capacities, and a lack of a legal and regulatory framework (Lincoln, 2018: 131; Sandberg, 2018: 191).

SMMEs should understand that social responsibility is an ongoing process leading to the betterment of society. It should be a transparent process that ensures accurate reporting for the benefit of all stakeholders (Aregbeshola, 2017: 81). Investors, customers, and the public at large are usually interested in social responsibility reporting (Aregbeshola, 2017: 82).

Although the adoption of social responsibility regulations (for example, ISO26000) might impose costs on some businesses, the effect of the regulation on businesses is value-enhancing, rather than value-destroying. SMMEs' social responsibility activities should therefore be aligned with a competitive strategic approach, including consideration of CSR principles and procedures (Li, Benamraoui, Shah & Mathew, 2021: 1). Businesses can be successful by approaching social responsibility through collaboration with government and a stakeholder-engagement process, as explained below (Erasmus *et al.*, 2020: 115; Mestre *et al.*, 2021: 99; López-Concepción, Gil-Lacruz & Saz-Gil, 2022: 29).

2.7.2 Stakeholder relations/Engagement

A stakeholder is referred to as groups and individuals on whom the success or failure of an organisation depends (Parmar, Freeman, Harrison, Wicks, Purnell & De Colle, 2010: 26). In other words, a stakeholder is an individual or entity that has an authentic interest in the activities and outcomes of the business, and upon which the organisation depends to achieve its goals (Ndlela, 2019: 20; Wicks & Harrison, 2019: 2).

Two types of stakeholders have been identified, namely, primary (internal) stakeholders, and secondary (external) stakeholders. Primary stakeholders have a direct interest in the business, and they are dependent on the business or are directly involved. Secondary stakeholders have an indirect interest, such as institutions or agencies managing the business, or that partly depend on the resources of the business (Todd, Leask & Ensor, 2017: 479). Identifying the key stakeholders of the business will assist in managing complex situations (Todd *et al.*, 2017: 497).

Stakeholder engagement is an ongoing and multi-faceted process between the business and stakeholders. It may include providing information and capacity building to equip communities and stakeholders to effectively engage with, listen and respond to community and stakeholder concerns, in addition, it may mean including communities and stakeholders in relevant decision-making processes, and developing goodwill and a better understanding of objectives and priorities, which may lead to more confidence in decisions being taken. Therefore, stakeholder engagement is a process used by an organisation to engage relevant stakeholders for a clear purpose to achieve a specific objective (Vigliaa, Perab & Bigné, 2018: 1; ISO26000, 2018: 53).

Stakeholder interactive engagement requires functional and rational shared content, and it is enhanced when there is complementarity across stakeholders (Vigliaa *et al.*, 2018: 10). There are several platforms where stakeholders can engage or strengthen relationships, such as surveys and stakeholder workshops or panels that strengthen stakeholder engagement (Ferrero-Ferrero *et al.*, 2018: 24). SMME are therefore encouraged to acquaint themselves with the use of digital media to increase the impact of their communications (Camilleri, 2018: 7).

Stakeholder engagement entails not only public participation but multi-stakeholder interaction, dialogue, and learning (Wehn, Collins, Anema, Basco-Carrera & Lerebours, 2018: 35), and it should have a clear purpose. Managers need to have a clear plan to engage stakeholders to achieve the predetermined goals and satisfy all role players (Lumpkin & Bacq, 2019: 4). However, increasing regular engagement between stakeholders will make it easier to identify changes in the environment that require a response and to find solutions to challenges. It is therefore crucial to identify the conflicting interests of stakeholders and to decide which concerns should be addressed (Mok, Shen & Yang, 2017: 2). Having a network of stakeholders is an integral part of an innovative business model (Trunina & Ashourizadeh, 2021: 1).

Regular stakeholder engagement aids in building better relationships with all parties, resulting in improved business planning and performance. Stakeholder relationships further help to provide opportunities to align business practices with societal needs and expectations, resulting in long-term sustainability and shareholder value (Erasmus *et al.*, 2020: 115; Leckel, Veilleux & Dana, 2020: 24). It is evident that having a proper stakeholder engagement plan might help the business in times of crisis (Ndlela, 2019: 25-26; Wicks & Harrison, 2019: 4; Pusceddu, Moi & Cabiddu, 2022: 76).

Businesses that sustain stakeholder relationships based on moral commitment will be able to maintain a more sincere reputation and have a greater competitive advantage than those who represent a desire to use stakeholders solely to maximise profits (Jang, Zheng & Bosselman, 2017: 17).

In parallel with the importance of stakeholder relations or engagement, it is important to consider the risks related to stakeholder engagement. The risks may include the unrealistic expectations of stakeholders that undermine the relationships between stakeholders and business members. It may lead to the distrust and/or abuse of

influence (Thizy, Emerson, Gibbs, Hartley, Kapiroiri, Lavery, Lunshof, Ramsey, Shapiro, Singh & Toe, 2019: 5).

2.7.3 Networking

Networking is regarded as a resource that can be leveraged to gather knowledge about foreign markets, and to identify and develop opportunities at national and international levels (Forsgren, 2016: 3). Networking provides the opportunity to liaise with other people and move relationships to the extent where one can trust each other and do business together (Thomas, 2016: 4; Massaro, Moro, Aschauer & Fink, 2019: 270).

However, networking without action, does not deliver business, but it does deliver opportunities, such as meeting the people that are in similar businesses (Thomas, 2016: 35-36). It simplifies gaining the knowledge, skills and resources that are vital for the development of a business and its survival. SMMEs can profit from creating networks, as they often lack sufficient resources and knowledge on their own to deal with the environment in which they operate (Novotna, 2021: 2).

Networking can also be driven by an individual or collective who has the desire to meet and interact with others (Elfring & Hulsink, 2019: 155). Individuals participating in business social media network groups often have determined strategic intentions for network development. The focus of participation may be, specifically, to develop new business through collaboration to benefit the business or develop their personal professional profile to benefit themselves. In addition, an individual may be searching for information to solve a business issue and use the social media network as a professional help portal. Both strong and weak ties can be used strategically for a planned purpose. Moreover, emergent networks may result from the expansion of contacts generally through weak ties and referrals; thus, both different network types may still result in business relationship development (Quinton & Wilson, 2016: 8).

The owner of a business performs business networking activities and has the greatest range of engagement and motivation for the growth and development of a business. These activities may also be fulfilled by managers who are appointed by business owners. This model is seen within bigger or corporate businesses (Novotna, 2021: 2). SMMEs therefore need opportunities and relevant platforms to network (Van der Spuy, 2019: 12). The following sections discuss the types of networking, the importance of

networking for SMMEs, advantages and challenges of networking, and strategies to improve networking.

2.7.3.1 Types of networking

Three types of networks have identified, namely business, social, and institutional networks.

- Business networking is the process of establishing a mutually beneficial relationship with other business people and potential clients or customers (Ward, 2021: 1). Furthermore, business networking is the strategic behaviour of a business which purposefully and regularly wins new contacts for its development and keeps existing contacts over a long period of time (Novotna, 2021: 1). A social network may be a dedicated website or other application that enables users to communicate with each other by posting information, comments, messages, and images (Bozkurt, Karadeniz & Kocdar, 2017: 349).
- Social media networks, such as LinkedIn, afford businesses opportunities to share industry-specific insight, however, this is counter-intuitive to competitive activity. While the reach and spread of social media networks encourage the rapid formation of relationships and exchanges which may be transitory, ongoing relationships are upheld. Trust is imperative in the social media network environment, however, the compression of time within the digital environment has reduced the period of establishing trust and the 'warming-up' of relationships (Quinton & Wilson, 2016: 8). Social networks usually evolve from a personal connection, such as individuals, family, friends, colleagues, and employees. However, rural SMMEs are less likely to access these networks and often underperform compared to their urban counterparts. Social media business networks provide SMMEs with a modern platform to network which may result in improved business performance, unfortunately this is seen less in rural SMMEs (Tiwasing, 2021: 1892).
- Institutional networks are created between different types of institutions with specific purposes, such as governments, incubators, research institutes, agencies for international development, and business associations (Costa, Soares & De Sousa, 2017: 5). In the Northern Cape province, networking for SMMEs occurs

through incubation centres and in the form of social, intra-entrepreneur networks (co-venturing), supplier, customer, and finance networks (Van der Spuy, 2019: 11).

2.7.3.2 Importance of networking for SMMEs

Small start-up businesses often indicate that there are limited networks for small businesses and entrepreneurs that can provide support. There is also a lack of awareness regarding opportunities, such as funding avenues, markets, competition, and information sources. In other instances, networks may exist, but new business owners may not be aware of them or know how to go about to join and utilise these networks (Leboea, 2017: 43; Rungani & Potgieter, 2018: 10). To that end, mentorship is regarded as a key variable in the success of SMMEs (Sekatane, 2018: 11; Hewitt & Janse van Rensburg, 2020: 8). An important capability of an entrepreneur is to establish internal and external networks to utilise information, knowledge, and technology in generating innovation (Zarefard & Cho, 2017: 6; Elfring & Hulsink, 2019: 155).

Additional reasons why SMMEs do not have networks refer to institutional support, the need to have strong personal networking relationships with someone in charge of administration and relevant institutions, limited financial constraints, and a lack of resources (Altnaa, Vasa, Neszmélyi, 2021: 287-288). It is neither possible nor effective in practice to support individual SMMEs due to the large number and small scale of these enterprises. Hence, the development of a network implies the idea that it is beneficial to have a network for SMMEs to increase the effectiveness of development interventions (Munyanyi & Pooe, 2019: 8; Alkahtani, Nordin & Khan, 2020: 13; Neghabi & Anoosheh, 2020: 2).

SMMEs in developing countries usually rely on their personal connections when they need information regarding exports, rather than using the widely available media channels (Altnaa *et al.*, 2021: 287). In contrast, in developed countries, government institutions that support SMME exports play an important role in creating conditions that stimulate and encourage SMMEs in terms of networking and exports (Narooz & Child, 2017: 22). It is evident that the availability of a governmental support network is crucial for businesses to sustain themselves (Manaf, Misnan, Wallang, Dollah, 2021: 1156).

SMMEs should concentrate on developing larger networks that will allow them to gain mutual benefits, rather than entering in fierce competition that may ultimately lead to business failure (Abu-Rumman, Al Shraah, Al-Madi & Alfalah, 2021: 13). Additionally, SMMEs should improve their digital infrastructure and connectivity, focus on the creation of online co-working spaces, and increase their digital and technological skills (Tiwasing, 2021: 1910).

Networking opportunities encourage businesses to thrive and are key to their ability to access opportunities and to garner support (Adinolfi *et al.*, 2018: 94). However, while networking is an important tool in times of uncertainty, it involves the pre-commitment of all stakeholders (Elfring & Hulsink, 2019: 156).

2.7.3.3 Advantages and challenges of networking

Through networks, the types of relationships are developed that strengthen the benefits to business owners (Udimal, Liu & Lou, 2021: 1). In developing countries, networking plays an important role in facilitating the internationalisation of SMMEs. For example, in terms of production, a network for production is needed, and in the field of human resources, networking with the government and other institutions is needed to provide training and understanding of the export procedures related to both administrative and legal matters. In the field of promotion, SMEs should endeavour to increase their knowledge regarding online marketing and the use of e-commerce (Yudiastuti, Murwani & Hermawan, 2021: 1080). Networking is therefore regarded as an important tool that SMMEs can use to grow and sustain their businesses.

Networks also help to develop entrepreneurial competencies, and managers should engage with networking activities (He, Baranchenko, Lin, Szarucki & Yukhanaev, 2020: 979; Mlotshwa & Msimango-Galawe, 2020: 10). Joining networking and/or social media means that one has the opportunity to strengthen those relationships and to bring value to the relationship. Social media such as Twitter, Instagram, Facebook, WhatsApp, YouTube and LinkedIn (Thomas, 2016: 102) are digital possibilities that create new ways for networking (Quinton & Wilson, 2016: 15; Smith, Smith & Shaw, 2017: 2).

The success of a business may be affected by its possibility to obtain resources that it requires, and networking can assist in acquiring these resources (Smolander, 2021: 9). Businesses further develop networks to mitigate the uncertainties they perceive in

starting and operating their ventures (Engel, Kaandorp & Elfring, 2017: 35; Magnani & Zucchella, 2019: 131; Zheng, Ahsan & DeNoble, 2020: 671). In addition, the development of strong ties with customers can influence the business's value proposition, value creation and delivery time (Trunina & Ashourizadeh, 2021: 9). However, overvaluing networking may affect the performance of the business negatively when relationships turn sour (Mlotshwa & Msimango-Galawe, 2020: 10).

Notwithstanding, networking is considered as an important factor in restructuring the global business landscape (Ganjeh, Sanayei & Alam, 2021: 33). Network capability may also have a positive influence on the marketing performance of the business (Ganjeh *et al.*, 2021: 33). Businesses that lack innovation can actively network for resources and capabilities (Hilmersson & Hilmersson, 2020: 48). However, the performance of the business not only depends on its resources, but also on the resources that can be leveraged within its network (Trunina & Ashourizadeh, 2021: 3).

Forming a close relationship with foreign business partners and customers provides the business with effective access to the identification of opportunities. Therefore, some adjustments to the normative behaviour of businesses within their value chains and their greater cooperation would be appropriate if the business seeks to accelerate its internationalisation (Karami & Tang, 2019: 105).

Yet, even in the case of business platforms, internationalisation in or through digital networks is a challenge which is due to the greater liability of "outsidership" (Brouthers, Geisser & Rothlauf, 2016: 220). Furthermore, SMMEs can benefit from internationalisation networking through improving their strategic position, to control transactional costs, to learn new skills, to gain legitimacy, and to expand additional networks (Altnaa *et al.*, 2021: 282; Kromidha & Robson, 2021: 109; Yosefi, Aali, Sanoubar & Esfahlan, 2021: 91).

2.7.3.4 Strategies to improve networking

Policymakers should establish programmes that link new small businesses with new buyers, suppliers, and export intermediaries to improve networking. The government can do so by arranging trade shows and fairs to assist new businesses or assist them to attend overseas trade missions where these businesses may develop new networks (Faroque *et al.*, 2021: 11).

SMMEs should realise that the existence of a network is not sufficient to access network resources; networks should be activated, whether it be existing or evolving, and by its capability (Faroque *et al.*, 2021: 3). Without networks, opportunities are missed, and new possibilities are not realised, and thinking stagnates (Garner, 2017: xi). A strongly connected and mutually beneficial network may provide an SMME with a series of steppingstones to success. The intentional support of others, and the ability to collaborate and share knowledge can be the impetus to succeed, while the active and mutual support of others helps to boost confidence, achieve clear goals, open doors to opportunity, create business leads, support decision-making, and pave the path to success (Garner, 2017: 8-9).

Entrepreneurs may recognise that through the business lifecycle, different types of stakeholders are required, and the strength of ties with stakeholders may change (from strong ties to weak ties (and vice versa), depending on the business development phase (Trunina & Ashourizadeh, 2021: 9). Therefore, networking becomes an important tool in times of uncertainty; as it involves the pre-commitment from all stakeholders (Elfring & Hulsink, 2019: 156).

2.7.4 Collaboration and its importance for SMMEs

Collaboration means working together, and the term is often used when individuals or organisations work together towards some common aims and objectives (Wu, 2015: 44; Atah & Ukah, 2021: 150). Collaboration is essential for businesses as it may involve a combination of assets (Gomes-Casseres, 2019: 3). Collaborative planning is an ideal plan to ensure that all key stakeholders work together to ensure a conducive environment (Mabele, 2021: 67). In terms of financing, businesses may benefit from collaboration, as the funding of the business may involve collaborative efforts rather than merely the provision of finance (Wright, 2019: 2).

Funders, and particularly equity providers who become minority or even majority owners of the business, may need to collaborate closely in an advisory capacity with entrepreneurs to help the business become commercially viable (Wright, 2019: 2). The desire and willingness to collaborate, be it with large enterprises, or among businesses, is key to the successful growth of SMMEs. However, the possibility of better collaboration practices amongst SMMEs should be investigated. An important collaborative activity is to add new ties to an existing network (Elfring & Hulsink, 2019:

158). It implies that the importance of collaboration with trusted partners is crucial to ensure the success of the organisation (Tajeddini & Ratten, 2020: 29), but the objectives behind the collaboration should be set appropriately (Denysiuk, 2021: 75).

In South African economic hubs in various provinces, big organisations and large businesses almost naturally draw on multiple demographic identities of the communities (April & Dharani, 2021: 244). A standardised database should be developed to encourage collaboration, and to improve programme targeting (DSBD, 2020: 24). An SMME-centric approach, namely, one that is tailored to their needs, should be adopted when formulating support programmes (Nair, 2020: 1).

Collaborating partners should have an open conversation about their goals and vision for the collaboration to arrive at a mutual acknowledgement of their expectations (Turunen, 2021: 54). The collaboration approach with ecosystem partners should be reviewed to address the challenges encountered during the reporting period. The organisation should identify and engage like-minded partners who can contribute effectively to supporting SMMEs and co-operatives (SEDA, 2022a: 46).

Collaboration is widely emphasised by the government, but the practicality of collaborative mechanisms needs to be carefully considered (Nair, 2020: 1). Other local intermediaries, such as the government and the South African Local Government Association (SALGA), could play a facilitating role by providing venues and other resources for networking and collaboration events. It could include access to community halls or the sponsoring of innovation/small business hubs. Local business chambers could also help to establish co-operatives among informal businesses and create and curate a local informal small business registry (Borel-Saladin & Petersen, 2022: 3). The next section presents some advantages of collaboration.

2.7.4.1 Advantages of collaboration

Innovation in small businesses can be reached through collaboration and networking (Agwa-Ejon & Mbohwa, 2015: 3). A study by Wu (2015: 242) highlighted the following advantages of collaboration: 1) the promotion of business performance of which trust, and sophisticated organisational capacities are the two critical antecedent factors of collaboration; 2) collaboration aims to synchronise external resources; 3) collaboration practices have a great impact on product and service performance; and 4) increased market performance and customer satisfaction performance. Through private-public

sector cooperation and collaboration, it is possible to identify ways in which benefits can be generalised, while allowing individual businesses to learn from mistakes, collectively (SEDA, 2020: 11).

Additional advantages of collaboration include the promotion of business performance, where trust and sophisticated organisational capacities are factors of collaboration. Collaboration also aims to synchronise external resources, and it has a great impact on product and service performance, as well as on market and customer satisfaction performance. Furthermore, collaborations strengthen marketing capacities (Tajeddini & Ratten, 2020: 4), and supplier collaboration has a positive effect on the sustainability of the business (Uko *et al.*, 2021: 7). In addition, the use of effective information tools for collaborations help to mitigate risks during disasters (Meng, 2021: 1002).

Personal relationships, information visibility, and integration are also key means by which foreign businesses develop confidence in suppliers, and when collaborating with suppliers (Khuntia, Kathuria, Andrade-Rojas, Saldanha & Celly, 2021: 38). Collaboration is therefore important to ensure business sustainability. Collaborating with large businesses can give SMMEs access to more business opportunities and help raise their business profiles. SMMEs, in turn, repay large businesses by providing niche, flexible, and cost-effective approaches to fulfil specific requirements (Zaridis, Vlachos & Bourlakis, 2021: 23; Makwara, 2022: 17). However, SMMEs need the cooperation of large businesses to survive (Makwara, 2022: 15).

2.7.5 Partnerships

Partnerships are essential to combat the challenges businesses face. It is through partnership relations that appropriate interventions may become clearer and may be planned and implemented (Nwosu, 2017: 285; Giraldi, Coacci & Cedrola, 2023: 1). Partnerships can foster the sustainable development of businesses and struggling communities (Qu, McCormick & Funck, 2022: 2372). Partnerships help businesses to gain sustainability and human and organisational resources (Ordonez-Ponce, Clarke & MacDonald, 2021: 4). Business partners may also join other partnerships to build new relationships (Clarke & Ordonez-Ponce, 2017: 11). Partnerships can set norms and procedures; it can aid to financial support for SMMEs; it can increase performance

of the business; and it can aid to knowledge acquisition (Pauw & Chan, 2018: 101-102).

Entrepreneurs who enter into partnerships, often help their partners with projects and renovations, they share tools and information, and copy effective ideas. In this way, they act as resources for each other (Qu *et al.*, 2022: 2382). Entrepreneurs who are resourceful tend to receive more interest from outside (regional, national, international) groups to form partnerships (Qu *et al.*, 2022: 2386). Furthermore, proactive, and multidimensional partnerships are aids to effective business clusters (Nwosu, 2017: 284).

SMMEs can acquire a plethora of knowledge and information through partnerships and building a trust relationship with partners is more beneficial in terms of time, cost, and resources, for example, new products/services or advice may be available from the partner when required. Thai SMEs, for example, choose to transform business networks into networks of friends, and they refuse to enter into a business agreement, if there are no ties between the businesses (Parida, Patel, Wincent & Kohtamäki, 2016: 2117; Bojica, Estrada & Mar Fuentes-Fuentes, 2019: 297; Schreier, Scherrer, Udomkit & Farrar, 2020: 88; Ordonez-Ponce *et al.*, 2021: 1259; Riegler, Burton, Scholz & De Melo, 2023: 13).

Partnerships between entrepreneurs and businesses could help mitigate some of the challenges that businesses face, provided that stakeholders have shared goals and a shared commitment to achieve impactful and mutually beneficial results (Allgén & Schreurs, 2021: 3). Strategic partnerships can be useful to define the core business of the business ecosystem, bringing actors with the suitable capabilities to the ecosystem, and encouraging more collaborative relationships between the different partners. Business ecosystems can, in turn, facilitate the creation of better solutions for stakeholders, be used to implement standardisation, and productivity improvements. Partners should ensure that their relationship is structured so that information can flow smoothly (Torala, 2021: 76). When it comes to the development of strategic partnerships into business ecosystems, the most substantial way to do this is to have regular meetings with all the partners (Torala, 2021: 79).

Successful partnerships are developed and sustained when members equally contribute their perspectives, resources, and skills. It allows the partnership to achieve

outcomes impossible for a single member (Goodman & Thompson, 2017: 492). It also ensures mutual benefits, such as cost savings and increased satisfaction for partners (Torala, 2021: 76). Moreover, partnerships give stakeholders access to a network of individuals with expertise outside of their own. Additionally, partnerships provide access to knowledge; resources, such as technology and suppliers; and word-of-mouth advertising. Some of these can be obtained directly through partnerships, while some can be obtained because of the credibility that entrepreneurs gain when they are involved in partnerships (Allgén & Schreurs, 2021: 38). It needs to be emphasised that partnerships between government and the private sector are essential, as it can aid in the development of infrastructure for SMMEs (Rudenko, Zaitseva, Mekush, Dmitrieva & Vasilieva, 2016: 1261).

2.7.6 Business incubation

Business incubation refers to the process supporting the creation and development of sustainable ventures, and the scaling of growth-orientated early-stage ventures (Hausberg & Korreck 2018: 152; Nair & Blomquist 2018: 39; Van Weele, Van Rijnsoever, Groen & Moors, 2019: 2). It is regarded as a cost-effective instrument for entrepreneurial support which has proved to have an important and positive impact on the rates of new business survival (Albort-Morant & Ribiero-Soriano, 2016: 2128; Romein & Trip, 2017: 435-225; Mkhwanazi, 2023: 56).

Business incubation assists SMMEs by providing workspaces and training and mentorship programmes to enhance their sustainability (Theodorakopoulos, Kakabadse & McGowan, 2014: 602-622; Romein & Trip, 2017: 435-445; Dlamini, 2020: 69; Schutte & Chauke, 2021: 12; Zhou & Zondo, 2023: 7). However, the policies should be aligned with the actual needs of SMMEs and entrepreneurs (Munnik, 2021: 60), as it is concerning to note that some business incubators regard themselves as being in a position of strength and are not in a true partnership with the incubate.

For business incubators to be effective, it is necessary that there is regular engagement with relevant stakeholders such as SMME support agencies, the community, local businesses, and the government (Schutte & Barbeau, 2022: 14). SMMEs need support with technology adoption. Government intervention, such as SMME technology adoption funding, can make it easier for the government to reach and serve SMMEs (Lose & Khuzwayo, 2021: 40). E-Business incubators should also

ensure that there is appropriate alignment between business incubation programmes and the needs of SMMEs (Klonaridis & Meyer, 2022: 813).

Business incubators are also important for SMME development as they assist with, and accelerate the start-up, development, and growth of SMMEs (Guerrero, Urbano, Cunningham & Gajon, 2018: 151; Li, Ur Rehman & Asim, 2019: 2). Van der Spuy (2019: 1) stated that to achieve the maximum likelihood of successful entrepreneurs and sustainable start-ups, business incubators should offer services such as access to physical premises, communal equipment, administrative support, training for skills development, access to professional and specialised skills, financial support, networking, and mentorship (Chao, 2021: 233).

It is an indisputable fact that incubators play a key role in enhancing entrepreneurship. However, to build on this, the management teams of incubators need to learn how to adjust and adapt to new methods of innovation and knowledge development. There is no single 'fit-for-all' solution when it comes to incubators, as each business has a unique set-up and context which should be customised to ensure that incubators deliver their intended objectives. In most cases, if the due diligence is not properly established in the beginning, negative outcomes are inevitable.

To ensure the sustainability of the incubator, there is a need to find a balance between help and service. To ensure this, it is important that incubator goals are aligned with those of SMMEs to maximise the benefits of incubation. Without this form of a strong ecosystem, the dependence from donors and government will make incubators vulnerable, and consequently, less able to have the desired impact (Chao, 2021: 234). Technology incubation is discussed in the next section.

2.7.6.1 Technology incubation

Technology incubation refers to the transitory, facilitative assistance given to start-up ventures through the transfer of complex administration and the unique environment, with the objective of enhancing their opportunities for survival in the early period of life expectancy, and building up their later development (Ndagi, 2017: 131; Dutta, 2018: 105).

Technology incubation also plays a significant role as an instrument for entrepreneurship development. Technology incubators are economic development

tools that are utilised to advance and promote the idea of development. These are achieved through economic development support strategies for small business development, the innovation and application of technology, and the promotion of growth from within local economies (Adelekan & Eze, 2020: 287).

Technology incubation programmes generally have the objectives of aiding innovativeness, creating jobs, fast-tracking research to industry linkages, and building wealth by fostering the formation of new ventures (Bose & Goyal, 2019: 352; Yusubova, Andries & Clarysse, 2019: 803). In achieving these objectives, incubators utilise approaches such as technical and business management training, the creation of access to credit facilities, increased access to capital, contract procurement assistance, the one-stop-shop approach, the creation of networking opportunities through clustering, and technology transfer assistance (Adelekan, Majekodunmi & Omotayo, 2018: 79). There is therefore a close link between technology incubation and entrepreneurship, as the procedure of incubation tends to enhance entrepreneurship development (Adelekan & Eze, 2020: 287).

2.7.7 Mentorship

SMMEs need access to mentorship services (Van der Spuy, 2019: 1). This may take the form of an integrated mentoring programme to improve their business capacity, including financial management, marketing, the protection of intellectual property rights, legal business entity, utilisation of information technology, and business permits (Rosyadi, Kusuma, Fitrah, Haryanto & Adawiyah, 2020: 11).

Mentoring concerns itself with the transfer of skills, and includes the identification of opportunities, as well as the ability to convert an opportunity into a business plan (Willemse, 2018: 94; Kunaka & Moos, 2019: 2; Van Coller-Peter & Cronjé, 2020: 65). Mentoring is useful for improving organisational performance and transferring information from experienced entrepreneurs to inexperienced or less experienced entrepreneurs which leads to higher organisational productivity, better job satisfaction, and retention of workers (McKevitt & Marshall, 2015: 275; Shah, Bin Othman & Bin Mansor, 2016: 143).

Mentoring is divided into the following four phases: initiation, cultivation, separation, and redefinition. The initiation phase usually occurs during the first six to twelve months. During this time the mentorship forms and the potential mentor notices the

mentee and believes that he or she deserves guidance and coaching. As the relationship strengthens, it transforms into the cultivation phase. Depending on the nature of the relationship, this period can last from two to five years. Mentoring functions (namely, psychosocial and career) are maximised during this phase. The third phase, the separation phase, is characterised by the breaking apart of the relationship (for positive or negative reasons). Depending on the nature of the relationship, this phase can generally last from six to 24 months. This process is both a physical and psychological separation for the mentee and mentor. The redefinition phase terminates the mentoring relationship. The mentor-mentee relationship becomes more of a "peer like friendship". This period has no specified length (Memon, Rozan, Ismail, Uddin & Daud, 2015: 2-3; Shah *et al.*, 2016: 145).

The mentor-related benefits are: enhancement of performance with the help of improved knowledge, sales and networking, more confidence, intensive business practices, professional identity, positive attitude to change, increased idea generation and knowledge enhancement, greater job satisfaction, fulfilment of human psychosocial needs; improved communication; opening up of new job opportunities and advances in career, loyalty and self-awareness, rejuvenation, and improved motivation (Shah *et al.*, 2016: 150-151; Brinkley & Le Roux, 2018: 1; Kunaka & Moos, 2019: 8; Baluku, Matagi & Otto, 2020: 13; St-Jean & Tremblay, 2020: 424; Baluku, Onderi & Otto, 2021: 313).

The benefits enjoyed by the organisation in which the mentee is empowered are: reduced labour and training costs; help in managing talent; improved retention rates and reduced staff turnover, cultivating loyalty and commitment; developing the culture and help in disseminating business values; improved business stability; improved morale, motivation and relationships; improved succession planning; improved job creation and business performance; cost-efficient enhancement; enhanced productivity; encouraging older managers, enhanced flow of information and communication; and improving business learning (Shah *et al.*, 2016: 150-151; St-Jean & Tremblay, 2020: 1).

Successful mentoring requires regular engagement with relevant stakeholders, such as SMME support agencies, local communities, and academic institutions (Rosyadi *et al.*, 2020: 3). For mentorship programmes to be more successful, organisations that

provide mentorship programmes should consider the following (Muthusamy, 2022: 160):

- A reward system that is linked to the performance of the entrepreneur;
- A performance management system should be designed to track the performance of mentees;
- Ethical business practices should be incorporated into the mentorship offering;
- The criteria for mentorship appointments should be a combination of academic qualifications and the desired number of years of experience;
- A needs analysis of the entrepreneur should be done with the mentee, to ensure that the mentor focuses on the areas that need assistance;
- A multi-mentor approach could also be considered, as mentors have different skill-sets.

Furthermore, an effective mentor-mentee relationship requires conditions, such as the knowledge and expertise of the mentor, experience and age of the mentor, approachability of the mentor, mutual respect, open communication, mutual trust and honesty, passion and patience of the mentor, mentee's willingness to learn, alignment of expectations, as well as the cultural sensitivity of the mentor (Mataboee, Venter & Rootman, 2016: 1; Kar & Sarangi, 2020: 104; Kuratko, Neubert & Marvel, 2021: 199).

Mentoring promotes credit facility accessibility, and mostly supports the capacity building of entrepreneurs, and therefore, it is recommended that there should be a forum that would help identify mentors in all business sectors to guide credit facility accessibility. Furthermore, there is a need for a sound policy in which business mentoring should be anchored. The sound policy will guide capacity building and other sundry aspects of mentoring to mentees for improving business performance (Iyamu & Isizah, 2021: 80).

SMMEs should also consider undertaking some basic training to engage in online platforms and this may increase their confidence and lead to meaningful connections with mentors (Lall, Chen & Mason 2022: 1). Lastly, SMME support agencies that provide mentoring services should understand that each entrepreneur is different and needs different mentoring support and skills (Memon *et al.*, 2015: 8).

2.8 CONCLUSION

This chapter provided an overview of the Northern Cape province and SMMEs. The chapter further discussed the SMME support strategy theories and the impact of Covid-19 on SMMEs. Thereafter, support for SMMEs globally and in South Africa was explained. The SMME support agencies in South Africa, namely, the DSBD, SEDA, SEFA, NEF, IDC, NCEDA, NYDA, and DEDAT were discussed. Following this section, the researcher discussed support strategies for SMMEs. The strategies included were, social responsibility, stakeholder relations/engagement, networking, collaboration, partnerships, business incubation and mentorship.

The next chapter is the final literature chapter and presents the limitations and strategies for SMME sustainability.

CHAPTER 3: LIMITATIONS AND STRATEGIES FOR SMME SUSTAINABILITY

3.1 INTRODUCTION

This chapter commences by providing an overview of SMME failure and SMME sustainability. This is followed by a discussion of the factors that limit SMME sustainability, and strategies to improve SMME sustainability. The chapter continues with a discussion of SMME barriers, such as access to finance, access to markets and lack of infrastructure. Under each barrier a discussion follows, and the chapter concludes with proposed strategies to combat these barriers.

3.2 SMME FAILURE

The role of SMMEs in the development of an economy is concerned with the high rates of introduction of new technologies and inventions, acute competition, technological mobility, the production of high-quality products and services, possibility to receive funds from the state budget, and the creation of opportunities for entrepreneurial activity (Bhorat *et al.*, 2018: 4; Makwara, 2019: 4; Matviiernko, 2021: 90). The development of SMMEs is important because it allows for the solving of urgent economic problems, as well as improving the quality of life of society (Kelly *et al.*, 2021: 78; Matviiernko, 2021: 90).

Research has identified several causes for SMME failure (Bushe, 2019: 10; Masingili, 2022: 8). In developing and emerging countries, the causes for business failure include factors such as employing relatives, the inability to supervise, excessive global competition, a lack of business management and entrepreneurship skills, poor savings culture, lack of financial discipline, financial problems, employing dishonest workers, bank loan delinquency, failure to pay rent and taxes, lack of commitment, and the inability to generate profits (Nangoli, Turinawe, Kituyi, Kusemererwa & Jaaza, 2013: 20; Nikolić, Jovanović, Nikolić, Mihajlović & Schulte, 2019: 13-14; Yakubu & Onuoha, 2022: 75). More reasons for SMME failure include a lack in accounting and financial knowledge, competencies in interpreting financial statements, the attitudes of owner-

managers, and their level of involvement in financial aspects (Gawali & Gadekar, 2017: 45; Masingili, 2022: 46; Chukwuneme, Olaniyi & Innocent, 2023: 37).

In South Africa, studies have shown that the factors that influence the failure of SMMEs include macro-environmental factors, a lack of skilled labour, access to external financing, globalisation, government laws, regulations, technological capabilities, and lack of infrastructure/business facilities (Omer, 2016: 4; Leboea, 2017: 80; Visser, Chodokufa, Amadi-Echendu & Phillips, 2019: 1; Siregar & Irawaar, 2022: 258; Mhlongo & Daya, 2023: 6). Additional factors include the inability of government to stimulate SMMEs within the disadvantaged and marginalised communities, the lack of marketing support to SMMEs, lack of start-up capital, access to finance, over-reliance on the owner, lack in business management experience, a lack of resources, logistical issues, and large business competition (Herrington & Kew, 2018: 91; Mahambehlala, 2019: 69; Malgas & Zondi, 2020: 8; Babalwa, 2022: 218; Makwara, 2022: 21).

A lack of transport is another element that prevents SMME growth, while access to markets and securing customers is another critical factor that prevents SMMEs from competing within a competitive market (Northern Cape Provincial Treasury (NCPT), 2017: 6; Matekenya & Moyo, 2022: 460). In addition, a lack of relevant education and poor stock management systems are contributing factors to business failure (Malgas & Zondi, 2020: 8). Lack of succession planning is also a problem facing SMMEs, as many SMMEs are family-owned (Soumya & Jayaprada, 2018: 104). Therefore, the next section will focus on SMME sustainability.

3.3 SMME SUSTAINABILITY

Business sustainability is defined as managing the triple bottom line (TBL), which is a process by which businesses manage their financial, social, and environmental risks, obligations and opportunities (Slaper & Hall, 2011: 4; Mullens, 2018: 164; Tur-Porcar, Roig-Tierno & Llorca Mestre, 2018: 8; Mankgele, 2023: 66).

Sustainable SMMEs benefit from three broad categories, namely, demand, the political environment, and the business environment. Demand factors refer to global value chains and export markets, new domestic markets, and public procurement. Political environmental factors include regulations, enforcements, and financial and technical assistance. Business environmental factors include efficiency gains,

awareness of the entrepreneur, and access to finance (Sommer, 2017: 48; Menne, Surya, Yusuf, Suriani, Ruslan & Iskandar, 2022: 1).

Constraints that are experienced in the adoption of sustainability standards refer to the implementation and certification cost, awareness, information and technical gaps, size, access to finance, infrastructure, regulation and enforcement, the localisation of standards, and consumer awareness (Sommer, 2017: 52; Jayashree *et al.*, 2021: 1). Additionally, a lack of financial assistance, R&D, failure of market penetration and product acceptability, a lack of modern-day technology, and a lack in SMME manager education are contributing factors that affect the sustainability of SMMEs (Manzoor, Wei & Sahito, 2021: 2; Amoah, Jibril, Luki, Odei & Yawson, 2021: 20; Mashilo, 2022: 98). Affordable funding is another limitation, as SMMEs are not aware of the various funding options available (Chikwira & Rawjee, 2022: 11).

Additional factors relate to acquiring and retaining labour (Dhliwayo, 2017: 13). The poor work ethic of workers is regarded as a threat to SMME survival and growth. The cost of labour is another challenge, as many SMMEs are unable to adhere to the minimum wage laws, and struggle to adhere to labour regulations when forced to reduce staff numbers (DSBD, 2017a: 31; Leboea, 2017: 56; Rungani & Potgieter, 2018: 591).

Businesses can be sustainable, and the advantages of sustainable businesses can overcome most of the barriers pertaining to SMME failure, as shown in the literature. It, however, remains important to have a view of the factors that limit SMMEs from being sustainable.

Performance goals and targets that have been set in the production, and that take cognisance of the low costs of SMMEs, can only be achieved if they are supported by good and user-friendly policies, a conducive operating environment, improvement in infrastructure, peace and security, employing the right type of staff with a cooperative attitude and spirit, good teamwork, high morals, motivation and performance goals, the desire to achieve business goals and objectives, and good communication skills (Gandolph, Kolawole, Joshua & Gbolahan, 2021: 1710). The following sections discuss the factors that limit SMME sustainability and the strategies to improve SMME sustainability.

3.3.1 Factors limiting SMME sustainability

Factors that can limit SMME sustainability refer to both internal (aspects within the control of the business and related to the management of the business and the capabilities of the management team), and external (outside influences that either support or hinder business growth) sources (SEDA & DSBD, 2019: 10; Martins, Branco, Melo & Machado, 2022: 20). These limiting factors are discussed below:

Internal factors are determined by factors within the control of the owners/entrepreneurs, and include the skills, competencies and drive of the manager or employee, and his/her ability to negotiate and establish access to the resources that are required to grow the business (SEDA & DSBD, 2019: 11; Bruwer, Coetzee & Meiring, 2018: 719; Alayón, Säfsten & Johansson, 2022: 1). The level of education (both formal and informal education), experience and capabilities can influence the growth of a business. The inherent motivation and energy of an individual is an important factor for business growth (Debarliev & Janeska-Iliev, 2015: 11; Matekenya & Moyo, 2022: 452).

The lack of basic life skills, self-confidence, assertiveness, passion and perseverance affect the sustainability of a business. In many instances, the lack of an entrepreneurial mind-set and internal motivation may stem from the lack of family support and societal acceptance of entrepreneurship as a valid and lucrative career path (Leboea, 2017: 58; Herrington & Kew, 2018: 54).

Internal factors further include the vision and mission of the business entity, the structure, the processes, the reward system, and the general management of the human resources of the business. The term 'processes' refers to how the quality of the works would be managed and evaluated, and how information regarding processes is to be reported and stored (Zondi, 2017: 622).

External factors are those aspects that can affect small business growth, and which the business owner may have little or no control over (SEDA & DSBD, 2019: 13). These include factors such as lack of funding, strong business competition, poor business location, governmental policies and procedures, and technological challenges (Alayón *et al.*, 2022: 1; Mokoena & Liambo, 2023: 341). External factors can be extended to include the policies that the government puts in place for the

regulation of SMMEs. These include fiscal policies, tax policies, environmental factors, and all other factors that the business owner cannot control (Zondi, 2017: 622).

It is important for businesses to monitor this environment throughout the life cycle of the business, whether positive or negative, as these factors greatly influence business strategies. Businesses can adopt new innovations and inventions when monitoring the external factors. Considering the advent of modern communication technologies, technological factors have gained great importance in the business context. Business growth depends on the ability to adapt to and capitalise on new technological advancements, or risk becoming irrelevant or outdated (Nieuwenhuizen, 2019: 21).

3.3.2 Strategies to improve SMME sustainability

The government has provided guidance to SMMEs on sustainability, especially in key sectors such as primary industries, tourism, hospitality, construction, and professional services (Jedynak, 2015: 108; Small Business Council (SBC), 2019: 22; OECD, 2021: 1). For example, an SMME can work in partnership with an organisation that provides sustainability programmes. This can include guidance on sustainability performance and reporting frameworks and tools, the tools required to reduce the impact on natural systems, climate change including carbon accounting, adaptation, innovative low carbon solutions and business models, and social purpose and enterprise (Jedynak, 2015: 108; SBC, 2019: 22; OECD, 2021: 1).

Supportive policies and SMME support schemes should be implemented by the government, and a supportive environment for SMMEs should be provided by the government. These should enhance SMME manager capabilities and invest in the SMME owner's experience, capabilities, and attitudes (Jeganathan, Degamboda & Prasad, 2021: 77; Mabasa *et al.*, 2023: 12; Nkansah-Sakyi, 2023: 291; Zulu *et al.*, 2023: 10).

Macro-economic factors that the management cannot control could be addressed through improved communication between scholars and the government. It will result in an improved economic environment, particularly in relation to labour costs and interest and inflation rates.

More institutions should be formed with the main goal of coaching SMME owners/managers on how to manage the current adverse economic factors. Additional

strategies to enhance business sustainability include ensuring that the entrepreneur is capacitated and has the skills required to run a successful business. It requires an entrepreneur to constantly engage in learning for personal growth. Also, the business itself should engage in professional management as it grows, remain flexible, and manage the competition (Bushe, 2019: 23; Koti & Modiba, 2022: 313; Rungani, 2022: 1; Gomwe, Potgieter & Litheko, 2023: 474).

The business should manage the environment in which it functions. It should be on the lookout for environmental variables that may impact the business. Changes in the tastes and preferences of customers, trending issues, new technologies that impact the operations of the business, regulations and laws from regulatory bodies that have a direct or indirect bearing on the business, and competitive forces, including those from foreign products, are all important. Financial management, human resources, operations, administration, marketing, public relations, and customer relations management are all factors that need to be taken into consideration (Bushe, 2019: 23; Bruwer & Petersen, 2022: 48; Mhlongo & Daya, 2023: 10).

In terms of the micro-economic factors that business entities have significant control over, South African SMMEs should enhance their business skills, including diversifying their products/services to be able to manage these economic factors adequately (Masama, 2018: 24-25; Coldwell, Venter, Joosub & Duh, 2022: 16; Mokoena & Liambo, 2023: 346). SMMEs should adopt modern technology to enable them to compete and meet the local and international standards (Amoah, Jibril, Luki, Odei & Yawson, 2021: 21).

Sustaining a business takes more than just an idea or the management of a business. It requires continuous research of all the role players in the business cycle (Ford, Mattsson & Snehota, 2017: 28).

3.4 SMME BARRIERS

The current study focused on three barriers to SMME survival in the Northern Cape province, namely, financial access, market access and a lack of infrastructure. These barriers are discussed in the following sub-sections.

3.4.1 Access to finance

Having access to finance extends the SMME owners/managers' financial knowledge and competency and creates different insights in decision-making. Access to finance enables businesses to access essential resources, and in turn, they are more likely to achieve growth performance (Alharbi, Yahya & Ahmed, 2018: 5118). In South Africa, financing can be obtained from various financing agencies, such as SEFA, the IDC, NEF, and private sector firms, such as banks. In the Northern Cape province, financing agencies include private banks, SEFA, IDC, NEF, EGDF (Economic Growth and Development Fund), NCEDA and NYDA (Northern Cape Provincial Treasury, 2017: 5).

A range of studies have found that SMMEs in developing countries struggle to obtain access to finance (Soumya & Jayaprada, 2018: 104; Nair & Das, 2019: 38; Owusu, 2019: 50; Cammayo, 2021: 4220; Flaminiano & Francisco, 2021: 10; Mohammed & Bunyaminu, 2021: 1; Nair & Gopal, 2021: 445). This results in SMMEs having to use internal financing and bank borrowing for their survival (Duppati, Scrimgeour, Chancharat & Kijkasiwat, 2021: 171). It is evident that SMMEs' working capital stems predominantly from informal sources, in comparison to large businesses that have access to formal finance (Nyanzu & Quaidoo, 2017: 10).

Most businesses reinvest their own profits and investments of the business founders in the development of the business. This is due to the high cost of bank loans or credit from financial intermediaries. Most funding programmes do not involve investing at the start. The business should operate for at least six months and be able to provide convincing evidence of its reliability (Matviiernko, 2021: 92). Nonetheless, funding for SMMEs is available, but the lack in long-term capital and the high cost associated with short-term financing make it difficult for businesses to be competitive (Peter, Adegbuyi, Olokundun, Peter, Amaihian & Ibidunni, 2018: 8).

The two types of sources of SMME finance that are generally available include non-institutional types, namely, loans from local money lenders, friends and relatives who charge a high rate of interest. The institutional types of lending to SMMEs are regulated by the Reserve Bank and commercial banks (public sector banks, private sector banks, small finance banks, foreign banks, co-operative banks and regional

rural banks), and non-banking financial companies (Mukherjee, 2020: 11; Mund, 2020: 2).

The sub-sections below focus on the background to the SMME financial problem, SMME challenges when applying for financial access, and the strategies to overcome barriers to financial access.

3.4.1.1 Background to the SMME financial problem

Governments all over the world have implemented dedicated programmes for the financing of SMMEs (United Nations Environment Programme (UNEP), 2017: 34; Soumya & Jayaprada, 2018: 103). However, businesses, irrespective of size or age, have difficulties in obtaining capital or credit, particularly in the early start-up phase (Hoque & Koali, 2021: 22; Matviiernko, 2021: 89). Some banks go to the extent of favouring large enterprises to lend money to rather than SMMEs because of the clearer financial statements presented by larger enterprises (Yoshino & Taghizadeh-Hesary, 2018: 3).

Owners of SMMEs often do not meet the criteria to qualify for funding or to obtain a loan, especially when the business is in its infancy stage. These funding criteria typically refer to collateral, a positive credit history, and having agreements or contracts in place (DSBD, 2017a: 68). It is difficult for SMMEs to qualify for a long-term bank loan at an affordable rate, whereas large enterprises can easily access long-term bank credit at lower interest rates (Biswas, Srivastava & Kumar, 2018: 69; Rao, Kumar & Madhavan, 2019: 48).

Businesses require capital to operate efficiently and effectively (Ophelia *et al.*, 2021: 195). SMMEs rely more on informal sources, than formal sources of finance (Flaminiano & Francisco, 2021: 10). Many small businesses rely heavily on loan sharks. The term 'loan shark' describes those who lend money at higher interest rates and charges than the law allows (Rodavia & Hudtohan, 2021: 18). However, in the case of a new business, funds are usually sourced from friends and families (Roa & Joshi, 2021: 63).

The financing cycle involves business angels, venture capitalist, and capital markets. However, in the present times, the financing cycle has expanded. Some of the new sources of financing and funding include government grants, educational institutional

based seed funds, resource support from accelerators, funding and resource support from incubators, proof-of-concept centres, and crowdfunding platforms. These (new) sources are accessed based on the funding cycle, nature of the business, and the cash flow challenges of the business (Roa & Joshi, 2021: 65).

The reasons why formal financial institutions do not want to grant access for finance to SMMEs include the age of the business; a good financial ratio; and the internal control systems, such as well-kept financial records or book-keeping of business activities. It influences financial institutions' decision-making mechanisms when granting loans to SMMEs (Adeyeye, 2018: 122). A lack of financing options for SMMEs challenges the ability of lenders to extend credit exposure to them. It poses a problem to lenders and the efficiency of optimising their own financing needs and discourages the extension of financing to SMMEs (Golubić & Huertas, 2021: 115). Private banks are also hesitant to grant financial access for SMMEs as some SMMEs do not submit tax returns, do not have an accounting system, and some are not registered entities (Nair & Das, 2019: 38). Collateral, annual business turnover audited financial records, relationship with the bank, credit profile, and the nature of the business are also contributing factors (Asah, Louw & Williams, 2020: 7).

There is a need for the continued monitoring and evaluation of supporting institutions' interventions to ensure that adequate mechanisms are put in place to increase the prospects of SMMEs' access of funding (Khoase & Ndayizigamiye, 2018: 68). The problem of inaccessibility to finance is a problem attributed to internal management capabilities and their inability to successfully communicate with lenders and/or fulfilling their documentation requirements (Shekar, Hassan & Al Mubarak, 2021: 250). Various means of financing are therefore needed to be able to meet the needs of SMMEs (Kulkarni, 2020: 8).

3.4.1.2 SMME challenges when applying for financial access

The challenges that SMMEs face when they apply for financial access include:

- Many SMMEs report finance as the most challenging part of their growth because of a burdensome application process and large collateral requirements (Khoase & Ndayizigamiye, 2018: 68; Shevchenko & Arku, 2019: 1417).

- High-interest rate: The interest rate has a direct impact on the firm's profitability; hence, it plays a major role in the firm's borrowing decisions. Financial institutions utilise this tool to protect themselves from the risks centred on their business perception (Jordaan, 2020: 341; Durst & Gerstlberger, 2021: 11; Nair & Gopal, 2021: 445).
- Documentation needed: Entity and owner proof, diverse tax returns, audit reports, and detailed stock statements may be needed to process a loan. Failing to provide these documents can result in loan applications being declined (Jordaan, 2020: 341; Durst & Gerstlberger, 2021: 11; Nair & Gopal, 2021: 445).
- Delay in processing: Processing delay, as professed by the borrower, is the added time before obtaining the funds, and within the expected time as informed by the lending institution's representative. This can result in loan application withdrawal by the firm (Jordaan, 2020: 341; Durst & Gerstlberger, 2021: 11; Nair & Gopal, 2021: 445).
- Sales turnover: The firm's gross total receipt defines the sales turnover, including the quantum of funds that are to be given and specified as the sales turnover percentage. Consequently, a firm might receive a lower amount than that requested, because the gross sales receipts are not always properly recorded (Jordaan, 2020: 341; Durst & Gerstlberger, 2021: 11; Nair & Gopal, 2021: 445).

SMMEs are reluctant to apply for credit due to the reasons that stem from the financial institution's side (Nyanzu & Quaidoo, 2017: 10). These reasons include access to credit, an unfavourable interest rate, loan maturity not approved, and bureaucratic procedures (Nyanzu & Quaidoo, 2017: 12; Eyiah, Kheni & Acquah, 2018: 43). Furthermore, loan seekers often fail to produce adequate security for the facility, and this result in the credit committee's decision to decline the application (Gakpo, 2021: 9).

Taxation policies are another challenge for SMMEs in their efforts to gain access to finance (Giang, Trung, Yoshida, Xuan & Que, 2019: 1; Sa'id, Talib & Hassan, 2019: 316; Onyeiwu & Nkoyo, 2020: 6; Adhikari *et al.*, 2021: 1113; Hapompwe, Kukano & Sichoongwe, 2021: 383; Matviernko, 2021: 90). SMMEs struggle with limited funding,

restrictive repayment periods, high financing costs, and a complex lending process (Nguyen & Sagara, 2020: 1).

3.4.1.3 Strategies to overcome barriers to financial access

The sub-sections below discuss the government, skills and training; digital finance and online platforms; and SMMEs and finance from banks, as strategies to overcome barriers to financial access.

The government

In view of the enormity of the deposit liability of banks, SMMEs should be given access to funds through government guarantee of commercial bank loans, and the provision of an interest rate subsidy (by government) (Onyeiwu & Nkoyo, 2020: 15). Governments have tried to circumvent banks by developing specific capital markets targeted at SMMEs. These markets offer listing and regulatory requirements tailored to smaller firms, such as lower fees, lower profitability requirements, and smaller issuances (Abraham & Schmukler, 2017: 4; Nemoto & Koreen, 2019: 5). Also, the government should consider forming an SMME bank, specifically for SMMEs that could harness financial resources to improve access to capital/credit, and which could ensure that the success rate of SMMEs can be improved (Yoshino & Taghizadeh-Hesary, 2018: 15; Onyeiwu & Nkoyo, 2020: 15; Maduku & Kaseeram, 2021: 16).

The government should contribute to and enhance businesses' access to finance by assisting SMMEs in generating feasible projects. Furthermore, the government should establish provisions to make all the bankers, and prospective and existing entrepreneurs aware of loan procedures and all government support schemes (Mund, 2020: 5). Furthermore, the government should introduce a Credit Guarantee Scheme (CGS) to facilitate lending to SMMEs. The government should facilitate the establishment of a private sector-led digital lending and capital marketplace platform to efficiently match small businesses with the appropriate lenders and capital providers. In addition, the government should facilitate the establishment of a private sector-led small business growth fund to provide long-term funding in the form of debt and non-controlling equity investment. Furthermore, a small business start-up grant scheme with criteria targeted to priority groups should be established (SBC, 2019: 18-19; Malinao & Hernando, 2021: 215).

The government should also help banks and stakeholders to organise more capacity building workshops for SMMEs to strengthen their financial management skills, and marketing and pricing strategies. It will minimise the risk factors that are associated with loan investment. Technical institutional and financial support should be put in place by the government to address the weaknesses and challenges faced by SMMEs (Gakpo, 2021: 19-20). The government representatives in policymaking positions could design or review policies on the factors that promote the growth and development of enterprises (Mohammed & Bunyaminu, 2021: 11-12).

The South African government could advise financial lending institutions about flexible and appropriate lending packages. They could ensure that the lending criteria are case specific, and the assessment and screening of businesses are required once they enter the business support pipeline. Another strategy that the government can use to motivate the financial sector (formal) to design special credit schemes for SMMEs, is by extending the B-BBEE points model in relation to lending. Financial institutions will then gain points when they support locally owned SMMEs. The points accumulated by each formal financial institution each year can be used for enterprise tax rebates. In addition, the government, in collaboration with the financial sector, should consider developing special funding packages to promote SMMEs (Asah *et al.*, 2020: 6-7).

The DSBD and its agencies are well positioned to coordinate the public sector's financial and other entrepreneurship support. They should report annually on government spending and resources, nationally within provinces, and at local government levels, and on what has been achieved, as there is a lack of SMME support awareness (Bowmaker-Falconer & Meyer, 2022: 59).

Skills and training

SMME owners need to acquire the relevant skills with respect to the type of business activities that they are engaged in, including financial management skills to make their businesses attractive to banks when requesting financing (Mdlalose, 2019: 76). Financial literacy is also an important factor contributing to the success of the business (Maduku & Kaseeram, 2021: 16). Financial literacy provides greater access to credit because this knowledge provides a stable and good record related to financial registers.

People should also have a clear understanding of debt management (Hakim, Oktavianti & Gunarta, 2018: 4; Nemoto & Koreen, 2019: 8; Ye & Kulathunga, 2019: 14). Owners/managers should also enhance their recordkeeping culture to reduce the perception of the risk associated with their business, as this will enhance the accessibility of finance from other important financial avenues (Jordaan, 2020: 241; Ophelia *et al.*, 2021: 199; Owusu, Owusu Ansah, Djan & Anin, 2021: 10).

Financial education should be provided to SMMEs by designing modules for successful adaption of the sustainable financing requirements (Alagpuria, 2021: 116; Flaminiano & Francisco, 2021: 11). By sourcing advisory services more frequently, SMMEs could overcome the difficulties associated with an internal lack of financial skills (Oosthuizen, Van Vuuren & Botha, 2020: 10). Business owners should receive training on how to budget their finances. In their budget, they should include funds for advertising, as the availability of advertising has a positive impact on business success (Shava, 2022: 136).

Partnerships between government SMME support agencies, non-governmental organisations (NGOs) and universities are required, to come up with SMME business training centres equipped with programmes targeted at improving skills, such as financial literacy (Asah *et al.*, 2020: 8).

Digital finance and online platforms

SMMEs should investigate alternative financing to ensure they are not overdependent on government incentives or conventional bank capital. One alternative is through the option of a digital-based financing platform (Lukiastuti & Kusuma, 2021: 127). Online platforms for conducting reverse factoring transactions are facilitating supply-chain finance to SMMEs. After making a sale, SMMEs often receive account receivables from their buyers, which are typically paid months after the goods are delivered. Online platforms allow SMMEs to shorten the maturity of these payments by making it easier for firms to sell their account receivables to financial institutions in exchange for cash. Large, well-known buyers can post online the accounts payable that they receive from SMME suppliers. Interested financial institutions then submit offers to buy them at a discount. SMMEs accept the most convenient offer and automatically receive payment to their bank account. Using online platforms reduces transaction costs, and fosters

competition (Abraham & Schmukler, 2017: 2). SMMEs should adapt and maximise new ways of accessing funding.

The digital economy is giving rise to new forms of institutions, sources of funds and access to funds. It is driving financial intermediation and financial innovations. The digital economy comes with digital finance and promotes financial intermediation through the use of a mobile phone. Furthermore, the borderless nature of the digital economy helps widen finance sources and options for SMMEs in a region or across countries. Information on finance and schemes is also available. Internet technology is increasing SMMEs' access to finance through the development of innovative alternative financing models (Agyapong, 2021: 151-152).

SMMEs and finance from banks

The establishment of a National Entrepreneurship and SMME fund should be considered by the government as it would help attract more funding from stakeholders. The advantage is that owners/managers could benefit from reduced interest rates, larger financing volumes, or smaller collateral requirements (Agyapoing, 2021: 154-155). The extent of guaranteed coverage should be uniform for all categories of SMMEs, and it should be increased up to 90% of a project, as it will enable entrepreneurs to contribute a lower amount of margin funding (Mund, 2020: 5).

Strategies to ease SMMEs' access to finance include the development of credit information infrastructure for SMMEs, and the development of a sustainable credit guarantee scheme to remedy the collateral issues of SMMEs and to make the assessment of finance easier (Yoshino & Taghizadeh-Hesary, 2018: 15; Onyeiwu & Nkoyo, 2020: 15). The 'competency-as-collateral' scheme is another strategy that can be explored. This scheme integrates measures of management competency with the conventional credit risk assessment criteria as set by formal financial institutions (Asah *et al.*, 2020: 9). The SMME owners' ability to invest in collateral assets, as well as professional association membership, will increase their legitimacy and make credit access from financial institutions easier (Asah *et al.*, 2020: 8).

Central banks could require financial institutions to incorporate sustainability considerations into their lending decisions and financial reporting. Financial institutions should, for instance, include environmental standards and benchmarks into credit assessment to incentivise SMMEs to adhere to standards (Sommer, 2017: 61). Lead

businesses could also play an indirect role by engaging in a triangular relationship with suppliers and financial institutions to assist SMMEs in attaining access to finance. Large businesses enjoy better credit ratings and may guarantee the suppliers' loan with invoices of large orders, offtake agreements, or letters of interest that are acceptable to the financial institution (Sommer, 2017: 62). Furthermore, banks could consider certification as a criterion for the loan-screening process, as certification is a strong indication for (export) market access, good governance, and a robust financial basis (Sommer, 2017: 51; Isharyadi & Kristiningrum, 2021: 561). Financial institutions could also work in partnership with informal finance lenders in granting credit to SMMEs (Asah *et al.*, 2020: 8).

SMMEs could consider the adoption of standards, as this will lead them into a favourable position to access financing from banks. In addition, SMMEs should focus on their financial performance to meet the bank requirements, and be able to attain bank credit, which will be beneficial to their productivity and sustainability; and hence, contribute to the overall economic growth in the long term (Giang *et al.*, 2019: 15). SMMEs have a viable alternative to form cooperative societies, which would allow them to share their risks when asking for bank loans. Banks are more inclined to work with groups as compared to individual SMMEs, who may lack the necessary expertise and financial abilities (Ophelia *et al.*, 2021: 199). SMME owners/managers should direct their attention towards bank loans and retained profits to build their financial capital.

Measures to reduce institutional bottlenecks (such as understaffed regulatory bodies) and providing adequate market information to SMMEs, are crucial (Hagin & Caesar, 2021: 16). Other forms of instruments, such as invoice discounting and offering a credit line, can assist with financial management for SMMEs (Hoque & Koali, 2021: 28). It is also important to provide incentives for banks to lend to SMMEs. Tax benefits from government to banks engaged in SMME lending might motivate them to lend to SMMEs (Hagin & Caesar, 2021: 16). Financial institutions should develop different lending technologies that combine different sources of information about a borrower, screening and underwriting procedures, structure of a loan contract, and monitoring mechanisms to improve credit access by SMMEs (Asah *et al.*, 2020: 8).

Moreover, SMMEs need to abstain from bribery actions as bribes decrease their profitability, and this could result in less profitable SMMEs that may not obtain access to credit (Wellalage, Locke & Samujh, 2020: 34). Additionally, they should develop trustworthiness with key stakeholders, such as suppliers, family, and friends, which will encourage them to provide more financial support to SMMEs (Hagin & Caesar, 2021: 16).

3.4.2 Market access

The sub-sections below discuss the importance and challenges of market access, and the strategies that SMMEs can use to overcome the barriers to market access.

3.4.2.1 *Importance and challenges of market access*

Market access is the ability of SMMEs to obtain authorisation from the relevant authorities to provide their goods and services without biasness to both the local and international markets (Knight, 2020: 11). In developing countries, it was found that SMMEs do not investigate the various costs that are associated with new market access (Awa, Ukoha & Igwe, 2017: 8).

Major drawbacks to the growth of SMMEs are, for example, increased competition from international SMMEs that offer similar products and services online, a loss of customers, and downtime in information and communication technology (ICT) applications (Bala, Gawuna & Abdullahi, 2021: 3; Gitonga, 2021: 4; Hidayati & Dartanto, 2021: 641). SMMEs want to offer products and services to clients in other markets at a minimal cost. However, allowing trade without restrictions causes large businesses to take advantage of the market by using their advanced technologies to produce, market, and offer cheap products (Cant, 2017: 109).

The ease of market access, both domestic and international, strongly supports the increasing competitiveness of SMMEs. Programmes that assist SMMEs to gain market access are often small scale so that the impact is less than optimal. When entering the global market, it is not as easy and as cheap as entering the domestic market due to risk factors and higher costs. The cost to obtain access to the export market is known as a sunk cost, which is the cost to be incurred but which cannot be withdrawn if the export is not realised (Christianty & Hidayati, 2020: 100).

A challenge for governments is to improve the effectiveness of the SMME support institutions to increase export market access to potential markets (Christianty & Hidayati, 2020: 100). Another challenge is for the government to create a larger scale programme to have a broad impact. Online programmes such as e-catalog and e-marketing need to be emphasised. The following are additional challenges for SMMEs to access markets: (DSBD, 2017b: 50-51; Makhitha, 2019: 156; Koti & Modiba, 2022: 313; Matekenya & Moyo, 2022: 460):

- The market is dominated by large businesses. They often hold most of the market share, making it hard for small businesses to penetrate the market.
- SMMEs struggle to expand and to be able to deliver goods and services to the market to build consumer trust and to compete with large private businesses.
- Some SMME owners lack the knowledge, skills, and access to information to adequately assess the market and to identify gaps and opportunities in the market.
- A lack of access to technology further inhibits small business owners from using technology, and the associated platforms to access the market and to promote their business.

3.4.2.1 Strategies to overcome barriers to market access

The next sub-sections discuss the government, technology and internationalisation or exports, as strategies to overcome barriers to market access.

The government

Governments should create public co-working spaces, business incubators and accelerators, and technology centres to provide workspaces and business support services. These establishments will connect business start-ups with institutions, manufacturers, and employment exchange platforms and marketplaces for final customers. Such ecosystems enable SMMEs to access international markets and communicate relevant information about the products or services that they offer (Mbuyisa, 2017: 248; Lechuga, 2021: 8; Urban & Maphathe, 2021: 17). The government should ensure that the infrastructure required for market access (such as roads) are improved and maintained (National Development Plan (NDP), 2012: 28; Hidayati & Dartanto, 2021: 641).

The government should ensure that SMME development policies are concerned with the types of digital technologies that are accessible to SMMEs, to ensure that policy interventions and limited public resources can be most beneficial to SMMEs that are in the most vulnerable circumstances (Gaglio, Kraemer-Mbula & Lorenz, 2022: 9-10). There must be a deliberate effort by the government to expose SMMEs to international markets as opposed to only occasionally having exhibitions. There ought to be permanent hubs specifically aimed at exposing SMMEs to international markets (Zondi, 2017: 627). It is recommended for the government to embark on a massive drive to show SMMEs the power of technology, specifically cell phone technology, as there is much that businesses can do using cell phone technology, but that SMMEs are unaware of (Zondi, 2017: 627).

Technology

SMMEs do not understand the relevance of ICT adoption (Afolayan & De la Harpe, 2020: 697). In facing global market competition, enterprises are needed that can master technology. The technological components owned by a business should be continuously updated to compete in product marketing and to reach potential markets (Surya *et al.*, 2021: 4).

SMMEs can address the lack of market access by implementing appropriate marketing strategies (Makhitha, 2019: 147). The concept of marketing strategy refers to the unique and differentiable positioning of the enterprise towards its customer's needs. For this to realise, the business should have a clear understanding of the environment within which it operates, know the client and competitor's strengths and weaknesses well, and tactically align its own resources and capabilities to meet the client's needs profitably (Van Scheers & Makhitha, 2016: 248; Van Scheers, 2018: 167).

However, SMMEs typically do not have a plan in place for strategic marketing purposes (Van Scheers & Makhitha, 2016: 243). The marketing challenges that SMMEs experience include a lack of marketing skills, analysing competition, low demand of products, poor locality of SMMEs, market knowledge and ineffective marketing of products (Van Scheers, 2018: 27). For SMMEs to combat these challenges, they need to identify their target market, determine its needs, and then produce products that match those needs. Furthermore, SMMEs should determine which prices, marketing communication platforms and distribution channels are

appropriate for their products (Makhitha, 2019: 151). SMMEs should enrol for applicable marketing courses to improve their marketing skills, and SMME support agencies should include entrepreneurship marketing in their programmes (Zondi, 2017: 626; Fatoki, 2019: 1436).

SMMEs can additionally explore the option of digital marketing. Digital marketing makes it easy for businesses to monitor and provide all the needs and desires of potential consumers. Digital marketing also makes it easier for potential consumers to be able to find and obtain product information simply by browsing the virtual world. Buyers are now increasingly independent in making purchasing decisions based on the search results they are able to find anytime and anywhere. Digital marketing can reach all people wherever they are without any geographical or time restrictions (Thaha, Maulina, Muftiadi & Alexandri, 2021: 4).

Furthermore, the use of social media by both SMEs and potential customers has brought opportunities for SMEs and potential customers, and SMEs can gain business profits by using social media (Thaha *et al.*, 2021: 12; Virglerová, Kramoliš & Capolupo, 2022: 268). Social media also improves relations with customers, helps with advertising, marketing and generally improves sales through the effective positing of updates, and the use of graphics/pictures (Oji, Iwu & Haydam, 2017: 4).

Moreover, SMMEs should consider implementing e-purchasing, as it expands market access (Zahra, Abdullah, Din, Thahir, Harun & Ali, 2021: 179). ePurchasing involves local suppliers participating in local government procurement. The implementation of e-purchasing also opens opportunities for suppliers to offer goods and services for government procurement (Zahra *et al.*, 2021: 183). However, SMMEs must keep in mind that online purchasing can involve misleading or harmful content and may be problematic as it contributes to undermining consumer trust in digital markets, and trust is a necessary precondition for well-functioning markets (Fourberg *et al.*, 2021: 37).

Rural businesses with improved market accessibility, for example, are more likely to generate higher turnover after integrating new technologies in their business (Fanelli, 2021: 12). Product innovations that are based on science and technology will produce products that are able to compete in the market. Product innovations are therefore

needed so that market opportunities are not lost (Ismanu, Kusmintarti & Riwijanti, 2021: 309).

Internationalisation/Exports

Internationalisation refers to the process of expanding a business or organisation beyond its national borders and engaging in global activities. The internationalisation process is more complicated than just entering the international market, and therefore, it is important to have an internationalisation strategy in place. Factors such as the region of the world, the national culture, the required speed of the process/the urgency, the aptitude, and receptivity to risk and the product life cycle are all to be considered, before employing an internationalisation strategy (Calheiros-Lobo, Vasconcelos Ferreira & Au-Yong-Oliveira, 2023: 14).

SMMEs are still facing various barriers, such as market knowledge, finance, supporting infrastructure, technology and innovation, human resources, competition, and government policies. This problem is caused by a lack of experience and the information necessary to introduce SME products to the international market (Ranjan, Kumar & Narain, 2023: 1091).

It is important to note that an SMMEs' turnover, age, ownership, legal status, ICT adoption, owner/manager gender, business strategy, business environment, industry, and government policy influence SME internationalisation (Ramdani, Belaid & Goutte, 2023: 8). Adopting digital systems and solutions facilitate SMME internationalisation (Szabó, Szedmák, Tajti & Bera, 2023: 15). On that note, the government should encourage SMMEs to be export-oriented to access overseas markets (Christianty & Hidayati, 2020: 102).

Programmes that the government or SMME support agencies can explore for the support of SMME exports include the following (Lee, 2021: 36):

- Training programmes for international trade, advisory services, and mentoring;
- Implementation of export procedures, such as administrative procedures that include export declarations, customs clearance, shipments, and settlements;
- Purchase of foreign certificates;
- Trade financing that includes working capital for production and operation, and insurance;

- International marketing;
- Securing sales' channels in foreign markets;
- Information provision;
- Establishment of overseas offices and subsidiaries.

3.4.3 Lack of infrastructure

This section presents the background to the lack of infrastructure for SMMEs, the importance of infrastructure, and the strategies to overcome barriers to infrastructure.

3.4.3.1 Background to the lack of infrastructure for SMMEs

In developing countries, limited access to public infrastructure services is a major constraint to SMME survival and growth, as it limits the operations and restricts access to markets and raw materials (Leboea, 2017: 74; Kulkarni, 2020: 3; Prihatiningtias & Wardhani, 2021: 34). Barriers include the high municipality charges for the connection of basic infrastructure, accessibility and quality of transportation, telecommunication, water supply, and institutions and regulations to facilitate trade (Luo & Xu, 2018: 264; Masuku & Nzewi, 2021: 59; Elhusseiny & Crispim, 2022: 366).

The high level of corruption among politicians has resulted in the mismanagement of resources that were supposed to be used for the creation of job opportunities for people. Money allocated for infrastructure development (adequate electricity, link roads from point of production to market, and pipe-borne water) has ended up in the pockets of some well-connected individuals, to the detriment of most of the population (Sanya & Popoola, 2021: 27; Beshir, 2020: 48; Khan, 2022: 39).

Many developing countries find it challenging to access the funding required to undertake large-scale investments in infrastructure (Munemo, 2021: 7). SMMEs, specifically, are not aware of the available schemes and policies that will allow them to benefit from governmental initiatives (Kulkarni, 2020: 7). The situation is exacerbated by the fact that it is expensive to erect and maintain new infrastructure such as roads, ports, electricity grids and telecommunication networks (Munemo, 2021: 7). Another factor that compounds the challenge, is that SMMEs operating in remote areas will have different needs in terms of technology than an SMME operating in the city, specifically, due to the challenge of inadequate infrastructure (Nikmah,

Hermawan, Wardoyo & Hasan, 2021: 31; Kaur, Kumar, Narkhede, Dabić, Rathore & Joshi, 2022: 24).

The costs associated with municipal services are often listed as a challenge for start-up businesses. Tied in with this, is access to virtual infrastructure, such as quality internet and ICT. Many small business owners find the cost of internet in South Africa to be unaffordable, and it is thus a challenge for achieving growth (Leboea, 2017: 74; DSBD, 2017a: 33; 2017b: 74). In the absence of the facilities mentioned above, SMMEs struggle to operate effectively, which can result in negative output (Gandolph *et al.*, 2021: 1706).

SMMEs lack the basic infrastructure facilities that are needed to adopt modern technical tools. Due to the lack of innovation and technical knowledge and skills, SMMEs have a huge structural gap, if compared to large established businesses (Kulkarni, 2020: 7). It is evident that the impact of the quality of infrastructure and logistics on the transaction costs of SMMEs will be greater than on big businesses, because the scale of SMME business transactions is relatively smaller (Christianty & Hidayati, 2020: 101).

3.4.3.2 Importance of infrastructure

Infrastructure is a basic physical and organisational structure that is needed for the operation of a society or enterprise, or the services and facilities necessary for an economy to function. Infrastructure includes telecommunication, electricity, transportation and building space. There is a distinction between hard (tangible) infrastructure and soft (intangible) infrastructure. Hard infrastructure refers to transport systems (roads, airports, port facilities, and rail), public utilities (energy, water supply and sewer, and irrigation), the communication network (telecommunication and broadband), and social infrastructure (schools and hospitals). Soft infrastructure refers to matters related to efficiency, such as institutions and regulations (Ismail & Mahyideen, 2015: 5; Mugo, Kahuthia & Kinyua, 2019: 145; Teka, 2022: 13).

Infrastructure is regarded as the catalyst and foundation for economic development and growth in a country. Infrastructure, such as electricity, good road networks, steady water supply, effective communication systems and markets, are referred to as the essence of the performance of SMMEs. An accessible, affordable, and reliable infrastructure network is crucial for development, and it is essential to powering

business, lowering transactions costs, improving market access, and improving the efficiency of other productive factors. It is also a prerequisite for providing people with access to important services, such as education and health care, connecting workers to their jobs, and sharing the fruits of growth in an equitable manner. In the global arena, infrastructure is an essential element for participation in the value chains to upgrade economic structures (Luo & Xu, 2018: 258; Khan, 2022: 38; Ferejo, Ahmed, Muzeyin, Amde, Thomran & Mamuye, 2022: 1528; Nazir & Khan, 2022: 13).

A deficiency in infrastructure negatively impacts the profitability and performance of SMMEs, due to the high costs that SMMEs must incur in the self-provision of infrastructure and distribution of finished goods (Mugo *et al.*, 2019: 140). Similarly, fluctuations in quality of infrastructure used in the production processes also affect the performance of a business in terms of the quantity of output, income, profits, and job creation (Mugo *et al.*, 2019: 139).

3.4.3.3 Strategies to overcome barriers to infrastructure

The sub-sections below discuss the government and digital infrastructure, as strategies to overcome the barriers to infrastructure.

The government

The support of government in the development of SMME infrastructure cannot be over-emphasised (Kibuuka & Tustin, 2019: 43; Mavrodieva, Budiarti, Yu, Pasha & Shaw, 2019: 45; Budiayanti, Permana & Rivani, 2021: 391). The government should strive to do everything possible to improve the business environment in which SMMEs operate by improving the infrastructure, thus, road networks, buildings, and communication technologies.

The environment should be established in such a way that it promotes or allows for new enterprises to emerge, existing ones to grow, and enterprises to coexist by supporting one another (Chimucheka & Mandipaka, 2015: 313). Creating an enabling environment for entrepreneurship to thrive is the sole responsibility of the government, and specifically, in terms of infrastructural development (Olaore, Adejare & Udofia, 2021: 63). The government could also provide SMMEs with pre-paid meters, accompanied by a subsidy in electricity tariffs for SMMEs (Onyeiwu & Nkoyo, 2020: 15).

Government regulations pertaining to the broadband market are crucial for a competitive market structure, and the provision of high quality and affordable digital infrastructure is essential. It will increase the confidence of SMMEs and their customers, and reduce the operating costs of SMMEs (Chin, Foo, Falahat & Chin, 2021: 9). Furthermore, it is crucial that the government should aim to improve infrastructure, such as roads, telecommunication, power supply, and water as a way of promoting the growth of SMMEs (Mugo *et al.*, 2019: 146). Coordinated and unidirectional policies are also important to increase participation in global production networks (Christianty & Hidayati, 2020: 102).

Municipalities and SMME support agencies should recognise the importance of incorporating the accessibility of infrastructure into their support interventions (Khambule, 2020: 98). The successful implementation of well-planned and well-managed synergies between governmental partners that target investment promotion and development financing can help to facilitate the integration and upgrading of global value chains (Luo & Xu, 2018: 268). Support in the form of regulations or support from institutions that effectively implement clusters is a prerequisite for synergising SMMEs with larger scale industries (Christianty & Hidayati, 2020: 101). Investment in SMMEs should be encouraged by the government, enabling them to make use of digital infrastructure, as discussed below (Mbuyisa, 2017: 248; Istifadah & Tjaraka, 2021: 419).

Digital infrastructure

It is essential for digital infrastructure to be built (Budiyanti *et al.*, 2021: 390), and for SMMEs, it should be based on the notion of 'digital network'. It refers to a network of collaborating SMMEs physically distributed over a territory (a region, province, or state), that share the objective of selling goods (for example, agri-food products, or artefacts) and/or services to potential consumers through a digital platform. By implementing a digital network, SMMEs wishing to operate in the digital economy will be able to make their products/services known to many customers and retain these customers over time. Unfortunately, acquiring users (some of whom will become customers) comes at a high cost, both in the digital and in the real economy (Pilotti, Paolone, Di Valerio, Marinelli, Cocca & Di Felice, 2021: 771).

Awareness should also be created among SMMEs about the benefits of digitalisation (Kulkarni, 2020: 8). SMMEs are less likely to be members of social media business networks due to digital exclusion and poor digital infrastructure, potentially resulting in lower business performance (Tiwasing, 2021: 1898). Therefore, investing in superior digital infrastructure and high-speed broadband connectivity (fast broadband), can increase opportunities for rural SMMEs to participate in online networking activities and online retail services. This applies specifically to rural SMMEs operating in business service sectors as they need to be well connected with online retail services and communications (Tiwasing, 2021: 1909). There also needs to be improved support in terms of technology and infrastructure (Sanusi, Razak, Amrawaty & Hasrul, 2020: 5; Gupta & Hoda, 2021: 870), as SMMEs claim that the adoption of technological processes is expensive (Bvuma & Marnewick, 2020: 9).

The adoption of technology for SMMEs can aid to their business sustainability and growth (Bvuma & Marnewick, 2020: 9). Unskilled labourers should be provided with proper training and education (Kulkarni, 2020: 8). Increasing the computer and Internet literacy of SMMEs and providing technology infrastructure that is easily accessible to everyone, are strategic priorities that should be carried out (Mbuyisa, 2017: 248; Istifadah & Tjaraka, 2021: 419).

SMMEs should understand the significance of Internet and e-commerce and other digital tools, and what the consequences would be if they do not adopt to changing technology and business models. The reach and quality of telecommunication infrastructure should be increased, and specifically, the fast Internet that is needed for businesses in the digital age (Christianty & Hidayati, 2020: 102).

3.5 CONCLUSION

This chapter provided an overview of SMME failure and SMME sustainability. Thereafter, the factors that limit SMME sustainability were explained. These factors included internal and external factors. The section concluded with a discussion of the strategies to improve SMME sustainability and SMME barriers. Barriers to SMMEs in this study referred to access to finance, access to markets and lack of infrastructure. Below each barrier a brief background was provided, and each section concluded with a discussion of the possible strategies that SMMEs could explore to overcome the barrier.

The next chapter presents the research methodology that was followed in this study.

CHAPTER 4: RESEARCH METHODOLOGY

4.1 INTRODUCTION

This chapter discusses the methodology used in the study. It presents an overview of the research approach explored in the study. Thereafter, a discussion follows regarding the specific research philosophy, paradigm and research design adopted for this research. The chapter continues by exploring the research environment. Further discussions follow on the data collection, and data preparation, processing, and analysis. The chapter concludes with a discussion of the ethical issues that were considered during the research process and how the researcher mitigated these issues. The problem statement, research questions, objectives and hypotheses were presented in Chapter 1, Sections 1.3 to 1.6.

4.2 RESEARCH APPROACH

A research approach is a plan of action that gives direction to allow the researcher to conduct research systematically and efficiently. There are three main research approaches, namely, the quantitative (structured) approach, qualitative (unstructured) approach, and mixed methods approach (Bryman *et al.*, 2018: 100). The quantitative research approach focuses predominantly on collecting numerical data and uses deductive reasoning. The qualitative approach is underpinned by the philosophical orientation termed phenomenology. Phenomenology focuses on people's experience from their perspective and employs inductive reasoning (Liamputtong, 2020: 18).

A mixed method design is a combination of quantitative and qualitative methods that gives a more comprehensive view, and it allows for the generalisation of the research study's findings (Almalki, 2016: 291; Leavy, 2017: 164; Dos Santos *et al.*, 2021: 129). This approach allows for extensive data collection, while analysing both text and numeric data (Creswell & Creswell, 2017: 205; Dos Santos *et al.*, 2021: 139). The next section gives the classification of mixed-methods' designs.

4.2.1 Classification of mixed methods' designs

Table 4.1 presents the four mixed methods' research designs.

Table 4.1: Mixed method designs

Mixed method design	Description
Convergent mixed method design	This method aims to gain an understanding of the research problem and to obtain different but complementary data related to the same topic. Both quantitative and qualitative approaches are simultaneously applied in the design, but they are used independently throughout the data collection, analysis and interpretation.
Explanatory sequential design	This is a two-stage mixed method design where qualitative data helps to build on the initial quantitative results. The quantitative methodology comes first to answer quantitative-oriented research questions in the research design. After that, the use of a qualitative method supports the quantitative findings.
Embedded mixed method design	A single data set plays a supportive, secondary role in the research, and is based primarily on the other data type.
Exploratory sequential design	The qualitative methodology is used for an in-depth exploration of the phenomenon of interest. This is followed by the quantitative part of the study, where a follow-up is done to test the findings of the qualitative part of the study.

Source: Adapted from Creswell and Plano Clark (2018: 88)

The current study employed a convergent mixed method design, as it is a one-phased design in which the researcher collected and analysed both quantitative and qualitative data during the same phase of the research process. The two sets of results were therefore been merged into an overall interpretation (Petrovic *et al.*, 2017: 183; Depoy & Gitlin, 2020: 175).

4.3 RESEARCH PHILOSOPHY AND RESEARCH PARADIGM

A philosophical stance in research informs the research methodology and provides the reasons to enable an understanding of the philosophical positions of a particular study (Shah, Shah & Khaskhelly, 2019: 90). A paradigm implies a pattern, structure and framework or system of academic and scientific ideas, values and assumptions (Kivunja & Kuyini, 2017: 26; Saunders, Lewis & Thornhill, 2019: 140). This, in simple

terms, is an appropriate approach to think about and prepare for the research (Antwi & Hamza, 2015: 218; Saunders *et al.*, 2019: 140). Simultaneously, paradigms justify why a specific philosophy has been selected (Shah *et al.*, 2019: 90).

The following are the four philosophical trends that inform the overall research strategy (Sekaran & Bougie, 2016: 28; Frey, 2018: 1; Žukauskas, Vveinhardt & Andriukaitienė, 2018: 123):

- Realist research philosophy: This intellectual trend is based on both the positivist and interpretive philosophies and is based on the assumption that subjective perception is human.
- Positivist research philosophy: Researchers are analysts and distance themselves from personal values, work independently, and believe that they can fully understand the social world.
- Interpretivist research philosophy: Here, scholars believe that a subject and understanding depend on people's experiences in the social world.
- Pragmatic research philosophy: The pragmatic paradigm means a "worldview" that highlights "what works" rather than what might be measured absolutely and objectively as "true" or "real". It can combine both quantitative and qualitative methods.

For the purposes of this study, the philosophy was underpinned by pragmatism perspectives (Saunders *et al.*, 2019: 150). This study adopted a worldview that emphasised that which works and combined quantitative and qualitative research methods.

4.4 RESEARCH DESIGN

The research design is a theoretical blueprint for collecting, analysing and interpreting data (Akhtar, 2016: 68; Mukherjee, 2020: 54). Based on the literature review, the initial plan for the study was to formulate the survey questionnaire and the interview questions to gather information about the research problem, and to articulate the research questions, objectives, and hypotheses to create an appropriate research design (Akhtar, 2016: 69; Faasen & Hirschsohn, 2021: 148).

A proper research design strikes a balance between redundancy and the tendency to over-design (Akhtar, 2016: 73; Mukherjee, 2020: 49). The research design also

determines whether the researcher needs to conduct research in the laboratory, office or field (Turner, Cardinal & Burton, 2017: 246; Saunders *et al.*, 2019: 173). The major research designs are as follows (Akhtar, 2016: 73; Faasen & Hirschsohn, 2021: 161; Jenkins, D'Aoust, Elias, Han, Sharps & Alvarez, 2021: 1; Wiid, 2021: 70-71):

- A longitudinal research design is a distinctive type of research design that researchers usually use to map change and contextualise the mechanisms and processes from which change is created.
- A case study design involves the detailed and intensive analysis of one or more cases that the researcher studies in depth. A case can be a single organisation, a single location, an individual, or a single event. What distinguished a case study from other research designs is the focus on a bounded situation or a system.
- The experimental research design is used to examine a causal relationship, for example, an experiment is observed under controlled conditions. Controlled conditions mean that a variable in the research may not be changed while the experimentation is still in progress. There are three types of experimental designs, namely, laboratory experiments, field experiments and quasi-experiments. Various types of evidence need to be controlled in the experiment to test the alternative hypotheses and discover the causal relationship.
- The cross-sectional design/descriptive research design: Quantitative descriptive research is a quantitative research strategy that aims to collect measurable information from a population sample for statistical analysis and this includes a five-step design of defining, measuring, analysing, designing, and verifying. A qualitative descriptive research design answers what, who, where, how, and when questions that should be used to investigate the current situation.
- A comparative design involves using more or less identical methods to study two or more contrasting cases. It embodies the logic of comparison by implying that one can better understand social phenomena by comparing two or more meaningfully contrasting situations or cases.

The current research study described a phenomenon as it exists, and this approach was used to identify and obtain information about the characteristics of a specific group of people. This research type explains social events, social structures, and social situations. Therefore, the current study used a cross-sectional/descriptive research design to examine the research phenomenon from both a quantitative and qualitative

perspective (Tuffour, 2017: 53; Faasen & Hirschsohn, 2021: 160; Wiid, 2021: 71). The next section discusses the control of variables in research.

4.4.1 Control of variables

The researcher must be able to identify the different types of data in order to use the statistical analysis that corresponds with the type(s) of the data. The main types of variables are (Mukherjee, 2020: 75; Dos Santos *et al.*, 2021: 517-518):

- Nominal (categorical data): There may be two or more categories, but there is no intrinsic ordering to the categories (for example, male/female).
- Ordinal data: The difference between ordinal and categorical data is that there is a clear, natural ordering within ordinal data (for example, the progression from a matric certificate to a degree).
- Interval (continuous) data: The intervals between the values of the interval variable are equally spaced (for example, temperature).
- Ratio (continuous data): Data that not only produces the order of variables but also makes the difference between variables known, along with information on the value of true zero. It is calculated by assuming that the variables have an option for zero, the difference between the two variables is the same, and there is a specific order between the options (for example, expenses).
- Dichotomous variables contain data that have only two categories (for example, yes/no response). Although they have only one interval, they can be treated like nominal variables.

The current study used nominal and ordinal types of data methods. This means that two or more categories, with no intrinsic ordering to the categories were used, as well as progression types (such as progression from Grade 12 to doctoral degree) of questions were asked.

4.5 THE RESEARCH ENVIRONMENT

For the quantitative phase, the study was conducted under natural field conditions or actual environmental conditions, as some participants completed the questionnaires which were hand-delivered to them at their business premises. For the questionnaires that were distributed electronically, participants completed them through their technological equipment.

For the qualitative phase of this study, interviews were conducted on the Microsoft Teams platform and telephonic interviews were also conducted. For the purposes of this study, an effective research environment has been defined as one which supports the characteristics of successful research environments, such as a clear research strategy, access to resources, and meaningful and respected relationships. A research environment must also be underpinned by a culture of integrity, based on good governance and best practice (Ajjawi, Crampton & Rees, 2018: 945).

The next sections discuss the population, sampling, sample selection and strategy, sample size and sampling method, and the response rate.

4.5.1 Population

A population refers to a group of persons, objects, or items from which samples are taken for measurement (Weeks, 2020: 5). Therefore, a target population would be the ideal population that the researcher wishes to generalise to. However, in cases where this population is not available, the researcher needs to select the sample from the accessible population (Dwyer & Bernauer, 2014: 76; Thomas, 2021: 136).

For the quantitative phase of the current study, the target population was SMMEs in the Northern Cape province. The number of SMMEs in the Northern Cape province was estimated at 30 761 (SEDA, 2023: 19), as shown in Table 4.2.

Table 4.2: Number of SMME owners by province

Province	Number	Distribution
Western Cape	312 269	11.4%
Eastern Cape	196 136	7.3%
Northern Cape	30 761	1.1%
Free State	125 152	4.7%
KwaZulu-Natal	375 209	14%
North-West	129 513	4.8%
Gauteng	1 005 288	37.5%
Mpumalanga	225 368	8.4%
Limpopo	283 907	10.6%
Total	2 683 602	100%

Source: SEDA (2023: 19)

For the qualitative phase of the study, the target population was SMME support agencies in the Northern Cape province. The SMME support agencies in the Northern Cape province are presented in Table 4.3.

Table 4.3: Support agencies for SMMEs in the Northern Cape province

DEDAT	Department of Economic Development and Tourism
EGDF	Economic Growth and Development Fund
IDC	Industrial Development Corporation of South Africa
NCEDA	Northern Cape Economic Development, Trade and Investment Promotion Agency
NEF	National Empowerment Fund
NYDA	National Youth Development Agency
SEDA	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency

Source: Northern Cape Provincial Treasury (2017: 5)

4.5.2 Sampling

A sample is a set of people, objects, or items selected from a larger population for measurement (Turner, 2020: 8). In the event of dealing with humans, a sample may be regarded as a set of participants selected from a larger population for the purpose of conducting a survey (Kumar, 2014: 229; Andaleeb & Hasan, 2016: 114; Thomas, 2021: 136). The sample should be representative of the population to ensure that the findings can be generalised from the research sample to the population (Bacon-Shone, 2015: 37; Dubey *et al.*, 2017: 450; Thomas, 2021: 136).

In quantitative research, the sample should be typical of the population to ensure that the findings from the research sample can be generalised to the population as a whole. Quantitative samples are generally large and are statistically determined. In qualitative research, the sample is also selected from the whole population, but is much smaller and will not generally permit generalisation to the larger population (Schreir, 2018: 84).

The technique used to draw the sample as a representation of a population is described as sampling. Sampling techniques include the probability and non-probability sampling techniques (Dwyer & Bernauer, 2014: 78; Besen-Cassino & Cassino, 2018: 302). Probability sampling is a sampling technique that samples the

chance of probability of each case being selected from the population that is known and is usually equal for all cases (Depoy & Gitlin, 2020: 185). Non-probability is a sample technique that gathers samples using a process that does not allow all the individuals within a population an equal chance of being selected (Andaleeb & Hasan, 2016: 137; Thomas, 2021: 137).

The main purpose of sampling is therefore to select a subgroup that can accurately represent the population as defined and delimited by the investigator (Depoy & Gitlin, 2020: 192). Table 4.4 provides a summary of the various sampling plans.

Table 4.4: Summary of sampling plans

Probability sampling	Nonprobability sampling
<ul style="list-style-type: none"> ▪ Parameters of a population are known; ▪ Sampling frame is used; ▪ Every member/element has the same probability of being selected for the sample. 	<ul style="list-style-type: none"> ▪ Parameters of a population are not known; ▪ No sampling frame is available; ▪ Probability of selection is not known.
Methods	
<p>Simple Random sampling Table of random numbers is used to randomly select the sample.</p>	<p>Convenience sampling Available individuals enter the study.</p>
<p>Systematic sampling Sampling interval width is determined, and individuals are selected.</p>	<p>Purposive sampling Individuals are deliberately selected for the study.</p>
<p>Stratified random sampling Subjects are randomly selected from pre-determined strata that correlate with the variables in the study.</p>	<p>Snowball (network) sampling Informants provide names of others who meet the study criteria.</p>
<p>Cluster sampling Successive random sampling of units is used to obtain the sample.</p>	<p>Quota sampling Individuals who are unlikely to be represented, are included.</p>

Source: Depoy and Gitlin (2020: 195); Lohr (2021: 3)

4.5.3 Sample selection and strategy

The quantitative phase of the study (questionnaires) used convenience sampling and snowballing sampling. A convenience sampling technique means that the sample will not be selected by any other logic than participants being willing and available (Patten & Newhart, 2018: 102). Despite the willingness and availability as reasons for the

choice of the convenience sampling method, the occurrence of erroneous contact details, demographical challenges, such as the widely spread communities, and poor network coverage in rural areas added to the difficulties in reaching the sample selected for the current study. Therefore, the researcher used snowball sampling where difficulties occurred to attain the sample size. Snowball sampling uses recommendations to find people with the specific range of skills that has been determined as being useful (Babariya & Gohel, 2017: 61; Thomas, 2021: 139).

For the qualitative phase of the study (interviews), a purposive sampling technique was used, which allowed the researcher to decide who to include in the study. The participants chosen were key informants to the topic under investigation and could make a valuable contribution to the study (Zikmund, Quinlan, Griffin, Babin & Carr, 2019: 185). Furthermore, the participants from SMME support agencies were purposively chosen, as they worked directly with the SMMEs in a supportive role and were thus key informants on the topic of study.

4.5.4 Sample size and sampling method

There are various important considerations in determining the sample size. These considerations include the variability, the risk of selecting a sample that is a poor representation of the population, and the precision required by the study (Patten & Newhart, 2018: 112).

For quantitative data, an acceptable sample size with a confidence level of 95%, interval of 5%, and a population more than 20 000, has been calculated at 377 participants (Oflazoglu, 2017: 12; Cohen *et al.*, 2018: 206). For the quantitative phase of the current study, the researcher received 377 questionnaires from online and hand-delivered questionnaires. While working through the questionnaires, the researcher discovered that many of them were not fully completed. Following consultation with the statistician and research supervisor, it was determined that 207 fully completed questionnaires were sufficient for the quantitative data analysis phase of the study.

For qualitative data 10 interviews were recommended as a sample for a population with less than 20 (Patten and Newhart, 2018: 111). However, as qualitative data has an in-depth focus on a relatively small sample, even single cases may be selected for a quite specific purpose (Patton, 2015: 264; Neale, 2020: 58). Although a concern of qualitative research is quality and not quantity, qualitative researchers need to sample

until the data becomes saturated (Hagaman & Wutich, 2017: 23; Blaiki, 2018: 635). Data saturation is used by qualitative researchers as a way of justifying the participants, and this is done during the data collection and data analysis process (Saunderson, Sim, Kingstone, Baker, Waterfield, Bartlam, Burroughs & Jinks, 2017: 1893; Hennink, Kaiser & Weber, 2019: 2).

For the quantitative phase of the current study (questionnaires), the sample size was 377 participants. For the qualitative phase (interviews), a sample size of 10 was used.

4.5.5 Response rate

The response rate is the percentage of people who respond to a survey, usually calculated by the number of people who responded, divided by the number invited (Devlin, 2018: 282). In other words, the response rate is the percentage of those that the researcher invited to complete the questionnaire, and that comply (Silvia & Cotter, 2021: 78). Table 4.5 presents a summary of the response rate of the current study.

Table 4.5: Response rate

	Contacted	Participated	Response rate
Number of questionnaires	377	207	55%
Number of interviews	15	10	67%

Source: Researcher's own compilation

Based on the information in Table 4.5, the response rate for the quantitative phase of the study was 55%. For the qualitative phase of the study, the response rate was 67%. Adams and Lawrence (2019: 104) maintained that the response rate tends to be higher when the researcher hands out questionnaires in person, compared to when questionnaire is mailed or e-mailed. However, there are no rigid rules for what an acceptable response rate is.

4.6 DATA COLLECTION

Data collection refers to the process the researcher uses to collect the data, how the results or findings are derived, as well as the rational for the methods selected (Brink, Van der Walt & Van Rensburg, 2018: 133; Flick, 2018: 7).

The first step in the data collection of this study involved the collection of secondary data by means of an extensive literature review. The literature review was divided into two chapters (Chapters 2 and 3). Chapter 2 focused on the Northern Cape and SMME support strategies. Chapter 3 focussed on limitations and strategies for SMME sustainability.

The second step in the data collection focused on the collection of primary data, which was collected by means of two research instruments, namely, a questionnaire and interview guide. The purpose of the research was outlined in a cover letter accompanying the questionnaire and interview guide.

The sections below describe the data collection of the study. This includes the collection of data for both the quantitative and qualitative phases, the design of the research instruments, the pilot study, and the validity and reliability of the study.

4.6.1 Data collection for the quantitative phase of the study

Before starting with data collection, the researcher contacted the Provincial Department of Economic Development and Tourism (DEDAT) office to request a database of all the SMMEs in the Northern Cape province. After one year of numerous emails, telephone calls and physical engagements with officials of the DEDAT office, the researcher had still not received a response from the Provincial DEDAT office regarding their database. Therefore, the researcher took the decision to adopt the convenience and snowballing sampling approach for data collection, as these approaches did not require the use of a database.

The quantitative phase of the study used an electronic questionnaire, as well as hand-delivered questionnaires as the method for data collection. A total of 130 completed hand-delivered questionnaires were received, and 77 questionnaires were submitted electronically.

For the electronic part, the researcher created a link on Survey Face (an online survey tool). This link was shared via email and WhatsApp where participants could open the questionnaire. Once the questionnaire was completed, participants could click on the submit button. The completed questionnaire was then automatically available to the researcher on the Survey Face platform. The responses were then shared with the statistician for assistance with the data analyses.

The hand-delivered questionnaires were distributed by the researcher and three fieldworkers at the business premises of the participants. For the hand-delivered questionnaires, the researcher and fieldworkers would wait for the participant to complete the questionnaire. The criteria for completion of the questionnaire were that the questionnaire should be completed by an SMME owner or the manager, and that participants should complete all the questions. These criteria were specified in the cover letter of the questionnaire.

The Northern Cape Province consists of five districts. Table 4.6 shows the various districts and the distribution of the questionnaires to the districts. A total of 377 questionnaires were distributed to participants, however, only 207 of these questionnaires were fully completed.

Table 4.6: Distribution of questionnaires per district for the quantitative phase

District	Number of questionnaires distributed
Frances Baard District	78
John Taolo Gaetsewe District	75
ZF Mgcawu District (ZFM)	78
Namakwa District	70
Pixley Ka Seme District	76
Total	377

Source: Researcher's own compilation

Personal information, such as names, identity numbers and contact numbers, was not solicited to eliminate confidentiality issues. The three fieldworkers were appointed by the researcher to assist with data collection in the Pixley Ka Seme, Frances Baard, and John Taolo Gaetsewe districts. The purpose of the fieldworkers was to assist the researcher to collect the data, as the Northern Cape province is an extremely dispersed province with vast distances between the various community settlements. As the ZFM and Namakwa districts were in close proximity to the researcher, she was able to collect the data herself.

The researcher advertised the fieldworker positions through the use of posters at the local municipal offices of the aforementioned districts. The researcher conducted a

sifting process of Curriculum Vitae (CVs) and arranged for interviews to be conducted. Twenty CVs were received from Pixley Ka Seme; 30 CVs from Frances Baard and 15 CVs from John Taolo Gaetsewe district. The researcher specifically needed candidates that had past working experience in fieldwork (liaising with communities or census surveying) and minimum matriculation pass.

On appointment, the three field workers signed a confidentiality agreement, and the researcher provided training on the use of the cover letter, retrieval of consent from the participants, and an explanation of each question in the questionnaire. Additionally, the researcher also trained the three field workers on how to approach the participants. The duration of the quantitative data collection was two months.

4.6.2 Data collection for the qualitative phase of the study

For the qualitative phase of the study, the interview guide was electronically sent via email to the SMME support agencies one month before the proposed dates of the interviews. When the gatekeepers' (permission) letters were initially requested from the SMME support agencies in the Northern Cape province, the researcher agreed to inform the provincial managers of the various support agencies before starting with the data collection process. The provincial managers signed the gatekeepers' (permission) letters and were tasked with the selection of the participants. Before starting with the data collection, as arranged, the researcher then requested (from the provincial managers) through email communication, the potential dates and the number of participants (SMME support agency officials) willing to participate in the study.

The provincial managers of the respective SMME support agencies (SEDA, IDC, Vaal University of Technology, Lovelife and !Kheis local Municipality), responded with the requested information, namely, the availability dates, email addresses, and contact numbers of the participants. The researcher had made a request that the interview should be conducted with an SMME support agency official. These criteria were specified in the cover letter of the interview guide. Only 10 of the 15 participants who were requested to participate in interviews were available and willing to participate in the study. Three interviews were conducted online using Microsoft Teams, and seven were conducted telephonically.

Table 4.7 lists the interviews conducted per district.

Table 4.7: Interviews per district for the qualitative phase

District	Number of interviews conducted
Frances Baard District	2
John Taolo Gaetsewe District	2
ZF Mgcawu District (ZFM)	2
Namakwa District	2
Pixley Ka Seme District	2
Total	10

Source: Researcher's own compilation

The interview guide was shared beforehand with the participants identified by the provincial managers, to allow the participants (SMME support agency officials) to acquaint themselves with the type of questions to be asked. The researcher conducted all the interviews, and it was recorded by the researcher. A telephone recording application (Automatic Call Recorder) was used for the telephone recordings, and the Microsoft Teams' recording function was used.

At the commencement of the study, the researcher contacted various gatekeepers to obtain the approval for SMME support agencies to participate in the study. Table 4.8 indicates the support agencies that were originally contacted and those who agreed to participate, and the districts.

Table 4.8: SMME support agencies contacted

SMME support agency	Agreed to participate (Yes/No)	District where participants (officials) were interviewed
DEDAT Provincial Office	Yes	
EGDF Provincial Office	No	
IDC Provincial Office	Yes	Frances Baard District Pixley Ka Seme District Namakwa District John Taolo Gaetsewe District
NCEDA Provincial Office	No	
NEF Provincial Office	No	
NYDA Provincial Office	No	
SEDA Provincial Office	Yes	Namakwa District John Taolo Gaetsewe District Frances Baard District Pixley Ka Seme District
SEFA Provincial Office	No	
Lovelife	Yes	ZF Mgcawu District
!Kheis local Municipality	Yes	ZF Mgcawu District
Vaal University of Technology	Yes	ZF Mgcawu District

Source: Researcher's own compilation

Table 4.3 indicated support agencies as per the NCPT (2017: 5), however, the researcher identified three additional support agencies in the Northern Cape province, as shown in Table 4.8. The participants (SMME support agencies) who agreed to participate in the study were the DEDAT, IDC, SEDA, Lovelife (resorting under SEDA and SEFA), the !Kheis Local Municipality (Local Economic Development (LED) Office) and the Vaal University of Technology (incubation centre, resorting under SEDA).

Ten semi-structured interviews were conducted. The minimum duration of the interviews was 40 minutes, and the maximum duration was 57 minutes.

4.6.3 Design of the research instruments

The sections below discuss the research instruments used in the study.

4.6.3.1 Quantitative phase of the study: Questionnaire

The quantitative phase of the study used a questionnaire to collect data. Questionnaires usually include three types of questions. These are open questions, closed questions, and scaling items. Open-ended questions have no specific response to choose from, whereas close-ended questions allow the participants to choose from a limited number of given responses (Dos Santos *et al.*, 2021: 318). The scaling question method provides a set of answers which the participant answers by indicating degrees of agreement or disagreement. A perfect example of this is the Likert scale.

Table 4.9 presents an outline of the questionnaire used in the study.

Table 4.9: Outline of questionnaire

Section of the questionnaire	Question number	Total number of closed-ended questions	Total number of Likert-type scale questions	Questions in total
Section A: Biographical and background information	1-6	6	0	6
Section B: Support strategies for SMMEs	7.1 – 7.7 8.1 - 8.7 9.1 - 9.8	Q7: 7 questions; Q8: 7 options; Q9: 8 options	7	22 (all options included)
Section C: Limitations and sustainability	10.1 - 10.5	0	5	5
Section D: Barriers to SMMEs	11.1 - 11.7	0	7	7
Total		28	19	40

Source: Researcher's own compilation

According to Adams and Lawrence (2019: 74), the strengths of closed-ended questions, are, firstly, they are easy to administer and complete; secondly, they are easy to process and analyse; and thirdly, they enhance the comparability of responses. However, the weaknesses of closed-ended questions are that they

generate limited detail, they are time-consuming to design, and can make participants feel uncomfortable if they cannot give their preferred response. Closed-ended responses may also provide specific and limited answers about an attitude, characteristic, or situation. The listed responses may also not represent the participants' thoughts or may lead them to an answer that they would not have provided on their own (Acharyya & Bhattacharya, 2019: 176; Adams & Lawrence, 2019: 74).

Likert-type scale questions are viewed as the most widely used in questionnaires. In the case of the questionnaire designed for the current study, a 5-point Likert scale was used with the options: 1 - Strongly disagree, 2 - Disagree, 3 - Neutral, 4 - Agree, and 5 - Strongly agree (Mukherjee, 2020: 77). For the purpose of this study, closed-ended, and Likert-type scale questions were used.

The questionnaire (Appendix B) was divided into four sections, as follows:

Section A: Biographical and background information

Section A of the questionnaire (questions 1 to 6) included questions about the participants' gender, the district where the business was located, highest academic qualification, how long the business had been in operation, if the Covid-19 pandemic affected the business's income, and how the business recovered.

Section B: Support strategies for SMMEs

In Section B (questions 7.1 to 7.7), questions were asked to determine if participants needed support to sustain the business, if they knew where to find support for the business, if they were familiar with SMME incubation, if stakeholder relations helped the business to become sustainable, if the business adhered to corporate social responsible practices, if the business supported upliftment projects in the local communities, and if they networked with other SMMEs in the district.

The next question (question 8) established the type of support that the business needed. The questions in this section (questions 8.1 to 8.7) included financial support, entrepreneurial training, mentorship, partnerships with other businesses, business coaching, and administrative support. The participants were also allowed to specify other types of support.

The next question in Section B (questions 9.1 to 9.8) enquired about the SMME support agencies that the participants knew of in their municipal area. The support agencies included SEDA, SEFA, IDC, NCEDA, NEF, NYDA, business incubation centre, and the participants could indicate any other support agencies they knew about.

Section C: Limitations and sustainability

In Section C (questions 10.1 to 10.5), the participants were asked if it was a challenge to find qualified and experienced employees for the business, if the business suffered from the impact of the Covid-19 pandemic, if they experienced difficulties in using the latest technologies and social media platforms, if staff members lacked technology skills, and if difficulties were experienced to use the local media (such as newspapers and local radio stations) to advertise products/services.

Section D: Barriers to SMMEs

In Section D (questions 11.1 to 11.7), the participants were asked if it was a challenge to obtain access to funding, if they needed assistance with financial management, if it was a challenge to access markets for their product/service, if they lacked the knowledge on how to access markets for their product/service, if the local municipality made provision for business infrastructure to expand SMMEs, if the business was negatively affected by high internet costs, and if the business was negatively affected by the expensive costs to transport products/services in their area.

4.6.3.2 Qualitative phase of the study: Interview guide

The qualitative phase of the study consisted of interviews using an interview guide (Appendix C) that was divided into the following sections:

Section A: Biographical and background information

Section A of the interview guide comprised of four questions, and included the participant's gender, the district in which they resided, for how long they have been working for the organisation, and their highest academic qualification.

Section B: Support for SMMEs

Section B also comprised of four questions. The participants were asked about the kind of support that the organisation provided to SMMEs, the challenges that

prohibited the organisation from supporting SMMEs, how the organisation improved on the support that they provided to SMMEs, and what SMMEs in the Northern Cape province could do to ensure that their businesses did not fail.

Section C: Factors limiting SMMEs

Section C comprised of five questions. The participants were asked what the factors were that limited SMMEs in the Northern Cape province from being sustainable, how the Covid-19 pandemic affected the support programmes offered to SMMEs, how they advertised packages to SMMEs, how they supported SMMEs at local municipal level when they applied for access to infrastructure, and how SMMEs used technology to their advantage.

Section D: Barriers to financial-, infrastructure and market access

In Section D, the participants were asked how SMMEs in the Northern Cape province could overcome financial barriers, barriers to infrastructure, and barriers to market access.

Section E: Strategies to support SMMEs

Section E comprised of seven questions. The participants were asked how SMMEs could collaborate with (a) other SMMEs, and (b) large organisations. The participants were also asked how SMMEs could use collaboration as a mechanism to grow their businesses, the platforms which SMMEs used to network with each other, the mentorship programmes in place to mentor SMMEs, how stakeholder relations assisted SMMEs to sustain their businesses, how SMMEs incorporated corporate socially responsible programmes in their business strategies, and the incubation programmes available for SMME start-ups, and what these programmes entailed.

4.6.4 Pilot study

A pilot study is the first step of the entire research process and is often a smaller-sized study assisting in planning and modifying the main study (Pruzan, 2016: 151; In, 2017: 601; Silvia & Cotter, 2021:70). The pilot study is meant to identify any faults in the questioning (Pruzan, 2016: 151; In, 2017: 604). Piloting helps the researcher to check on and correct each question prior to administering the final questionnaire and interview guide. After doing the pilot study, the researcher can then make amendments

that will help to minimise errors in the research instruments (Saunders *et al.*, 2016: 473; Silvia & Cotter, 2021: 70). The pilot studies for the two phases of the study are discussed in the following sub-sections.

4.6.4.1 Pilot study: Quantitative phase

For the quantitative phase of the study, the pilot study used purposive and snowball sampling techniques. The researcher created a link on Survey Face (an online survey tool) for the online questionnaire. This link was shared via email and WhatsApp where participants could open the questionnaire. Once the questionnaire was completed, participants could click on the submit button. The researcher was then able to access the completed questionnaire.

Thirty-five questionnaires were distributed to SMME owners/managers (participants) and only 26 complete responses were received back (including that of the supervisor and statistician). The researcher obtained the first batch of contact details of participants from their online and radio advertisements. Thereafter, business owners/managers provided some of their associates' and networks' contact details.

Cronbach's alpha was tested and an acceptable score of above 0.7 was achieved. Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity were done to test for validity. The questionnaire was also reviewed by the supervisor and the statistician, which ensured content validity. The pilot study was conducted one month prior to the distribution of the final research instrument. Table 4.10 presents the responses from the participants for the pilot study.

Table 4.10: Responses from participants for the pilot study: Quantitative phase

District	Total number of responses
Frances Baard District	5
John Taolo Gaetsewe District	4
ZF Mgcawu District	6
Namakwa District	4
Pixley Ka Seme District	5
Supervisor and Statistician	2
Total	26

Source: Researcher's own compilation

Feedback received from the pilot study included the restructuring of some of the questions, to group questions together that relate to a specific theme (topic), and to divide the questionnaire into sections. The researcher also added an additional question to Section A of the questionnaire, namely, how the business recovered from the Covid-19 pandemic. The responses from the pilot study were excluded from the results of the final study. The researcher ensured that the questions were objective, simple, brief and understandable.

4.6.4.2 Pilot study: Qualitative phase

The purposive sampling technique was used in the pilot study of the interview guide for the qualitative phase of the study. The interview guide was emailed to one participant (SMME support agency official) in each district. Only two participants responded, namely, from the ZF Mgcawu and the Frances Baard Districts. The research supervisor and statistician also completed the interview guide.

The researcher used the gatekeepers' permission letters to request the contact details of participants (officials) and proposed available dates and time slots for the interviews. The researcher shared a Microsoft Teams' link with the participants. The interviews were recorded with the consent of the participants.

Feedback from the pilot study resulted in the rephrasing of some of the questions, to shorten the interview guide, and to group some of the questions into an additional section. The responses from the pilot study were not included in the results of the final study.

4.6.5 Validity and reliability

Validity means accuracy, and reliability means consistency (Adams & Lawrence, 2019: 64). The sections below discuss the validity and reliability for the two phases of the study.

4.6.5.1 Validity

Validity is assessed through the accuracy and trustworthiness of the collected data (Dwyer & Bernauer, 2014: 22, Pruzan, 2016: 157; Dos Santos *et al.*, 2021: 97). Validity is categorised under content-, concurrent-, predictive- and construct validity (Saunders *et al.*, 2016: 20; Dos Santos *et al.*, 2021: 97).

Content validity refers to a measurement that should appear to reflect the content of the concept in question. Content (face) validity might be established by asking other people, possibly those with experience or expertise in a field, whether or not the measure seems to capture the concept that is the focus of attention (Dos Santos *et al.*, 2021: 97). Concurrent validity measurements refer to validity that relies on pre-existing and an already accepted measure to verify the indicator of a construct. A predictive validity measurement is validity that relies on the occurrence of a future event, or the researcher may use a future criterion measure, rather than a contemporary or simultaneous one, as in the case of concurrent validity (Leedy & Ormrod, 2020: 129). Construct validity measures the constructs they are designed to measure (Cohen *et al.*, 2018: 246).

For the quantitative phase of the study, content validity was used because the questionnaire covered the full content of the specific constructs to be evaluated. The questionnaire was tested for content validity using a pilot study with 26 participants, and a review of the research instruments by the supervisor and statistician. Their comments led to minor adjustments to the questionnaire. Internal validity was ensured through a literature review and the piloting of the questionnaire with a purposive and snowball selected sample, which enabled the refinement of the research instrument. External validity was important for the generalisability of the research findings to other contexts (Johnson & Christensen, 2014: 305; Adams & Lawrence, 2019: 91). However, external validity is only applicable to the Northern Cape province.

The validity of the research instrument was tested through EFA, using the KMO and Bartlett's Tests of Sphericity, communalities test, total variance explained, scree plot, and factor rotated component matrix.

For a qualitative study, validity can be measured internally or externally. The validity/authenticity of the research and the data relates to the accuracy, genuineness, and truthfulness of the research (Saunders *et al.*, 2016: 207; Ledford & Gast, 2018: 3; Merriam & Grenier, 2019: 25). For the qualitative phase of the current study, internal validity was assured by linking the interview questions back to the research questions, as well as by pre-testing (pilot study) the interview guide. The pilot study of the interview guide was done with a purposive selected sample. External validity should

be insisted upon whenever any research claims that their findings are generalisable to any extent (Mukherjee, 2020: 222; Thomas, 2021: 97).

Furthermore, recording and transcribing the interviews ensured authenticity, as the audio and data files were saved on a specific date and time. The interview recordings were transcribed by the researcher.

Table 4.11 shows how the aspects that define sound qualitative research were addressed during the data analysis process.

Table 4.11: Qualitative research criteria

Quality criteria	Quality aspects	Application in the study
Validity	Internal (authenticity)	The data collection tool was able to collect data to answer the research questions.
Authenticity	Accuracy	Interviews were recorded by the researcher.
	Genuineness	Audio recording ensured that the research reflected the participants' true inputs.
	Truthfulness	Original inputs and transcriptions were done by the researcher.
Trustworthiness		Data was available for review by the supervisor at any time.
Comfortability/ Objectivity		Researcher bias was limited, since the same research instrument was applied to all participants.

Source: Adapted from Treharne and Riggs (2015: 58) and Ledford and Gast (2018: 13)

4.6.5.2 Reliability

Reliability is defined as the degree to which the construct's measurement is trustworthy and consistent (Devlin, 2018: 151; Depoy & Gitlin, 2020: 236). For the construct to be reliable, measuring equipment must produce the same results with no errors (Heale & Twyncross, 2015: 66; Ursachi, Horodnic & Zait, 2015: 680; Taherdoost, 2018: 33; Adams & Lawrence, 2019: 89; Dubey & Kothari, 2022: 37). This consistency should be obtained under various conditions and give the same results. The same meaningful results are provided during the reliability test under the exact measurements and are repeated using the same conditions and consistency. In research, reliability is the ability of the instrument to repeat and replicate research results (Gravetter & Wallnau, 2017: 218; Dubey & Kothari, 2022: 38).

For the quantitative phase of this study, the researcher used Cronbach's alpha, through the calculation of the reliability score (also for the pilot study). Cronbach's alpha is a specific measure of internal consistency that represents the degree to which each object in a scale corresponds to the others (Devlin, 2018: 139). Each question in the questionnaire was tested for accuracy and reliability. The interpretation of the Cronbach's alpha coefficient can be interpreted as: 0.90 - high reliability; 0.80 - moderate reliability; and 0.70 - low reliability (Maree, 2014: 216; Adams & Lawrence, 2019: 79). The overall reliability of the questionnaire used in this study was 0.709 (Table 5.3). The completeness and user-friendliness were also reviewed by the research supervisor and the statistician.

For the qualitative phase of the study, reliability was addressed through inter-rater reliability. Inter-rater reliability occurs when another observer with the same theoretical framework and observing the same phenomena would have interpreted them in the same way (Cohen *et al.*, 2018: 270).

Table 4.12 shows how reliability was addressed in the data collection and analysis phase.

Table 4.12: Reliability

Quality criteria	Quality aspects	Application in study
Reliability/dependability	Method applied consistently	The same questions applied to all participants.
	Replicable	Data collection process meticulously explained in Section 4.6 of this chapter.
	Recordkeeping	Records were kept electronically (MS Teams/telephone recordings) and were encoded and password protected.

Source: Adapted from Treharne and Riggs (2015: 58) and Ledford and Gast (2018: 13)

The current research study demonstrated reliability by explaining the research methodology to be followed, as well as the applicable theoretical paradigms guiding the research (Saunders *et al.*, 2016: 205; Ledford & Gast, 2018; 368). The recordkeeping of the study was detailed and ranged from gatekeeper permissions, audio files of the interviews, transcriptions of the interview recordings and analysed

data. This is necessary to demonstrate that the research methodology and instruments were applied consistently to all the participants.

4.7 DATA PREPARATION, PROCESSING AND ANALYSIS

Data analysis is a process of applying statistical measures to make sense of the research findings, to remove errors, to assess and summarise the results (Tehseen *et al.*, 2017: 146; Liamputtong, 2020: 12). Through the data analysis process, the researcher transformed the data into understandable, insightful, trustworthy and logical findings (Gibbs, 2018: 2). This section discusses the data analysis of the quantitative and qualitative phase of the study.

4.7.1 Data analysis: Quantitative phase

This section discusses the analysis of the quantitative phase of the study, including the descriptive statistics, the inferential statistics and data analysis programme used for the quantitative phase of the study. The collected data was captured with assistance provided by a statistician and coded before being exported to IBM SPSS software, version 27.0. The data was then translated by statistical manipulation into information describing patterns, associations, and trends. The sub-sections below discuss the descriptive and inferential statistics used for this phase of the study, including hypotheses testing, and the data analysis programmes.

4.7.1.1 Descriptive statistics

Descriptive statistics summarise data in various ways, including averaging, showing the range, determining the most common answer, or looking at how data is distributed or how far the data is spread out (Thomas, 2021: 151).

For the analysis of the descriptive statistics, statistical tests include frequency distribution, the mean, skewness, mode, median, kurtosis and standard deviation (Cohen *et al.*, 2018: 727). A frequency distribution simply lists the number of times an answer was given by participants (Patten, 2018: 204). The mean is described as the most frequently used central measure, which is the balance point in a distribution. To compute the mean, the scores are added up and divided by the number of scores (Gupta, Bhattacharyya, Khanna & Sagar, 2020: 47).

This study used the mean to describe the average, and the standard deviation to describe the variability. Variability refers to the number of times participants' responses differ from each other (Patten, 2018: 219).

The mean is the most frequently used average, however, when a distribution is highly skewed, researchers use a different average, which is called the median. The median is defined as the middle score. As there is more than one central value, it is vague to refer to the "average", therefore, researchers use the term "measures of central tendency" (Patten, 2018: 217; Thomas, 2021: 151). Another type of average is called the mode, and this refers to the most frequently occurring score (Patten, 2018: 217). A last indicator of the distribution's shape is kurtosis, which means the pointedness or flatness of the distribution when compared with a normal distribution (Saunders *et al.*, 2019: 591).

This study used frequency tables to summarise the data (Tables 5.1). Data was collected through a survey questionnaire for the quantitative phase of the study. The frequency distribution of the biographical and background information was performed, and the data was normally distributed.

4.7.1.2 Inferential statistics

Inferential statistics are used when the researcher wants to generalise the results to the population on the basis of the sample (Thomas, 2021: 153). While descriptive statistics can describe patterns in the sample, inferential statistical tests are necessary to determine if those patterns are in fact a significant estimate of the population, or if they can be explained by sampling error (Patten, 2018: 204). Inferential statistics are based on probability, meaning, and they estimate the likelihood that something can occur (Patten, 2018: 205). Inferential statistics strives to make inferences and predictions based on the data gathered (Cohen *et al.*, 2018: 727; Adams & Lawrence, 2019: 176).

In general, inferential statistics involves two aspects, namely, estimation of population parameters (mean/standard deviation), and testing of statistical hypotheses (Leedy & Ormrod, 2020: 361). Parametric data is measured data, and parametric statistics assumes that all the data is "normally" distributed. Parametric tests include the analysis of variance (ANOVA). Sometimes, samples and populations do not behave

in the form of a normal bell curve, and they are then called nonparametric data (Thomas, 2021: 154).

For the purposes of this study, ANOVA was done to determine if the data was normally distributed. ANOVA is an effective technique to determine whether the difference between the means of more than two samples is statistically significant (Saunders *et al.*, 2019: 615).

Hypotheses testing

A hypothesis is a statement about the population parameter or parameters, which provides an alternative to the null hypothesis within the range of pertinent values of the parameter, that is, if the null hypothesis is rejected.

A null hypothesis postulates that there is no significant difference between the mean of a sample and the mean of the population from which the sample has been drawn, and whatever can be noticed is only a random sampling error (Thomas, 2021: 154). The null hypothesis is mandatory for statistical analysis, which is written as a negative statement (Gupta *et al.*, 2020: 51). Along with this, the research also needs to formulate the alternate hypothesis or the research hypothesis, generally as a positive statement (Thomas, 2021: 154). A null hypothesis means that even if a difference or an association is observed, it should be assumed that it is due to chance, until it is confirmed by statistical analysis. However, if the statistical test rejects the null hypothesis, the research hypothesis is accepted by elimination (Leedy & Ormrod, 2020: 364).

After analysing the data, the researcher sets an arbitrary value for the rejection or acceptance of a null hypothesis based on some level of significance; p is the probability that a difference or an association as large as that observed could have occurred by chance alone. The null hypothesis is rejected if the p value is less than the pre-determined level of statistical significance and is usually expressed as a percentage. A result is considered statistically significant if the p value is less than 5% ($p = 0.05$) and is highly significant if p is less than 1% ($p = 0.01$) (Leedy & Ormrod, 2020: 364).

The current study used correlation analysis to determine the mentioned associations. The hypotheses were rejected or failed to be rejected (in other words, accepted) from

the outcome of the results, using the p value. When the results were confirmed, the hypotheses that had a positive or negative correlation between the variables, was proven. The statistical analysis revealed whether the intended outcomes had been achieved. The next chapter (Section 5.7) discusses hypotheses testing in more detail.

4.7.1.3 Data analysis programmes

This section presents an overview of the data analysis programmes applied to the quantitative phase of the study, including, Cronbach's alpha, factor analysis, KMO measure of sampling adequacy, Bartlett's Test of Sphericity, communalities test, variance explained, scree plot, factor rotated component matrix and Pearson's correlation analysis.

Cronbach's alpha

The reliability of the questionnaire was examined using Cronbach's alpha, which provided a simple way to measure whether or not a score is reliable. It is used on the assumption that there are multiple items measuring the same underlying construct. Cronbach's alpha is a measure of internal consistency and is also considered to be a measure of scale reliability (Saunders *et al.*, 2016: 451; Shrestha, 2021: 5).

The current study used a Likert scale to create the questions in the research instrument (questionnaire). Cronbach's alpha was used to determine the construct reliability of the scale items. All valid constructs were evaluated separately to measure the internal consistency of data items. For this study, the overall Cronbach's alpha score was 0.7 which represents a reliable score (Table 5.3).

Furthermore, the value of Cronbach's alpha was used to determine if the constructs were internally dependable, and to determine the reliability of the questionnaire. This study identified no dependent and independent variables, as the researcher rather tested associations to identify constructs through correlation analysis (Rosenstein, 2019: 120). All the valid constructs of the study were evaluated separately to measure the internal consistency of the data items. The constructs of the study were: Support strategies, Limitations and sustainability, and Barriers to SMMEs.

Factor analysis

Factor analysis is a technique used to discover correlations between variables to decide whether an underlying combination of the original variables will summarise and

optimise the original set (Bradley, 2010: 334; Devlin, 2018: 256). Factor analysis assumes that the variables being measured are often manifestations of deeper, underlying variables (Tredoux & Durrheim, 2019: 435). The technique aims to examine the correlations among a number of variables and to identify clusters of highly interrelated variables that reflect general underlying categories, or factors, within the data (Leedy & Ormrod, 2020: 368). There are two main categories of factor analysis, namely, confirmatory factor analysis (CFA) and exploratory factor analysis (EFA) (Tredoux & Durrheim, 2019: 435). The current study used EFA in the data analysis.

EFA is typically used in the early stages of data reduction to reveal relationships between several items (Devlin, 2018: 257). This study used EFA early in the process of scale development, as data reduction was used to uncover relationships in the set of items and to establish construct validation (Devlin, 2018: 257). The researcher used EFA to test the instrument's validity. The researcher followed six steps to measure validity and these steps were undertaken using the KMO, Bartlett's Tests of Sphericity, communalities test, total variance explained, scree plot, and factor rotated component matrix.

Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy

The KMO test is a measure that is intended to measure the suitability of data for factor analysis; in other words, it tests the adequacy of the sample size. The test measures sampling adequacy for each variable in the model, as well as for the complete model (Shrestha, 2021: 6). A rule of thumb is that the average KMO value should be 0.7, and that there should be few KMO values of < 0.5 in the dataset (Tredoux & Durrheim, 2019: 467). To test the validity, the researcher considered the KMO results.

Bartlett's Test of Sphericity

Bartlett's Test of Sphericity is another test for factorability. This is a formal significant test of whether the correlation matrix consists of entirely 1s on the diagonal cells and 0s on the off-diagonal cells, which means that it postulates that there are no inter-correlations between any of the variables greater than 0 (Tredoux & Durrheim, 2019: 467).

This study used the KMO measure of sampling adequacy and Bartlett's Test of Sphericity to assess the factorability of the data (Shrestha, 2021: 6). The Bartlett's Test

of Sphericity was highly significant at $p < 0.000$ indicating that there were significant correlations between at least some of the variables in the correlation matrix. The significant value $p < 0.05$ indicated that a factor analysis might be worthwhile for the data set.

Communalities test

Communalities give information about how much of the variance in each item is explained. Low values of less than 0.3 could indicate that the item does not fit well with the other items in its component (Pallant, 2020: 206). A communality value closer to 1 indicates a high proportion of common variance, according to Pallant (2020: 207). This means that the item with a value closer to 1 is related to other items. However, an item with a 0 (zero) communality value is considered unique to other items or is an item with a low communality value (Pallant, 2020: 207). It is important to note that the recommended threshold of communalities should be above 0.30 (Pallant, 2020: 206).

Variance explained

To determine how many components/factors to extract, the total variance explained can be used through the Kaiser's criterion (Pallant, 2020: 199), which makes use of eigenvalues. The eigenvalues for each component must be more than 1.

The current study identified three constructs, namely Support strategies, Limitations and sustainability, and Barriers to SMMEs. The total variance explained of all valid components/constructs combined should be greater than 60%, which is the recommended threshold (Hair, Black, Anderson & Babin, 2018: 142). The cumulative value of the three constructs identified for the current study was 61,683% (Table 5.6).

Scree plot

A scree plot graph is used to verify the constructs. The change (or elbow) in the shape of the plot will indicate which values become less valuable (Pallant, 2020: 199). Only components above the point of the elbow curve will be retained. In this study, the scree plot supports the three constructs that were identified for the study, namely, Support strategies, Limitations and sustainability, and Barriers to SMMEs. The scree plot graph with more detail is presented in the next chapter (Figure 5.3).

Factor rotated component matrix

The final validity test computed in this study was the factor rotated component matrix. The factor rotated component matrix generates grouped components or data sets and helps in the clarification of factor structure to provide clearly interpretable EFA test results (Gour, Maurya, Koutu, Singh, Shukla & Mishra, 2017: 978). The test determines whether or not items from a particular construct load well or not. Loading is used to determine how well items are associated with their parent construct (Shrestha, 2021: 5). Pallant (2020: 195) recommends a threshold of 0.5.

For the purposes of this study, factor rotated component supports the three constructs that were identified. The factor rotated component matrix is presented in the next chapter (Table 5.7), with more detail.

Pearson's correlation analysis

A correlation coefficient is a single number that describes the degree to which the two variables show a relationship/association, typically by seeing if a value change in one variable results in a value change in the other variable that suggests they influence one another (Cronk, 2018: 50; Rosenstein, 2019: 120).

The most widely used coefficient is the Pearson correlation coefficient, whose symbol is r (usually called the Pearson r). A positive correlation indicates the extent to which those variables increase or decrease in parallel, whereas a negative correlation indicates the extent to which one variable increases as the other decreases (Zaid, 2015: 4; Patten, 2018: 231).

This study determined the association between Support strategies, Limitations and Sustainability, and Barriers of SMMEs using Pearson's correlation analysis. Pearson's correlation was used to determine both the magnitude and the significance of the association between the three variables. The coefficient of correlation ranges from -1 to +1. A correlation coefficient of 0 means that there is no relationship/association whatsoever between the variables under investigation, while correlation values between 0 and 0.2 suggest a weak or no relationship, 0.2–0.6 weak relationship, 0.6–0.8 moderate relationship, 0.8–0.9 strong relationship, 0.9–1.0 very strong relationship, and a correlation value of 1 represents a perfect correlation between the variables (Patten, 2018: 231; Willemse & Nyelisani, 2019: 132).

4.7.2 Data analysis: Qualitative phase

Qualitative data analysis concerns itself with organising, describing, understanding, accounting for, and explaining data, making sense of data in terms of participants' definitions of the situation, noting patterns, themes, categories, and regularities (Cohen *et al.*, 2018: 643). The process of qualitative data analysis is inductive, which means that the researcher reads, rereads, reflects on, infers from, and interprets the raw data/transcripts/memos (Cohen *et al.*, 2018: 645).

For the purposes of the current study, the data collected from the interviews was analysed by means of content and thematic analysis (Lambert, 2019: 20; Ward & Delamont, 2020: 412). The following sections discuss content and thematic analysis, and provide an overview of Atlas.ti, coding and the display of data, and data cleaning and missing values.

4.7.2.1 Content and thematic analysis

Qualitative content analysis searches for the communicative characteristics of language by focusing on the content, underlying themes, and meaning of text. The textual data may be in print, electronic, or verbal form. The approach lies at the heart of the coding methods that are often used to analyse qualitative data (Dos Santos *et al.*, 2021: 471). There are three approaches to content analysis, namely, the conventional-, direct- and summative content analysis approach. This study applied the summative content analysis. This approach is used to report on the frequency of obvious codes and categories, as well as analysing hidden content. In other words, researchers interpret the content and explore the usage of words and ranges of meanings (Dos Santos *et al.*, 2021: 476).

Thematic analysis is one of the most common and flexible methods of qualitative data analysis that is not tied to a specific philosophical orientation. The goal of thematic analysis is to identify, analyse and describe patterns or themes across the data set (Dos Santos *et al.*, 2021: 461). Thematic analysis can either be conducted inductively or deductively.

For the purpose of this study, the researcher used the inductive approach, which means that themes were developed from the 'bottom up' directly from the data, and without trying to fit the data into a pre-conceptualised theoretical frame (Dos Santos

et al., 2021: 462). The following approach was used for the construction of the themes (Filia, Jackson, Cotton, Gardner & Killackey, 2018: 187; Ward & Delamont, 2020: 434-439; Dos Santos *et al.*, 2021: 462-463):

- Phase 1: Familiarisation with the data.
- Phase 2: Generating codes. During this process, short and meaningful labels are captured.
- Phase 3: Constructing candidate themes. During this phase, codes are grouped together based on their similarity to one another.
- Phase 4: Reviewing themes. This process tests whether the themes offer the best explanation of the dataset and whether it actually answers the research questions.
- Phase 5: Naming and defining. Once the themes are grouped together and doing what they are supposed to do, an appropriate name should be assigned to them.
- Phase 6: Produce the report. Analyse the selected extracts by relating back to the research questions and the literature.

4.7.2.2 Data analysis software: Qualitative phase (Overview of Atlas.ti)

After the researcher transcribed the collected data, the transcriptions were imported into Atlas.ti for analysis. Atlas.ti is a qualitative data analysis software package and is based on visualisation, integration, serendipity, and exploration. Visualisation is useful for presenting qualitative data in a visual format, while integration helps the researcher to include not only textual information, but also pictorial and other information. The serendipity of the software refers to the intuitive aspects often required by qualitative data analysis, and the exploratory and systematic approach assists in the development of theories (Friese, 2018: 10).

The data analysis process using the software spanned over two phases. Firstly, the “data-level” phase included the segmentation of data, assigning codes to quotations, assembling codes into groups, and assigning comments to codes, groups, and quotations. Thereafter, the conceptual phase allowed the researcher to demonstrate relationships between codes and groups by means of networks. This phase allowed the researcher to visualise data for sensemaking and theory building (Friese, 2018: 21).

4.7.2.1 Coding and the display of data

Coding is the process of assigning numbers or symbols to answers in order to group the responses into limited categories (Dubey & Kothari, 2022: 160). A code list was drawn up by the researcher containing all the codes generated from the interviews. Code groundedness is indicative of how many quotations are linked to each code. In turn, code density refers to the number of times a particular code is linked to other codes and is important for establishing the relationship between different codes and developing the networks (Friese, 2018: 38; Gournelos, Hammonds & Wilson, 2019: 151).

These two metrics are usually represented in grey bars on the networks, while codes and code groups form the nodes which are the building blocks of networks. A network is a collection of nodes or points connected by links or lines that display streams or relationships between participants' responses. The more responses, the more times a node is linked to other nodes, and the more this node is interrelated, the more significant it is (Friese, 2018: 183; Dos Santos *et al.*, 2021: 503).

Content analysis was used to demonstrate the significance of themes, while thematic analysis was used to link topics such as the kind of support, networking, collaboration, and mentorship. This equipped the researcher to design a framework for SMME support strategies in the Northern Cape province. The next section focuses on data cleaning and missing values.

4.7.3 Data cleaning and missing values

Data screening was done to look for missing data, accurate data entry, normalcy, and data that was incorrectly coded. Missing data and external factors that could have improved the R squared values were noted in order to avoid normalcy and linearity issues (Pallant, 2020: 45). Data screening was also done to clean up the data, make sure estimates had a solid foundation, and that the statistical analysis processes were accurate. It was crucial to search all the data sets for instances of univariate and multivariate outliers, and, where they were discovered, to make a meaningful decision to avoid biased results. In terms of missing values, the mode was used to replace missing values for the Likert scale questions.

4.8 ETHICAL CONSIDERATIONS OF THE STUDY

Ethics refers to the process of doing what is right, and at all stages of the research to avoid harm to or negatively influence any participant (Showkat & Parveen, 2017: 3; Lambert, 2019: 39; Depoy & Gitlin, 2020: 23). The researcher must ensure that the following ethical principles are applied to, namely, ensuring the participants have given informed consent, ensuring no harm comes to participants, ensuring confidentiality and anonymity, and ensuring that permission is obtained from the participants (Salganik, 2018: 303; Depoy & Gitlin, 2020: 23). The participants were also informed in advance that this is a low-risk study and that there were no risks involved.

Before attempting to engage with the participants, gatekeeper's letters were obtained from DEDAT, IDC, SEDA, Lovelife, !Kheis Local Municipality (which resort under the provincial economic development office) and the Vaal University of Technology (incubation centre which resorts under SEDA) to obtain permission to utilise their relevant databases for the quantitative phase of the study (although the researcher did not receive the databases from the gatekeepers). The researcher also requested the contact details of support agency officials for the qualitative phase of the study. For the qualitative phase, the gatekeepers' letters from the IDC, !Kheis Local Municipality, Vaal University of Technology, Lovelife and SEDA were used.

A covering letter accompanied the research instruments (questionnaire and interview guide), explaining the purpose of the study and obtaining from participants their consent to participate in the study (UNISA, 2016: 14).

The participants participated voluntarily, and consent was given by the individual who responded to the questionnaire or participated in the interview. The questionnaire and interview guide were anonymously answered, and no sensitive biographic questions were asked to expose or compromise any participant (UNISA, 2016: 16). The interviews were conducted privately (on Microsoft Teams and telephonically), and permission was obtained from the participants to record the interviews.

For the quantitative phase of the study, three field workers assisted the researcher with data collection. The fieldworkers signed a confidentiality agreement to ensure they upheld the codes and conduct of ethics. A statistician who assisted the researcher with the statistical analysis of the quantitative and qualitative data analyses also signed

a confidentiality agreement. Ethical clearance was obtained from CEMS, UNISA, in June 2022 (Appendix A), and in accordance with the UNISA guidelines on ethics (UNISA, 2016: 1-33).

4.9 CONCLUSION

This chapter discussed the methodology used in the study. It presented the research approach explored in the study. Thereafter, a discussion followed regarding the research philosophy, research paradigm and research design. The chapter continued with an explanation of the research environment. Further discussions followed on the data collection, data preparation, processing, and analysis for both the quantitative and qualitative phases of the study. The chapter concluded with a discussion of the ethical considerations during the research process and how the researcher mitigated these issues.

The next chapter presents the research results and findings of the study.

CHAPTER 5: RESEARCH RESULTS AND FINDINGS

5.1 INTRODUCTION

The previous chapter discussed the research methodology used to collect data from the participants. This chapter discusses the empirical results of this research. The examination of data was conducted using the statistical techniques discussed in Chapter 4. Chapter 5 is outlined as follows: a descriptive analysis of the biographical and background information of participants is followed by descriptive statistics, and Cronbach's alpha for reliability and EFA for validity of the research instrument. For the EFA, the following tests were included: KMO and Bartlett's Test of Sphericity-, communalities-, variance explained-, scree plot-, and factor rotated component matrix test. This is followed by the results of the Pearson's correlation analysis test and hypotheses testing.

The chapter further discusses the qualitative data analysis. An in-depth analysis of the interview guide sections is presented. Section A is presented in the form of a frequency table, while Sections B, C and D are presented in the form of network diagrams. From these network diagrams, themes were identified from the data analysis. Each section provides a summary network diagram.

5.2 DATA ANALYSIS FOR THE QUANTITATIVE PHASE

This section presents the results for the quantitative phase of the study.

5.2.1 Biographical and background information

Section A of the questionnaire consisted of six questions. It included questions about the participants' gender, the district where the business is located, the participant's highest academic qualification, how long the business has been in operation, if the Covid-19 pandemic affected the business income, and, if yes, how the business recovered.

The data was compiled into a frequency distribution of the components of the study. The frequency shows how often elements in the biographical and background information occurred, as shown in Table 5.1.

Table 5.1: Biographical and background information of participants

	Frequency	Percentage
Gender		
Female	107	51.6
Male	97	46.8
I prefer not to say	3	1.4
Total	207	100.0
District		
Frances Baard District	43	20.8
John Taolo Gaetsewe District	40	19.3
ZF Mgcawu District	42	20.3
Namakwa District	42	20.3
Pixley Ka Seme District	40	19.3
Total	207	100.0
Highest academic qualification		
Lower than Grade 12	29	14.0
Grade 12	76	36.7
Certificate	45	21.7
Diploma	34	16.4
Undergraduate degree	16	7.7
Honour's degree	4	1.9
Master's degree	3	1.4
Doctoral degree	0	0.0
Total	207	100.0
How long the business has been in operation		
Less than 1 year	59	28.5
Between 1 and 5 years	96	46.3
Between 6 and 10 years	36	17.4
Between 11 and 15	13	6.3
16 years and more	3	1.5
Total	207	100.0

	Frequency	Percentage
Covid-19 affected the business income		
Yes	56	27.1
No	151	72.9
Total	207	100.0
If yes, how did your business recover?		
My business adopted digital technology	39	18.8
I increased working hours	59	28.5
I laid off (retrenched) employees	44	21.3
My business adopted new products	34	16.4
My business spread out to new markets	31	15.0
If other, please specify	0	0.0
Total	207	100

Source: Researcher's own compilation

Most of the participants were females (51.6%), most were based in the Frances Baard district (20.8%) and had Grade 12 as highest academic qualification (36.7%). The literature stated that SMMEs require skills and training to manage their businesses to be sustainable. Some 46.3% of the participants were in operation between one and five years. It therefore relates to the literature that states that SMMEs fail within the first few years of their lifecycle. Some 72.9% of the participants indicated that the Covid-19 pandemic did not affect their business income, and they have increased their working hours (28.5%) to recover the business.

5.2.2 Frequency figures of close-ended questions

This section presents the frequencies and percentages of two close-ended questions in the questionnaire. Participants had the choice to select more than one option.

5.2.2.1 Type of support the business needs

Question 8 enquired about the type of support that the business needed. The responses are presented in Figure 5.1.

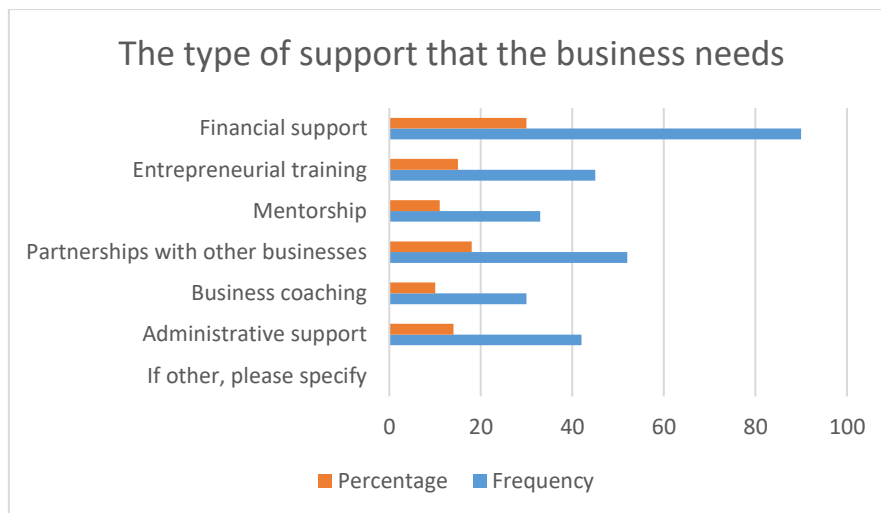


Figure 5.1: Type of support the business needs

According to the results in Figure 5.1, financial support has the highest frequency (30%), meaning that SMMEs in the Northern Cape province need financial support. The literature confirms that financial support is one of the most significant factors that SMMEs need in the Northern Cape province (Babalola & Agbenyegah, 2016: 1757; DEDAT, 2016: 14; Van der Spuy, 2019: 1). Poor financial awareness might limit SMMEs from opportunities to access finances (Msomi & Olarewaju, 2021: 112).

The results further shows that the second most important type of support that SMMEs need in the Northern Cape province refers to partnerships with other businesses (18%). The literature highlights that partnerships can assist entrepreneurs to gain access to networks, knowledge, and resources, such as technology (Allgén & Schreurs, 2021:38).

The third highest kind of support SMMEs requested was entrepreneurial training (15%). Entrepreneurial training refers to the support that SMMEs require to start or run their businesses. According to the South African Global Entrepreneurship Monitor (GEM) report (Falconer & Meyer, 2022: 17), there has been an upward curve in entrepreneurship activity in South Africa. The report postulates that more businesses have survived the first few years of their business life cycle. However, the challenge is now to provide support to these businesses to ensure their survival and to avoid any unnecessary business discontinuances (Falconer & Meyer, 2022: 17).

The results in Figure 5.1 show that 14% of the participants requested administrative support. The literature highlights that SMMEs struggle to survive due to administrative limitations. This includes the day-to-day business administration, and a lack of

coordination between the administrative bodies appointed by the government to support SMMEs (Mavrodieva *et al.*, 2019: 319).

Mentorship showed the second lowest result, and only 11% of the participants requested mentorship support for their businesses. The literature highlights mentorship as a challenge, in that SMMEs struggle to find guidance from experts (Leboea, 2017: 43; Rungani & Potgieter, 2018: 10). Mentorship has also been presented as a key factor that business incubation centres should incorporate into their SMME support initiatives (Van der Spuy, 2019: 1). SMME support agencies such as the NEF, SEDA, and The Vaal University of Technology provide mentorship programmes in the Northern Cape province (NEF Integrated Report, 2022: 10).

Business coaching (10%) develops and focuses on the entrepreneur; and in start-up enterprises the person and character of the entrepreneur play a decisive role. From this perspective, business coaching is an element that should be part of the start-up support, however, it is currently absent in the South African business incubators (Schutte, 2019: 11; Hewitt & Janse van Rensburg, 2020: 5; Van Coller-Peter & Cronjé, 2020: 58; Ton, Van Rijn & Pamuk, 2023: 88). No participant selected the option “other” for this question.

5.2.2.2 SMME support agencies that SMMEs know of in their municipal area

Question 9 enquired about the SMME support agencies the participants were aware of in their municipal area. The responses are presented in Figure 5.2.

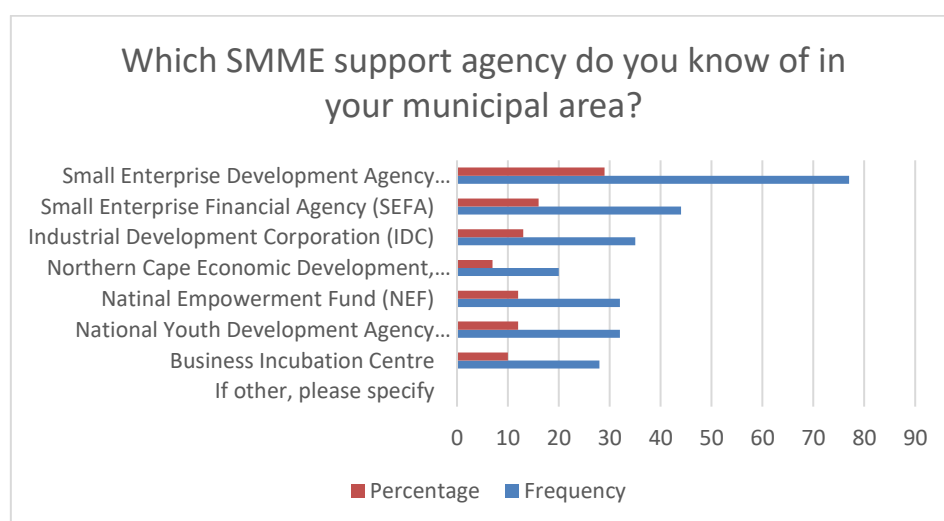


Figure 5.2: Which SMME support agency do you know of in your municipal area?

According to the results presented in Figure 5.2, SEDA is the most visible SMME support agency in the Northern Cape province, with a percentage of 29%. NCEDA is the least known SMME support agency, with a percentage of 7%.

The literature highlights that SMME support agencies should host more awareness campaigns on multiple platforms to ensure engagement with entrepreneurs from all age groups (Ngcobo & Khumalo, 2022: 98). According to the South African GEM report, 9.5% of the population was aware of services provided by SEDA (Bowmaker-Falconer & Meyer, 2022: 31). In 2022, NYDA was ranked as the most effective SMME support agency in South Africa (Bowmaker-Falconer & Meyer, 2022: 31).

SMME support agencies are key to driving entrepreneurial support in South Africa, but they cannot do so if they are not visible to those who need them. At this time, it seems that they are not effective in providing the relevant advice, guidance, and entrepreneurial development support (Bowmaker-Falconer & Meyer, 2022: 31).

5.3 DESCRIPTIVE STATISTICS

Table 5.2 presents the descriptive statistics of the study’s constructs (Support strategies, Limitations and sustainability, and Barriers to SMMEs), the mean, and the standard deviation.

Table 5.2: Descriptive statistics of the constructs

Constructs	Question	N	Minimum	Maximum	Mean	Std. Deviation
Support strategies (SS)	Q7_1	207	1	5	4.42	0.770
	Q7_2	207	1	5	3.41	1.097
	Q7_3	207	1	5	3.35	1.118
	Q7_4	207	1	5	3.98	0.990
	Q7_5	207	1	5	3.79	0.887
	Q7_6	207	1	5	3.81	0.960
	Q7_7	207	1	5	3.62	1.012
Limitations and sustainability (LS)	Q10_1	207	1	5	3.58	1.175
	Q10_2	207	1	5	3.84	1.182
	Q10_3	207	1	5	3.12	1.110
	Q10_4	207	1	5	3.17	1.003

Constructs	Question	N	Minimum	Maximum	Mean	Std. Deviation
	Q10_5	207	1	5	3.09	1.146
Barriers to SMMEs (B)	Q11_1	207	1	5	4.04	1.016
	Q11_2	207	1	5	4,14	1.002
	Q11_3	207	1	5	3.32	1.095
	Q11_4	207	1	5	3.24	2.316
	Q11_5	207	1	5	3.46	1.004
	Q11_6	207	1	5	3.29	1.196
	Q11_7	207	1	5	3.44	1.193
Valid N		207				

Section B of the questionnaire focused on Support strategies (SS) for SMMEs. Participants agreed that they need support to sustain their businesses, as shown in Table 5.5 (Q7_1). The results were neutral according to where participants can find support for their businesses (Q7_2). In terms of whether the participants are familiar with SMME incubation, the data analysis shows a neutral response (Q7_3). The participants agreed that stakeholder relations helped their businesses to become sustainable (Q7_4). When asked if their businesses adhered to corporate socially responsible practices, the participants agreed that they did (Q7_5). Participants also agreed that the business supported upliftment projects in the local communities (Q7_6). Finally, participants agreed that they network with other SMMEs in their district (Q7_7).

The average of the construct Support strategies (SS) was 3.77, as shown in Table 5.2 in the Mean column. This means that the participants agreed with this construct.

Section C of the questionnaire focused on Limitations and sustainability (LS). Based on the data analysis, participants agreed that it was a challenge to find qualified and experienced employees for the business (Q10_1), as shown in Table 5.2. They further agreed that the business suffered from the impact of the Covid-19 pandemic (Q10_2). Participants had a neutral response to the statement relating to experiencing difficulties in using the latest technologies and social media platforms (Q10_3). Participants also had a neutral response regarding staff members lacking technology

skills (Q10_4). Lastly, participants were neutral in terms of difficulty to use the local media to advertise products/services (Q10_5).

The average of the construct Limitations and sustainability (LS) was 3.36, as shown in Table 5.2 in the Mean column, which means participants were neutral about this construct.

Section D of the questionnaire focused on the barriers to SMMEs (B). The participants agreed that it is a challenge to get/obtain access to funding, as shown in Table 5.2 (Q11_1). They also agreed that they need assistance with financial management (Q11_2), however, the participants were neutral regarding if it was a challenge to access markets for their product/service (Q11_3). Neutral responses were received from the participants regarding the lack of knowledge on how to access markets for their product/service (Q11_4), and also to the question whether the local municipality made provision for business infrastructure to expand SMMEs (Q11_5). Furthermore, they were neutral in terms of if the business was negatively affected by high internet costs (Q11_6), and finally, the participants gave a neutral response to whether the business was negatively affected by the expensive cost to transport products/services in their area (Q11_7).

The average of the construct Barriers to SMMEs (B) was 3.56, as shown in Table 5.2 in the Mean column, which means participants agreed with regard to this construct.

In conclusion, and as shown in Table 5.2, the lowest standard deviation was 0.77 for Q7_1, namely: "I need support to sustain my business". The highest standard deviation was 2.31 (Table 5.2) for Q11_4, namely: "I lack the knowledge on how to access markets for my product/service". Overall, the participants that had a high standard deviation, have a wider range of opinions, compared to the participants with less standard deviation.

5.4 CRONBACH'S ALPHA FOR RELIABILITY

Reliability is defined as the degree to which the construct's measurement is trustworthy and consistent. For the construct to be reliable, measuring equipment must produce the same results with no errors (Gravetter & Wallnau, 2017: 218; Depoy & Gitlin, 2020: 236). In the context of this study, reliability testing was used to ensure that the measuring instrument was consistent and reliable throughout (Gravetter & Wallnau,

2017: 218). A Likert scale was used to measure the statements in the research instrument. Cronbach's alpha was used to determine the construct reliability of the scale items. Furthermore, the value of Cronbach's alpha was used to determine if the variables were internally dependable, and also the reliability of the questionnaire. All valid constructs were evaluated separately to measure the internal consistency of the data items.

When measuring Cronbach's alpha on a scale from 0 to 1, anything greater than 0.7 is considered highly reliable (Heo, Kim & Faith, 2015: 8; Hair *et al.*, 2018: 161). In this study, SPSS version 27 was used to calculate the Cronbach's alpha value to measure the reliability of each construct. Table 5.3 give a presentation of Cronbach's alpha value for the research constructs identified.

Table 5.3: Cronbach's alpha

Item-total statistics						
Construct	Question	Scale mean if item deleted	Scale variance if item deleted	Corrected item-total correlation	Cronbach's alpha if item deleted	Cronbach's alpha
Support strategies (SS)	Q7_4	11.22	5.679	0.424	0.779	0.762
	Q7_5	11.41	5.185	0.665	0.654	
	Q7_6	11.39	4.900	0.668	0.646	
	Q7_7	11.58	5.263	0.511	0.734	
Limitations and sustainability (LS)	Q10_1	13.22	11.550	0.437	0.762	0.768
	Q10_2	12.96	12.047	0.363	0.788	
	Q10_3	13.68	10.296	0.687	0.674	
	Q10_4	13.63	11.078	0.650	0.693	
	Q10_5	13.71	10.622	0.601	0.704	
Barriers to SMMEs (B)	Q11_5	6.73	4.827	0.532	0.818	0.792
	Q11_6	6.91	3.676	0.670	0.678	
	Q11_7	6.75	3.536	0.718	0.621	

As shown in Table 5.3, the results for the analysis of the first construct, Support strategies (SS) is 0.762, meaning that the questions were reliable. The second construct, Limitations and sustainability (LS) also tested highly dependable, with a value of 0.768. The last construct which measured the Barriers to SMMEs, had a result of 0.792, and can therefore, be regarded as highly reliable. Overall, the results have proven that all the constructs were reliable, with Cronbach's alpha values of above 0.7.

5.5 EXPLORATORY FACTOR ANALYSIS

The researcher used the EFA to test the instrument's validity. The EFA was used to test the constructs and check if the questionnaire was valid. The researcher followed five steps to measure validity. These steps were undertaken using the KMO and Bartlett's Test of Sphericity, communalities test, total variance explained, scree plot, and factor rotated component matrix. The results of the EFA are presented below.

5.5.1 Kaiser Meyer Olkin and Bartlett's Test of Sphericity

The KMO tests the adequacy of the sample. The average KMO value should be 0.7, and there should be few KMO values of < 0.5 in the dataset (Tredoux & Durrheim, 2019: 467). The Bartlett Test of Sphericity determines whether there were any significant correlations between variables (Pallant, 2020: 194). The Bartlett's Test of Sphericity scale has a threshold of ($p < 0.05$). A statistically significant value of ($p < 0.05$) on the Bartlett's Test of Sphericity indicates that enough correlations exist amongst the Likert scale questions to conduct the factor analysis test (Bartlett, 1954: 296-298).

Table 5.4 shows the statistical data derived from the KMO and the Bartlett's Test of Sphericity.

Table 5.4: KMO and Bartlett's Test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.805
Bartlett's Test of Sphericity	Approx. Chi-Square	925.879
	Df	66
	Sig.	0.000

As indicated in Table 5.4, the KMO value for testing sampling adequacy was 0.805. This value met the KMO test's validity criteria, as recommended by Pallant (2020: 199), because the threshold was greater than 0.5. Furthermore, the Bartlett's Test of Sphericity had a significance level of 0.000. This value was below Pallant's (2020) recommended threshold of $p < .05$. For this reason, it was appropriate to conduct the factor analysis test. As a result, the findings of the KMO and Bartlett Test of Sphericity showed an acceptable correlation between the variables to conduct the EFA.

5.5.2 Communalities

A communality value closer to 1 (one) indicates a high proportion of common variance, according to Pallant (2020: 207). This means that the item with a value closer to 1 (one) is related to other items. However, an item with a 0 (zero) communality value is considered unique to other items or an item with a low communality value (Pallant, 2020: 207). It is important to note that the recommended threshold of communalities should be above 0.30 (Pallant, 2020: 206). Therefore, items with values less than 0.3 are not associated with other items. Any item with an extraction value of less than 0.30 is not valid and can be removed from the test. It is therefore essential to notice that communalities were assessed and had a value greater than 0.30, as shown in Table 5.5.

Table 5.5: Communalities

	Initial	Extraction
Q7_4	1.000	0.501
Q7_5	1.000	0.720
Q7_6	1.000	0.751
Q7_7	1.000	0.550
Q10_1	1.000	0.424
Q10_2	1.000	0.365
Q10_3	1.000	0.689
Q10_4	1.000	0.703
Q10_5	1.000	0.615
Q11_5	1.000	0.558
Q11_6	1.000	0.711
Q11_7	1.000	0.814

As shown in Table 5.5, communalities occurred in questions 7.4 to 7.7. Questions 7.1 to 7.3 were removed, due to the insignificant values that were below 0.3. However, questions 10.1 to 10.5 showed communalities (no questions were removed), as the item results were greater than 0.3. The last construct, question 11, had communalities between questions 11.5 to 11.7. However, questions 11.1 to 11.4 had insignificant values, and were therefore removed.

5.5.3 Variance explained

The total variance explained validity method follows a process of loading constructs in their categories to get an eigenvalue greater than 1. According to Pallant (2020: 191), only factors with an eigenvalue more than 1 should be examined using the Kaiser's criterion (latent root), while those with an eigenvalue less than 1 are insignificant. Furthermore, the total variance explained of all valid components combined should be greater than 60%, as it is the recommended threshold (Hair *et al.*, 2018: 142). Therefore, the result of total variance explained on the constructs was above 60%.

Table 5.6 presents the three constructs with eigenvalues more than 1.

Table 5.6: Total variance explained

Component	Initial eigenvalues			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.253	35.444	35.444	4.253	35.444	35.444	2.726	22.716	22.716
2	2.028	16.902	52.346	2.028	16.902	52.346	2.445	20.374	43.091
3	1.120	9.336	61.683	1.120	9.336	61.683	2.231	18.592	61.683
4	0.870	7.253	68.936						
5	0.806	6.716	75.652						
6	0.670	5.584	81.236						
7	0.541	4.507	85.742						
8	0.475	3.957	89.699						
9	0.381	3.173	92.872						
10	0.320	2.666	95.538						
11	0.301	2.509	98.047						
12	0.234	1.953	100.000						

As shown in Table 5.6, the total variance explained is 61.7%, which is above the threshold of 60%; hence, the components are acceptable. Furthermore, the results indicate that three of the 12 components had an eigenvalue greater than 1. Therefore, only three constructs were identified, namely, Support strategies (SS), Limitations and sustainability (LS), and Barriers to SMMEs.

5.5.4 Scree plot

Figure 5.3 shows the scree plot graph. The figure indicates that the highest eigenvalue is 4.2, and the lowest is 0.23 on the horizontal axis. Pallant (2020: 191) recommends that components with eigenvalues greater than 1 should be the constructs.

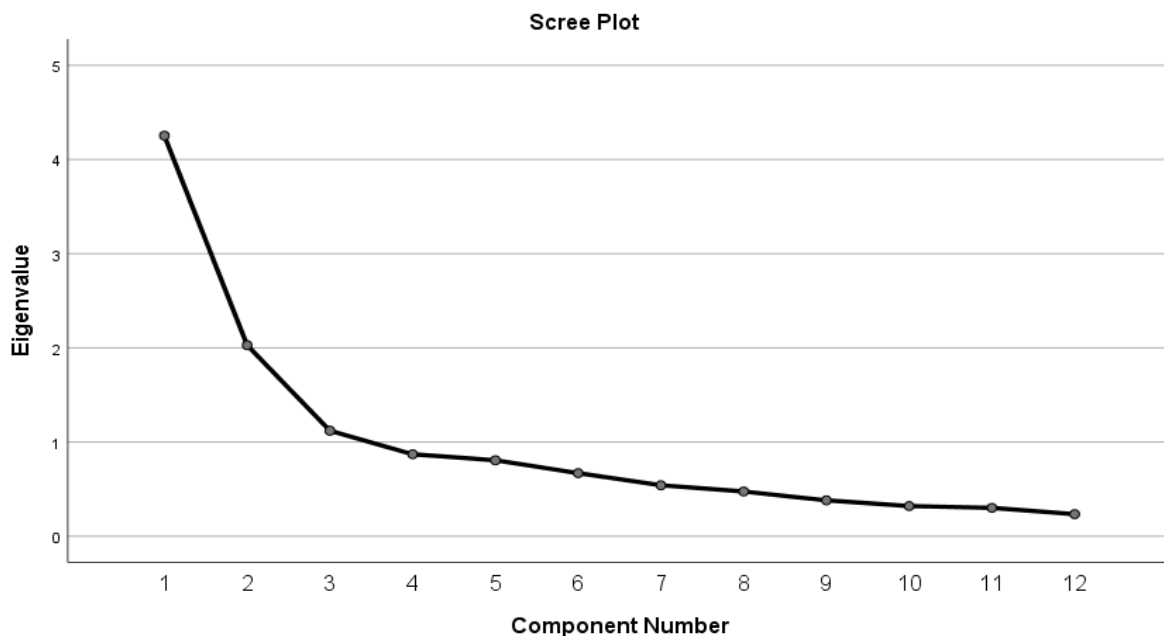


Figure 5.3: Scree plot

As shown in Figure 5.3, the eigenvalue drops from 4.2 to 1.1, and then between point 3 and 4 it becomes almost horizontal; meaning more information can be provided from eigenvalue 4.2 – 1. When it becomes less than 1 (one), it means less information can be provided. The scree plot therefore supports the three constructs, out of the 12 questions or components shown in Table 5.6.

5.5.5 Factor rotated component matrix

The final validity test computed was the factor rotated component matrix. The factor rotated component matrix generates grouped components or data sets and helps in

the clarification of factor structure to provide clearly interpretable EFA test results (Gour *et al.*, 2017: 978). The test determines whether or not items from a particular construct load well, or not. Loading was used to determine how well items were associated with their parent construct (Shrestha, 2021: 5). After factor loading, items that were not well grouped with their parent construct were deleted because they did not load well and could not represent the underlying construct.

Based on Pallant's (2020: 194) finding, a 0.5 threshold was employed in this study as a baseline to ensure that the items retained were eligible for further analysis. Therefore, items with a value less than 0.5 were deleted, according to the recommended threshold.

Table 5.7 shows the factor rotated component matrix.

Table 5.7: Factor rotated component matrix

Question	Component		
	1 (Limitations & Sustainability)	2 (Support strategies)	3 (Barriers)
Q7_4		0.564	
Q7_5		0.815	
Q7_6		0.855	
Q7_7		0.738	
Q10_1	0.643		
Q10_2	0.514		
Q10_3	0.775		
Q10_4	0.804		
Q10_5	0.678		
Q11_5			0.676
Q11_6			0.744
Q11_7			0.877

As presented in Table 5.7, three constructs were identified namely, Support strategies (SS), Limitations and sustainability (LS) and Barriers to SMMEs (B). Construct number

1 consisted of questions 10.1 to 10.5. Construct number 2 consisted of questions 7.4 to 7.7, and construct number 3 consisted of questions number 11.5 to 11.7.

5.6 CORRELATION

Correlation analysis gives a numerical summary of the strength and direction of the linear relationship/association between two variables. Table 5.8 shows the output of the Pearson correlation, and the results are explained below. The variables tested for correlation were Support strategies (SS), Limitations and sustainability (LS), and Barriers to SMMEs (B).

Table 5.8: Correlations

		SS	LS	B
Support strategies (SS)	Pearson correlation	1	-.271**	-.278**
	Sig. (2-tailed)		0.000	0.000
	N	207	207	207
Limitations and sustainability (LS)	Pearson correlation	-.271**	1	.564**
	Sig. (2-tailed)	0.000		0.000
	N	207	207	207
Barriers to SMMEs (B)	Pearson correlation	-.278**	.564**	1
	Sig. (2-tailed)	0.000	0.000	
	N	207	207	207

**Correlation is significant at the $p < 0.05$ level (2-tailed). The Sig value is a representation of the p value.

- **Support strategies and Limitations and sustainability**

According to Table 5.8, Support strategies (SS) has a negative significant association with Limitations and sustainability (LS). It is significantly represented by two stars and the p value is less than 0.01. It can be concluded that there is 99% confidence that the association between SS and LS is significant ($r = -.271^{**}$; $p < 0.05$).

- **Support strategies and Barriers to SMMEs**

The results further indicate that Support strategies (SS) has a negative significant association with Barriers to SMMEs (B). It is significantly represented by two stars and the p value is less than 0.05. It can be concluded that there is 99% confidence that the association between SS and B is significant and negative ($r = -.278^{**}$; $p < 0.05$) (Table 5.8).

- **Limitations and sustainability and Barriers to SMMEs**

In conclusion, Limitations and sustainability (LS) has a positive significant association with Barriers to SMMEs (B). It is significantly represented by two stars and the p value is less than 0.01. It can be concluded that there is 99% confidence that the association between LS and B is significant and positive ($r = .564^{**}$; $p < 0.05$) (Table 5.8).

5.7 HYPOTHESES TESTING

The hypotheses that were applied to the study are shown in Table 5.9.

Table 5.9: Hypotheses

Hypotheses		Beta values	Decision
H1 ₀ :	There is not a significant association between support strategies, and limitations and sustainability.	Not applicable	Not supported
H1 ₁ :	There is a significant association between support strategies, and limitations and sustainability.	-0.271; p value less than 0.05 (Table 5.8)	Supported
H2 ₀ :	There is not a significant association between support strategies, and barriers to SMMEs.	Not applicable	Not supported
H2 ₁ :	There is a significant association between support strategies, and barriers to SMMEs.	-.278; p value less than 0.05 (Table 5.8)	Supported
H3 ₀ :	There is not a significant association between barriers to SMMEs, and limitations and sustainability.	Not applicable	Not supported
H3 ₁ :	There is a significant association between barriers to SMMEs, and limitations and sustainability.	.564; p value less than 0.05 (Table 5.8)	Supported

As shown in Table 5.9, there is no significant association between Support strategies, and Limitations and sustainability (H1₀).

There is a significant association between Support strategies, and Limitations and sustainability (H1₁) (supported).

There is not a significant association between Support strategies, and Barriers to SMMEs (H2₀).

There is a significant association between Support strategies, and Barriers to SMMEs (H2₁) (supported).

There is not a significant association between Barriers to SMMEs, and Limitations and sustainability (H3₀).

There is a significant association between Barriers to SMMEs, and Limitations and sustainability (H3₁) (supported).

The next section presents the data analysis for the qualitative phase of the study.

5.8 DATA ANALYSIS FOR THE QUALITATIVE PHASE

An interview guide was used in the current study to direct the interviews conducted in the qualitative data collection. The interview guide comprised of the following sections:

Section A focused on the biographical and background information of the participants, and included gender, the district in which the participant resided, how long the participant worked for the organisation, and their highest academic qualification.

Section B focused on the support for SMMEs, and the questions included: the kind of support that the organisation provided to SMMEs, the challenges that prohibited the organisation from supporting SMMEs, how the organisation could improve on the support that they provided to SMMEs, and what SMMEs in the Northern Cape province could do to ensure that their businesses do not fail.

Section C focused on the factors limiting SMMEs, and the questions included: the factors limiting SMMEs in the Northern Cape province from being sustainable, how the Covid-19 pandemic affected the support programmes offered to SMMEs, how they advertised lending packages to SMMEs, how they supported SMMEs at local

municipality level when they applied for access to infrastructure, and how SMMEs used technology to their advantage.

Section D focused on the barriers to finance, infrastructure, and market access. The questions included: how SMMEs in the Northern Cape province can overcome financial barriers, barriers to infrastructure, and barriers to market access.

Section E focused on the strategies to support SMMEs, and the questions included: how SMMEs collaborated with (1) other SMMEs, and (2) large organisations, how SMMEs used collaboration as a mechanism to grow their businesses, the platforms which SMMEs used to network with each other, the mentorship programmes in place to mentor SMMEs, how stakeholder relations assisted SMMEs to sustain their businesses, how SMMEs incorporated corporate socially responsible programmes in their business strategies, and the incubation programmes available for SMME start-ups, and what these programmes entailed.

The next section presents the biographical and background information of the participants.

5.8.1 Section A: Biographical and background information

The biographical and background information of the participants (Section A of the interview guide) are presented in Table 5.10.

Table 5.10: Biographical and background information of participants

	Frequency	Percent	Valid percent	Cumulative percent
Gender				
Female	6	60.0	60.0	60.0
Male	4	40.0	40.0	100.0
Total	10	100.0	100.0	
District where participant resides				
John Taole Gaetsewe District	2	20.0	20.0	20.0
Namakwa District	2	20.0	20.0	40.0
Pixley Ka Seme District	2	20.0	20.0	60.0
Frances Baard District	2	20.0	20.0	80.0
ZF Mgcawu District	2	20.0	20.0	100.0
Total	10	100.0	100.0	
How long been working for the organisation				
5 Months	1	10.0	10.0	10.0
4 Years	1	10.0	10.0	20.0
5 Years	3	30.0	30.0	50.0
6 Years	3	30.0	30.0	80.0
11 Years	1	10.0	10.0	90.0
14 Years	1	10.0	10.0	100.0
Total	10	100.0	100.0	
Highest academic qualification				
Matric	2	20.0	20.0	20.0
Certificate	1	10.0	10.0	30.0
National Diploma	1	10.0	10.0	40.0
Degree (undergraduate)	3	30.0	30.0	70.0
Honour's Degree	1	10.0	10.0	80.0
Master's	2	20.0	20.0	100.0
Total	10	100.0	100.0	

5.8.2 Section B: Support for SMMEs

The results of Section B of the interview guide are presented below, followed by a summary of this section.

5.8.2.1 Kind of support the organisation provides to SMMEs

Question 5 enquired about the kind of support that the organisation provided to SMMEs. The kind of support provided by the organisation refers to incubation services, loans to businesses and equity, non-financial support, training, business development projects, and social media, as shown in Figure 5.4.

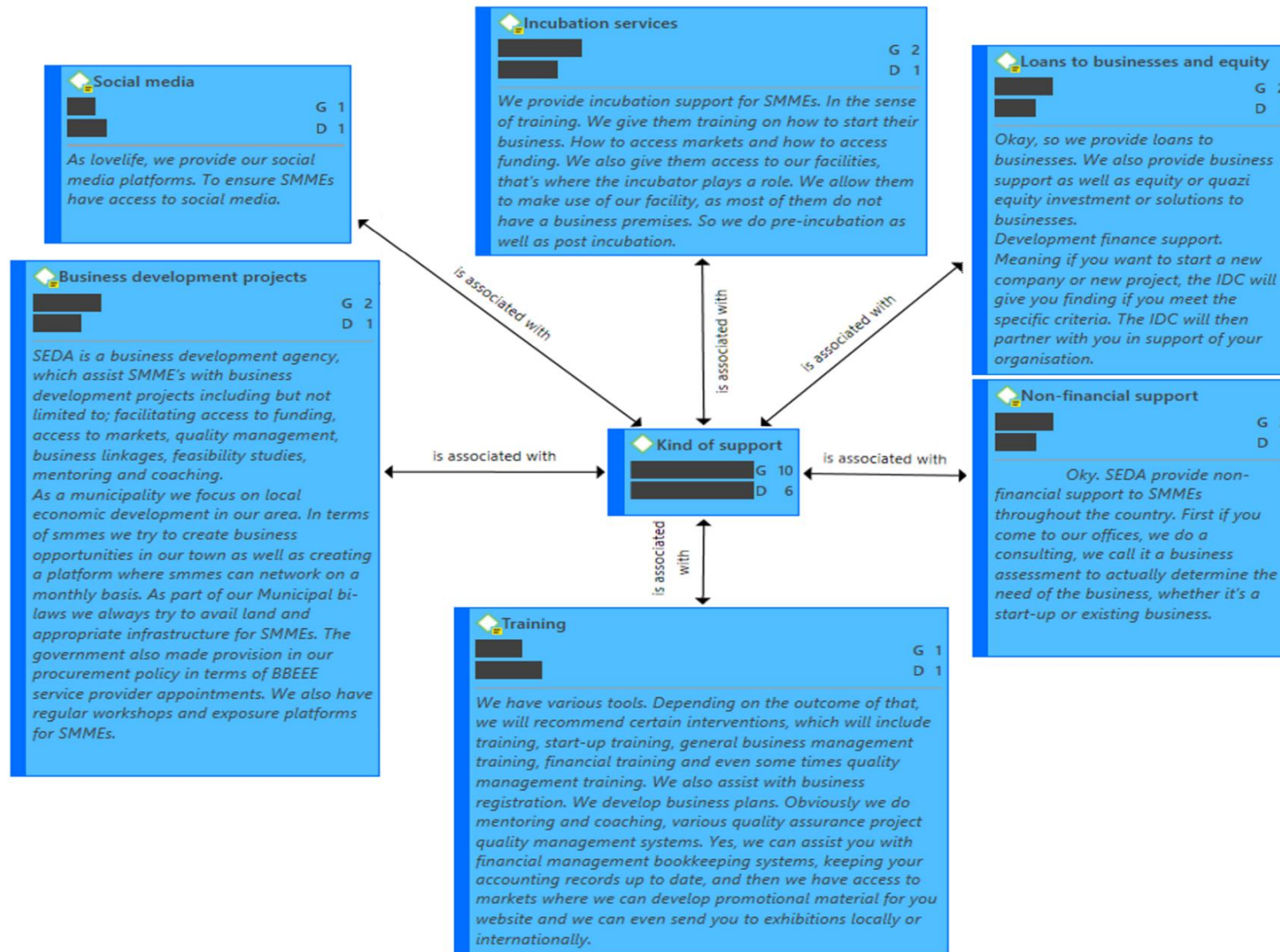


Figure 5.4: Kind of support that the organisation provides to SMMEs

The participants highlighted incubation services as an example of the kind of support that the organisation provides to SMMEs, by stating:

“We provide incubation support for SMMEs. In the sense of training. We give them training on how to start their business. How to access markets and how to access funding. We also give them access to our facilities, that’s where the incubator plays a role. We allow them to make use of our facility, as most of them do not have a business premises. So, we do pre-incubation as well as post incubation.” (Interview 9).

“Incubation services.” (Interview 1).

Loans to businesses and equity were supported by two participants by stating:

“Okay, so we provide loans to businesses. We also provide business support as well as equity or quasi equity investment or solutions to businesses.” (Interview 3).

“Development finance support. Meaning, if you want to start a new company or new project, the IDC will give you funding if you meet the specific criteria. The IDC will then partner with you in support of your organisation.” (Interview 4).

Non-financial support was highlighted by participants stating:

“Okay. SEDA provides non-financial support to SMMEs throughout the country. First, if you come to our offices, we do a consulting, we call it a business assessment to actually determine the need of the business, whether it’s a start-up or existing business.” (Interview 6).

“SEDA is a business development agency, which assists SMMEs with non-financial support, including, business development projects including but not limited to facilitating access to funding, access to markets, quality management, business linkages, feasibility studies, mentoring and coaching.” (Interview 2).

“Non-financial support.” (Interview 5).

Training was highlighted by participants as follows:

“We have various tools. Depending on the outcome of that, we will recommend certain interventions, which will include training, start-up training, general business management training, financial training and even sometimes quality management

training. We also assist with business registration. We develop business plans. Obviously, we do mentoring and coaching, various quality assurance project quality management systems. Yes, we can assist you with financial management bookkeeping systems, keeping your accounting records up to date, and then we have access to markets where we can develop promotional material for your website, and we can even send you to exhibitions locally or internationally.” (Interview 6).

“We provide training through consultations and explaining the registrations and compliance of business management to SMMEs.” (Interview 8).

Business development projects were highlighted by two participants saying:

“SEDA is a business development agency, which assists SMMEs with business development projects, including but not limited to facilitating access to funding, access to markets, quality management, business linkages, feasibility studies, mentoring and coaching.” (Interview 2).

“As a municipality, we focus on local economic development in our area. In terms of SMMEs, we try to create business opportunities in our town, as well as creating a platform where SMMEs can network on a monthly basis. As part of our municipal by-laws we always try to avail land and appropriate infrastructure for SMMEs. The government also made provision in our procurement policy in terms of B-BBEE service provider appointments. We also have regular workshops and exposure platforms for SMMEs.” (Interview 10).

Social media was highlighted by saying:

“As Lovelife, we provide our social media platforms. To ensure SMMEs have access to social media.” (Interview 7).

According to the literature, business incubators are part of the SMME development process, and assist with the start-up, development, and growth of SMMEs, therefore supporting the views of the participants regarding incubation services as a kind of support for SMMEs (Guerrero *et al.*, 2018: 151; Li *et al.*, 2019: 2). Furthermore, the literature affirmed that SEDA is an agency that provides non-financial support to small enterprises (SEDA, 2019: 25).

The literature concurred that the objectives of the IDC are to contribute to the generation of balanced, sustainable economic growth in Africa. They aim to do that through the provision of business loans (IDC, 2018: 6). SEDA (2021: 29) also provides the following business services: advice, consultancy, training, and mentorship services in all areas of enterprise development. These services aim to provide solutions related to various business functions, from production to human resources, finance, marketing, and export development. In addition, SEDA provides technology transfer, business, and technology incubation services, as well as incentives for the implementation. Rural enterprise development and co-operatives are supported through the Co-operatives and Community Private Partnerships Programme (CPPP).

5.8.2.2 Challenges that prohibit the organisation from supporting SMMEs

Question 6 established the challenges that have prohibited the organisation (support agency) from supporting SMMEs. It is associated with a lack of freedom, policies, and resources, an extremely large province, political mandates, entrepreneurship, and accommodation, as shown in Figure 5.5.

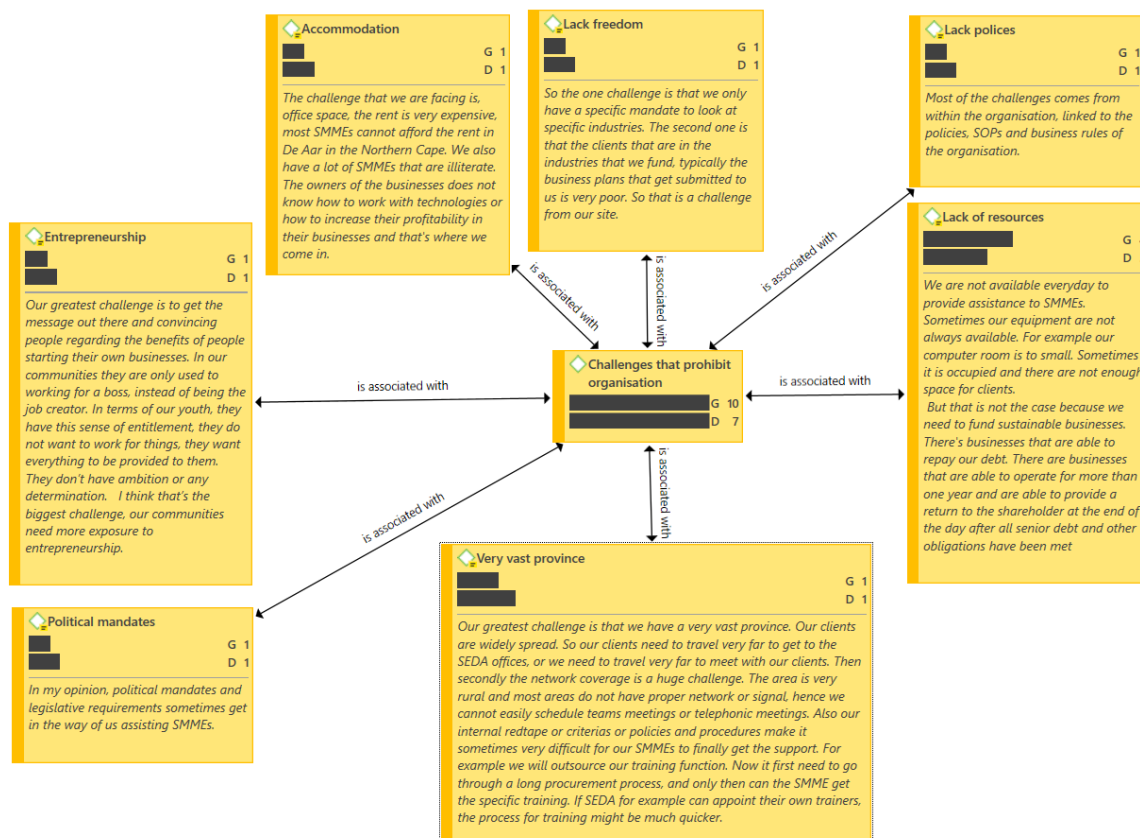


Figure 5.5: Challenges that prohibit the organisation from supporting SMMEs

A lack of freedom was highlighted as a challenge that prohibited the organisation from supporting SMMEs. One participant explained it as follows:

“So the one challenge is that we only have a specific mandate to look at specific industries. The second one is that the clients that are in the industries that we fund, typically the business plans that get submitted to us are very poor. So, that is a challenge from our side.” (Interview 3).

A lack of policies was highlighted by saying:

“Most of the challenges comes from within the organisation, linked to the policies, SOPs and business rules of the organisation.” (Interview 2).

A lack of resources was supported by two participants saying:

“We are not available every day to provide assistance to SMMEs. Sometimes our equipment is not always available. For example, our computer room is too small. Sometimes it is occupied and there is not enough space for clients.” (Interview 7).

“When it comes to the quality of the business plans for something that people can fund, they are severely lacking. And I think some people think that you just come to the IDC with an idea and then the IDC is going to give you money. But that is not the case because we need to fund sustainable businesses. There are businesses that are able to repay our debt. There are businesses that are able to operate for more than one year and are able to provide a return to the shareholder at the end of the day after all senior debt and other obligations have been met.” (Interview 3).

The Northern Cape is an extremely large province, which was highlighted by a participant stating:

“Our greatest challenge is that we have a very vast province. Our clients are widely spread. So, our clients need to travel very far to get to the SEDA offices, or we need to travel very far to meet with our clients. Then, secondly, the network coverage is a huge challenge. The area is very rural, and most areas do not have proper network or signal; hence, we cannot easily schedule Teams meetings or telephonic meetings. Also, our internal red tape or criteria or policies and procedures make it sometimes very difficult for our SMMEs to finally get the support. For example, we will outsource our training function. Now it first needs to go through a long

procurement process, and only then can the SMME get the specific training. If SEDA, for example, can appoint their own trainers, the process for training might be much quicker.” (Interview 6).

Political mandates were highlighted as a challenge as follows:

“In my opinion, political mandates and legislative requirements sometimes get in the way of us assisting SMMEs.” (Interview 10).

Entrepreneurship was highlighted as a challenge by saying:

“Our greatest challenge is to get the message out there and convincing people regarding the benefits of people starting their own businesses. In our communities, they are only used to working for a boss, instead of being the job creator. In terms of our youth, they have this sense of entitlement, they do not want to work for things, they want everything to be provided to them. They don’t have ambition or any determination. I think that’s the biggest challenge, our communities need more exposure to entrepreneurship.” (Interview 9).

Accommodation was highlighted as another challenge, namely:

“The challenge that we are facing is office space, the rent is very expensive, most SMMEs cannot afford the rent in De Aar in the Northern Cape. We also have a lot of SMMEs that are illiterate. The owners of the businesses do not know how to work with technologies or how to increase their profitability in their businesses and that’s where we come in.” (Interview 8).

“Limited access to funding and premises for SMMEs.” (Interview 1).

Interviewees number 4 and 5 indicated that there are no challenges that they are aware of.

The literature highlighted that SMME expectations are not met from both the public and the private sector, the programmes which are being implemented do not necessarily meet the needs of SMMEs, resulting into a gap between SMMEs’ expectations and what they actually receive in terms of support (Botha *et al.*, 2021: 7; Rungani, 2022: 11). This could be the reason why SMME support agencies feel they lack freedom, because they receive a specific mandate, and cannot deviate from that. Moreover, the political mandate/policies/procedures/red tape make it difficult for the

support agency to support SMMEs, which also lead to SMMEs not receiving the support they need (Botha *et al.*, 2021: 9).

Furthermore, SMME support agencies are under increasing pressure to do more with less, referring to their lack of resources to optimally support SMMEs (Dredge *et al.*, 2019: 27). Therefore, a need arises for synergies to be created between SMMEs and all stakeholders involved in designing any form of developmental aid for SMMEs (Peter *et al.*, 2018: 9).

The literature confirms that a lack in entrepreneurial skills can affect the business performance and growth of SMMEs (Yakubu & Onuoha, 2022: 75). Studies have further shown that SMMEs do have challenges pertaining entrepreneurship skills (Mhlongo & Daya, 2023: 11).

The Northern Cape province is indeed a vast province (Stuart *et al.*, 2022: 6) and far distances can cause delays or logistical issues for SMMEs (Babalwa, 2022: 218). Furthermore, some businesses need business facilities (accommodation) where they can render their business services (Siregar, 2022: 258).

5.8.2.3 How the organisation can improve on the support they provide to SMMEs

Question 7 enquired how the organisation could improve on the support that they provide to SMMEs. This question was associated with providing a stipend to start-up entrepreneurs, funding, equipment upgrade, quality of training, non-financial support agent, product development services, employing experts, avoiding politics, and good communication. This information is summarised in Figure 5.6.

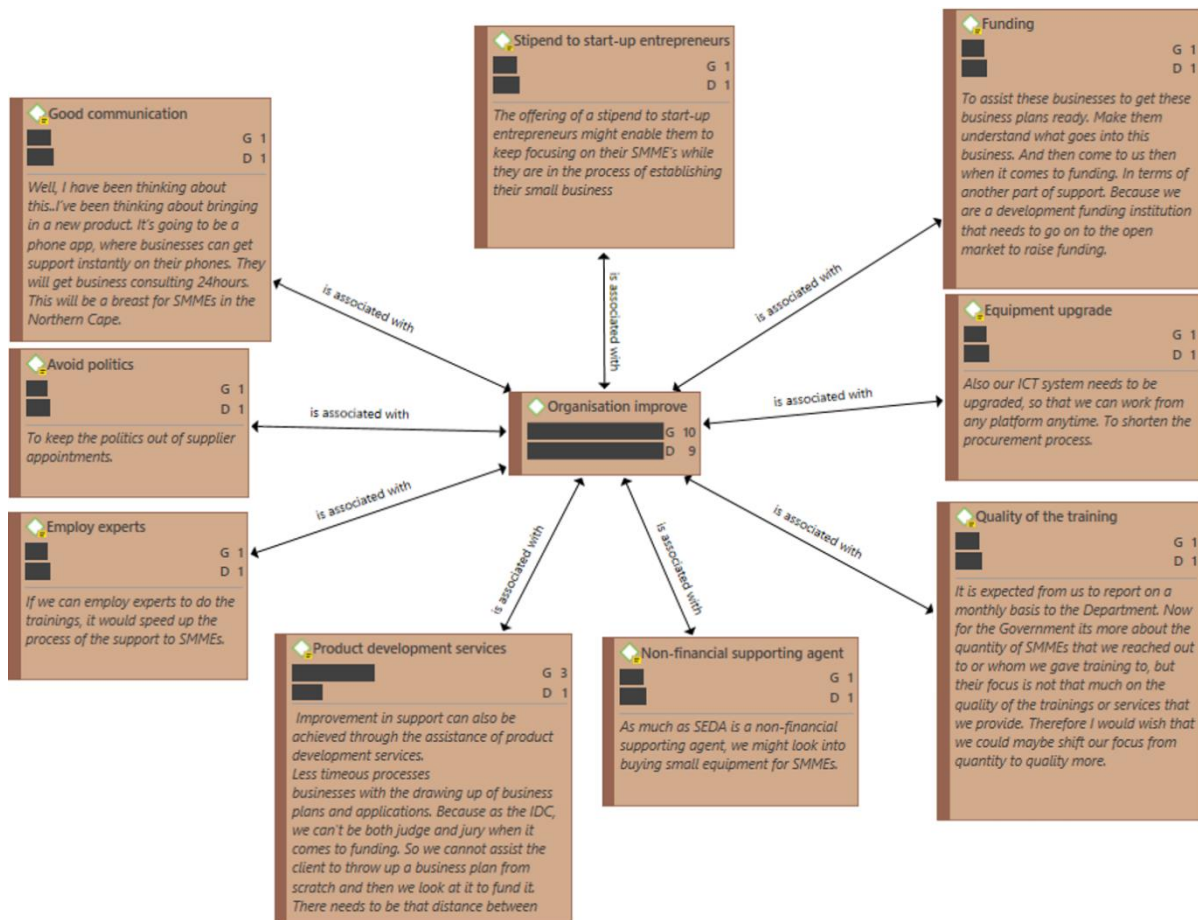


Figure 5.6: How the organisation can improve on the support that they provide to SMMEs

The participants indicated the following with regard to how their organisation can improve on the support that they provide to SMMEs:

“The offering of a stipend to start-up entrepreneurs might enable them to keep focusing on their SMMEs, while they are in the process of establishing their small business.” (Interview 1).

Funding was highlighted by saying:

“To assist these businesses to get these business plans ready. Make them understand what goes into this business. And then come to us then when it comes to funding. In terms of another part of support. Because we are a development funding institution that needs to go on to the open market to raise funding.” (Interview 3).

Equipment upgrading was highlighted as follows:

“Also our ICT system needs to be upgraded, so that we can work from any platform anytime to shorten the procurement process.” (Interview 6).

Quality of training was highlighted as follows:

“It is expected from us to report on a monthly basis to the department. Now for the government it’s more about the quantity of SMMEs that we reached out to or whom we gave training to, but their focus is not that much on the quality of the trainings or services that we provide. Therefore, I would wish that we could maybe shift our focus from quantity to quality more.” (Interview 9).

Non-financial support agent was highlighted by saying:

“As much as SEDA is a non-financial supporting agent, we might look into buying small equipment for SMMEs.” (Interview 5).

Product development services were supported by three participants as follows:

“Improvement in support can also be achieved through the assistance of product development services.” (Interview 1).

“Less timeous processes.” (Interview 2).

“Businesses with the drawing up of business plans and applications. Because as the IDC, we can’t be both judge and jury when it comes to funding. So, we cannot assist the client to draw up a business plan from scratch and then we look at it to fund it. There needs to be that distance between us.” (Interview 3).

Employing experts was highlighted by one participant as follows:

“If we can employ experts to do the trainings, it would speed up the process of the support to SMMEs.” (Interview 6).

A participant had the following to say about avoiding politics:

“To keep the politics out of supplier appointments.” (Interview 10).

Good communication was highlighted by saying:

“Well, I have been thinking about this. I’ve been thinking about bringing in a new product. It’s going to be a phone app, where businesses can get support instantly

on their phones. They will get business consulting 24 hours. This will be a breeze for SMMEs in the Northern Cape." (Interview 8).

"We need to know what the impact of SMMEs is in our local communities; hence, better communication." (Interview 7).

Interviewee 4 indicated:

"I don't know."

The literature has highlighted that although there are several government initiatives available, there is still a need to increase awareness of these schemes and the effectiveness with which they are being implemented (Ngcobo & Khumalo, 2022: 98). The relevant authorities can also ensure the provision of the relevant grants to purchase the required and up-to-date equipment, increased business financial support, the provision of agents or experts to monitor business performance and to focus on the quality of business training workshops (Mdlalose, 2019: 75; Kelly *et al.*, 2021: 78).

A study by Farisani (2022a: 8) indicated that political influence can prevent SMME from growing or becoming sustainable, therefore SMME support agencies should abstain from allowing political influence when supporting SMMEs (Aluko, 2022: 102). The literature further highlights that there is a challenge pertaining to the lack of communication between SMMEs and support agencies (Van der Spuy & Antonites, 2022: 8). SMME support agencies can improve on their service through developing their products, and this can be done by considering customer feedback and lessons learnt campaigns (Mdlalose, 2019: 97).

5.8.2.4 What SMMEs in the Northern Cape province can do to ensure that their businesses do not fail

Question 8 enquired what SMMEs in the Northern Cape province can do to ensure that their businesses do not fail. The participants indicated the following items: safeguard business associates with product development, financial support, partnership, more knowledge, test the viability of the business concepts, compliance, and being passionate, as shown in Figure 5.7.



Figure 5.7: What SMMEs in the Northern Cape province can do to ensure their businesses do not fail

Product development was highlighted by a participant stating:

“SMMEs should try and not only focus on tender business, but they should try and be unique and specialise in their product or service. SMMEs should also try to continuously improve on their product or service, in order to stay relevant and competent.” (Interview 10).

Financial support was noted by participants as follows:

“They are not willing to take risks. They focus more on asking for grant funding, instead of trying to make a loan from the banks. They don’t try to exhaust their own avenues, to see what they can do to improve their situation.” (Interview 9). *“They have the mindset that you need to have funding to run a business or to start a business, when that is not necessarily the point. I say this to my mentees every time, as long as you have an idea, then you can start a business.”* (Interview 8).

One participant had the following opinion of a partnership:

“I think they need to partner with bigger companies who have been in business for a while. That has business acumen and understands the business environment. And that has the skill to run a business.” (Interview 4).

More knowledge is supported by participants with the following:

“Read to have more knowledge on the industry they are operating in. Identify a business that render similar services or products, but which are more successful to use as benchmark for their progress.” (Interview 2).

“In my opinion, the cash-flow management of SMMEs. SMMEs - they do not cater for the tough times. When the tough times come, their businesses go down.” (Interview 6).

“Personally, I think that what SMMEs can do is they should think of a business as a business. I know it’s a very strange thing to say, but sometimes people cannot divorce the idea of a business from themselves and their own personal expenses and their own personal requirements, et cetera. But when you’re start to go and you see a business as a venture that first needs to provide you with a sufficient return, it should be separate from your personal stuffing.” (Interview 3).

To test the viability of a business concept was discussed as follows:

“SMMEs should firstly test the viability of the business concepts that they embark on.” (Interview 1).

Compliance was also highlighted by saying:

“A lot of SMMEs suffer from compliance. They don’t comply with required documentation. They need a lot of training to become business ready, and to get

their documentation in place. It is also important to develop yourself as a person.”
(Interview 5).

Being passionate was highlighted in the following way:

“In my opinion, one should be passionate for what you are doing, so that your business does not stagnate. SMMEs should also be more informative, for us in the communities to know who works for the small businesses.” (Interview 7).

The literature supported the abovementioned findings and indicated that SMME failures occur as a result of the following: lack of financial support, lack of knowledge or lack of industry/business concept research, and a lack of suitable business management education (DSBD, 2017a: 19; Herrington & Kew, 2018: 91; Mahambehala, 2019: 69; Malgas & Zondi, 2020: 8), therefore, SMMEs are encouraged to take a proactive approach to prevent these failures from happening.

Furthermore, new product development, inherent motivation, and passion are factors that play an important role in business growth (Debarliev & Janeska-Iliev, 2015: 11; Matekenya & Moyo, 2022: 452). The Small Business Council (SBC) (2019: 22) also highlighted that when SMMEs partner with other businesses, they will be able to receive guidance on business sustainability, the recording and reporting of documentation, as well as best practices to general business management. The literature also emphasises that business compliance is essential for entrepreneurship and can aid in the success and sustainability of SMMEs (Mdlalose, 2019: 76).

5.8.2.5 Summary of Section B: Support for SMMEs

Figure 5.8 provides a summary of all the constructs and their associations with each other. Support for SMMEs was associated with organisational improvement, kind of support, safeguarding the business, and challenges that prohibit the organisation from succeeding.

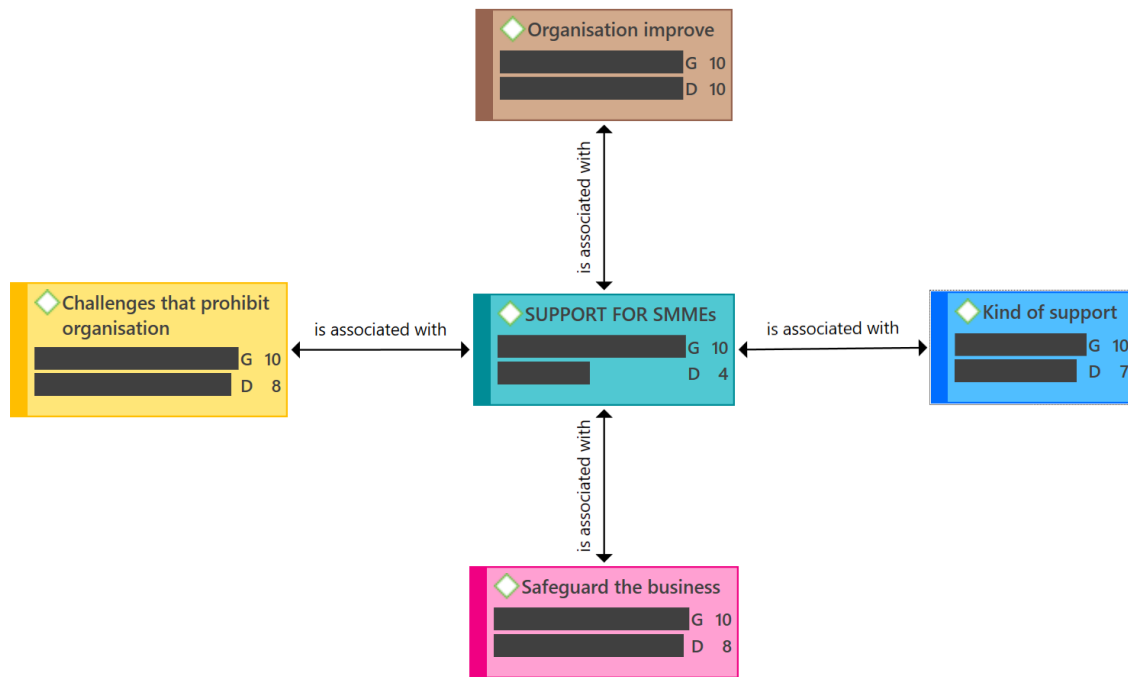


Figure 5.8: Summary: Support for SMMEs

Support for SMMEs refers to the services or programmes that support agencies offer to SMMEs. Support for SMMEs provides solutions to the challenges that prohibit organisations from being sustainable. It also helps the organisation to improve and safeguard the business from any challenges.

This study found that the challenges that prohibited the organisation (support agency) from supporting SMMEs refer to circumstances that make it difficult for support agencies to support SMMEs. Organisational improvement refers to how SMME support agencies can improve their services to support SMMEs more effectively. The kind of support, as investigated by this study refers to the different means of supporting SMMEs that support agencies can implement. Safeguarding the business, as investigated by this study refers to what SMME support agencies can do to assist SMMEs to safeguard their businesses and to ensure that they do not fail.

As shown in Figure 5.8, organisational improvement is the most supported theme since it has the highest grounded (10) and density (10). It means that most participants mentioned that organisational improvement is a critical factor for SMME support. It is followed by challenges that prohibit the organisation from succeeding and safeguarding the business. Lastly, the kind of support is the least supported, based on grounded (10) and density (7). Therefore, according to the results, as presented in

Figure 5.8, for SMME support agencies to effectively support SMMEs, the agencies should improve their organisational support strategies to ensure that they are aligned with the kind of support that SMMEs need for their businesses.

5.8.3 Section C: Factors limiting SMMEs

The results obtained for Section C of the interview guide are presented below, followed by a summary of this section.

5.8.3.1 Factors that limit SMMEs in the Northern Cape province from being sustainable

Question 9 determined the factors that limited SMMEs in the Northern Cape province from being sustainable. The factors were associated with low production density, lack of business culture intelligence, lack of training, cheap funding, a lack of industry knowledge, adversely distributed, and lack of market intelligence, as shown in Figure 5.9.

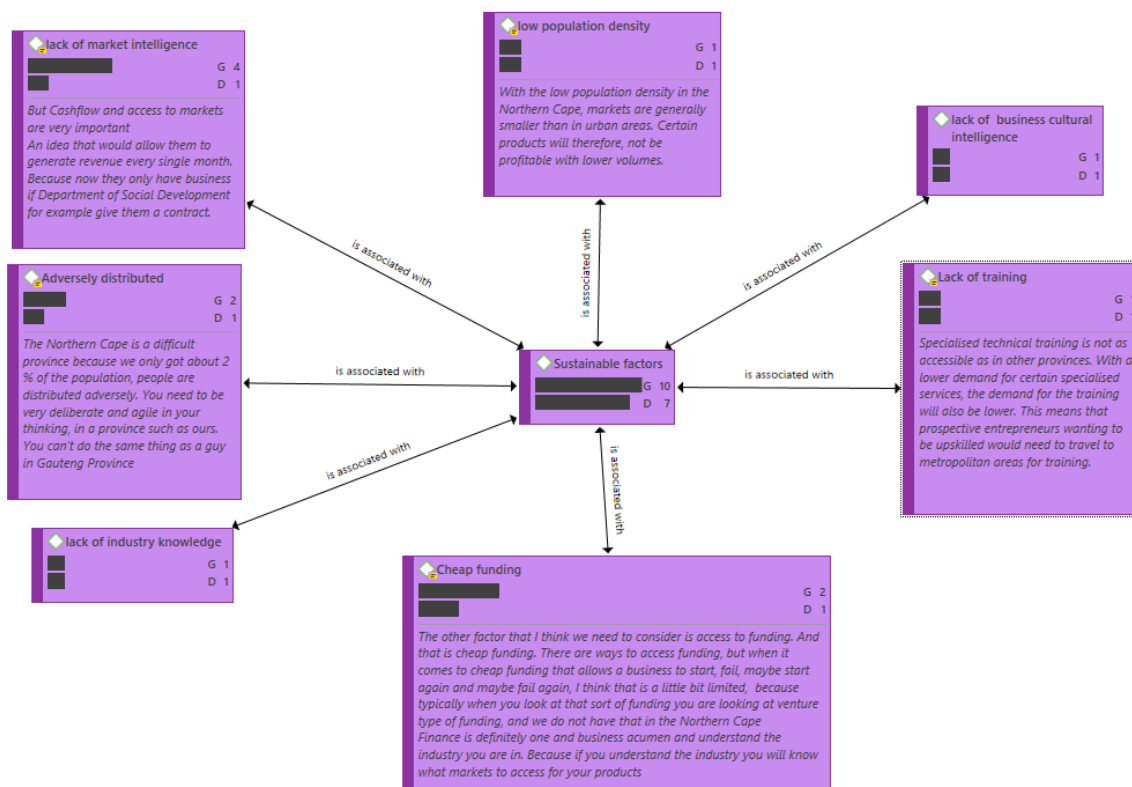


Figure 5.9: Factors that limit SMMEs in the Northern Cape province from being sustainable

Low production density was highlighted by saying:

“With the low population density in the Northern Cape, markets are generally smaller than in urban areas. Certain products will therefore not be profitable with lower volumes.” (Interview 1).

A lack of business culture intelligence was highlighted by saying:

“Lack of business cultural intelligence.” (Interview 2).

Lack of training was highlighted by saying:

“Specialised technical training is not as accessible as in other provinces. With a lower demand for certain specialised services, the demand for the training will also be lower. This means that prospective entrepreneurs wanting to be upskilled would need to travel to metropolitan areas for training.” (Interview 1).

The participants had the following opinions about cheap funding:

“The other factor that I think we need to consider is access to funding. And that is cheap funding. There are ways to access funding, but when it comes to cheap funding that allows a business to start, fail, maybe start again and maybe fail again, I think that is a little bit limited, because typically when you look at that sort of funding you are looking at venture type of funding, and we do not have that in the Northern Cape.” (Interview 3).

“Finance is definitely one and business acumen and understand the industry you are in. Because if you understand the industry, you will know what markets to access for your products.” (Interview 4).

“Most of the time small businesses are not financially stable. They lack finance.” (Interview 7).

Lack of industry knowledge was highlighted as follows:

“Government processes to assist businesses, lack of industry knowledge on the side of SMMEs.” (Interview 2).

“The main factor in the Northern Cape, is access to information. SMMEs do not know how to use the Internet or even how to switch on a computer.” (Interview 8).

Adversely distributed was highlighted by saying:

“The Northern Cape is a difficult province because we only got about 2% of the population, people are distributed adversely. You need to be very deliberate and agile in your thinking, in a province such as ours. You can’t do the same thing as a guy in Gauteng Province.” (Interview 3).

A lack of market intelligence was supported by the participants as follows:

“But cash flow and access to markets are very important.” (Interview 6).

“An idea that would allow them to generate revenue every single month. Because now they only have business if the Department of Social Development, for example, give them a contract.” (Interview 9).

“Market access.” (Interview 10).

“I can think of access to an appropriate market. By that I mean that a client or an SMME has a product, but it's not maybe for that specific area. There's a market outside where they don't have access to that. Like maybe exporting their products. They don't know how to export products.” (Interview 5).

The literature concurred that contributing factors that limit SMMEs from becoming sustainable include a lack of financial assistance and industry knowledge, failure of market intelligence and product acceptability, and a lack of modern-day technology (Manzoor *et al.*, 2021: 20; Amoah *et al.*, 2021: 20; Mashilo, 2022: 98). Entrepreneurial characteristics, such as the skills and competency levels of the SMME manager, are also factors contributing to the SMME’s sustainability (SEDA & DSBD, 2019: 11).

Changes in the tastes and preferences of customers, trending issues, new technologies that impact the operations of the business, amendments to regulations from industry regulatory, including those from foreign products, are all factors that can prevent SMMEs from becoming sustainable (Bushe, 2019: 23). Another limitation refers to cheap funding. Cheap funding can affect the growth or sustainability of SMMEs, and this is usually the result of a lack in knowledge in terms of the availability of SMME funding (Chikwira & Rawjee, 2022: 11).

5.8.3.2 How the Covid-19 pandemic affected the support programmes offered to SMMEs

Question 10 established how the Covid-19 pandemic affected the support programmes offered to SMMEs. It was associated with a lack of staff, business operating online, lack of cash flow, closure of business, lack of business operations, and received funding not affected, as shown in Figure 5.10.

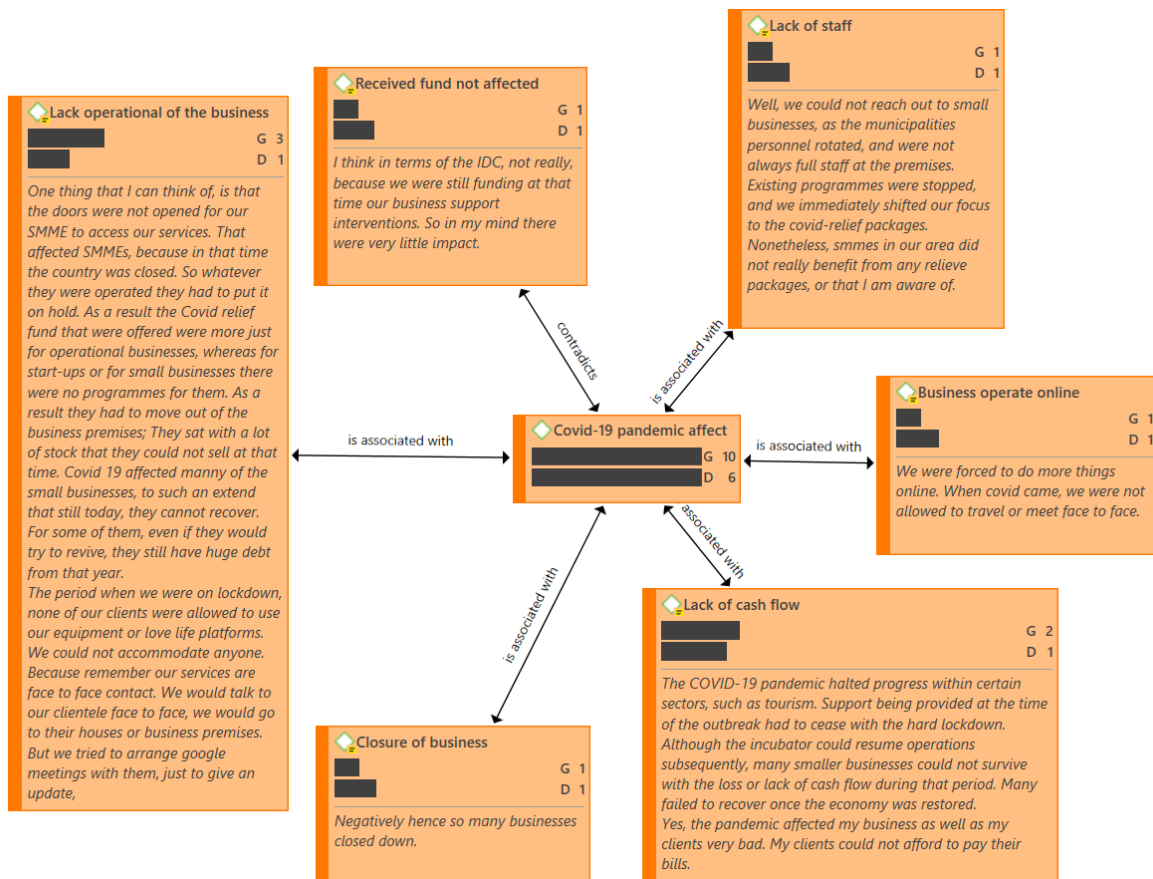


Figure 5.10: How the Covid-19 pandemic affected the support programmes offered to SMMEs

A lack of staff was highlighted by participants stating:

“Well, we could not reach out to small businesses, as the municipalities’ personnel rotated, and were not always full staff at the premises. Existing programmes were stopped, and we immediately shifted our focus to the Covid-relief packages. Nonetheless, SMMEs in our area did not really benefit from any relief packages, or that I am aware of.” (Interview 10).

Businesses operating online was explained as follows:

“We were forced to do more things online. When Covid came, we were not allowed to travel or meet face-to-face.” (Interview 6).

A lack of cash flow was supported by participants saying:

“The Covid-19 pandemic halted progress within certain sectors, such as tourism. Support being provided at the time of the outbreak had to cease with the hard lockdown. Although the incubator could resume operations subsequently, many smaller businesses could not survive with the loss or lack of cash flow during that period. Many failed to recover once the economy was restored.” (Interview 1).

“Yes, the pandemic affected my business as well as my clients very bad. My clients could not afford to pay their bills.” (Interview 8).

The closure of businesses led to the following:

“Negatively; hence, so many businesses closed down.” (Interview 2).

Lack operation of the business was supported by participants saying:

“The period when we were on lockdown, none of our clients were allowed to use our equipment or Lovelife platforms. We could not accommodate anyone.” (Interview 7).

“Because remember, our services are face-to-face contact. We would talk to our clientele face-to-face; we would go to their houses or business premises. But we tried to arrange Google meetings with them, just to give an update.” (Interview 9).

“One thing that I can think of, is that the doors were not opened for our SMMEs to access our services. That affected SMMEs, because in that time the country was closed. So, whatever they were operated, they had to put it on hold. As a result, the Covid relief fund that was offered was more just for operational businesses, whereas for start-ups or for small businesses, there were no programmes for them. As a result, they had to move out of the business premises. They sat with a lot of stock that they could not sell at that time. Covid-19 pandemic affected many of the small businesses, to such an extent that still today, they cannot recover. For some of them, even if they would try to revive, they still have huge debt from that year.” (Interview 5).

Received fund not affected was highlighted by saying:

“I think in terms of the IDC, not really, because we were still funding at that time our business support interventions. So, in my mind, there was very little impact.” (Interview 10).

Three interviewees responded that their support agencies could resume as normal:

“I think in terms of the IDC, not really, because we were still funding at that time our business support interventions. So, in my mind, there were very little impact.” (Interview 3).

“There are none that I know of.” (Interview 4).

“The Covid-19 pandemic halted progress within certain sectors, such as tourism. Support being provided at the time of the outbreak had to cease with the hard lockdown. Although the incubator could resume operations subsequently, many smaller businesses could not survive with the loss or lack of cash flow during that period. Many failed to recover once the economy was restored.” (Interview 1).

According to the literature, SMMEs had cash-flow challenges during the Covid-19 outbreak (Enwereji, 2022: 125). Furthermore, the literature highlighted that governments all over the world adopted various measures to support SMMEs, with both financial and non-financial support, such as direct financing, tax stimuli, financial guarantees, tax reliefs, and loans on operating capital at a lower interest rate (Aladejebi, 2020: 27; Brown *et al.*, 2020: 387; Cepel *et al.*, 2020: 249). However, despite the support from governments, many businesses struggled to access these programmes, and therefore this left many SMMEs unable to resume their operational activities or led to business closure (Bartik *et al.*, 2020: 17656; Kalemli-Özcan *et al.*, 2021: 32; Omar *et al.*, 2020: 148; Song *et al.*, 2020: 2).

Although the Covid-19 pandemic outbreak affected SMMEs negatively, it created an opportunity for SMMEs to take advantage of technological improvements in their businesses (Mkhonza & Sifolo, 2022: 12).

5.8.3.3 Advertising of lending packages to SMMEs

Question 11 asked how participants advertised lending packages to SMMEs. This question was associated with scheduled meeting, outreaches, sharing among colleagues, posters, and online advertisements, as shown in Figure 5.11.

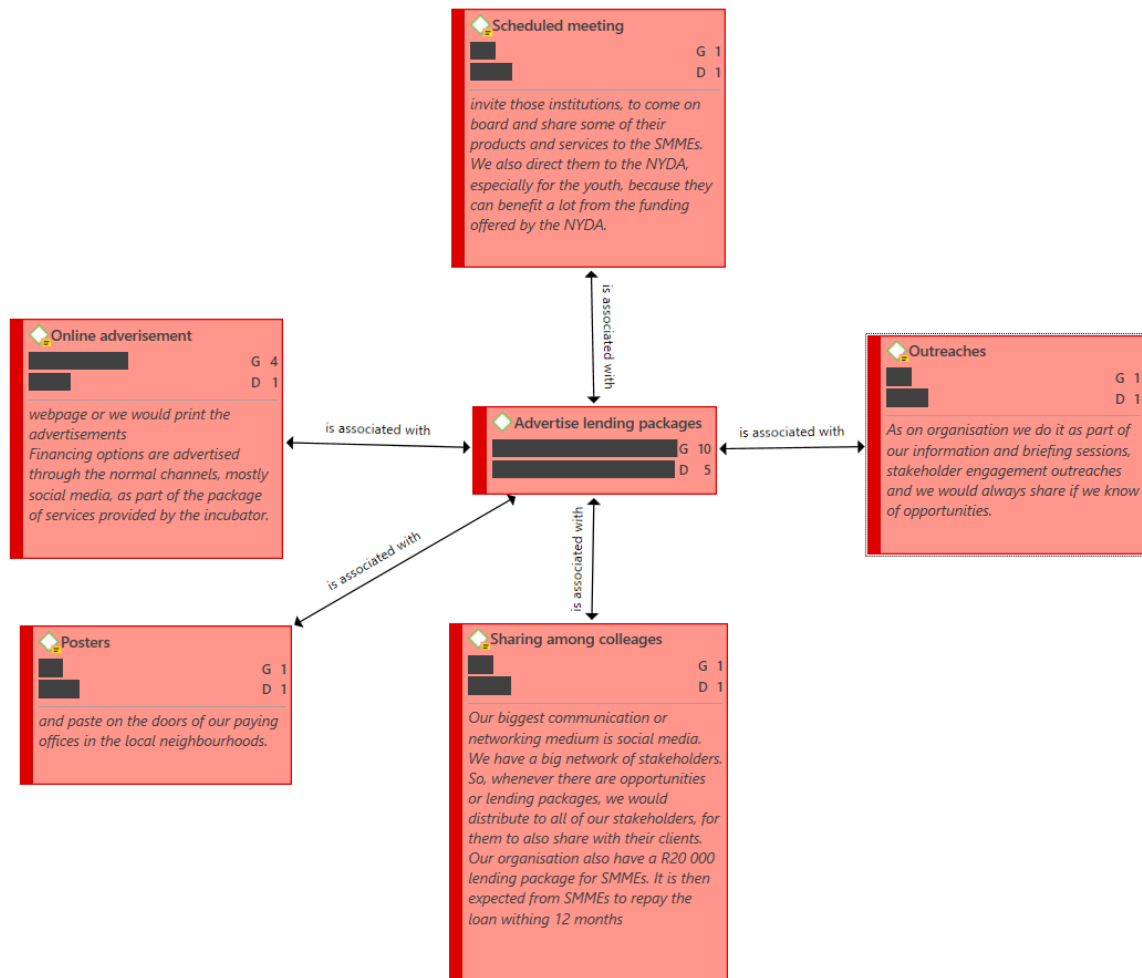


Figure 5.11: Advertising of lending packages to SMMEs

Scheduled meeting was highlighted by saying:

“Invite those institutions, to come on board and share some of their products and services to the SMMEs. We also direct them to the NYDA, especially for the youth, because they can benefit a lot from the funding offered by the NYDA.” (Interview 5).

The concept of outreaches was addressed as follows:

“As an organisation, we do it as part of our information and briefing sessions, stakeholder engagement outreaches and we would always share, if we know of opportunities.” (Interview 6).

Sharing among colleagues was highlighted by saying:

“Our biggest communication or networking medium is social media. We have a big network of stakeholders. So, whenever there are opportunities or lending packages,

we would distribute to all of our stakeholders, for them to also share with their clients. Our organisation also has a R20 000 lending package for SMMEs. It is then expected from SMMEs to repay the loan within 12 months.” (Interview 9).

The use of posters was highlighted as follows:

“And paste on the doors of our paying offices in the local neighbourhoods.” (Interview 10).

Online advertisement was supported by participants saying:

“Webpage, or we would print the advertisements.” (Interview 10).

“Financing options are advertised through the normal channels, mostly social media, as part of the package of services provided by the incubator.” (Interview 1).

“We do have radio programmes from time to time, which our executives get invited to. We have a website for the IDC. We do publish in newspapers from time to time. We got a very active LinkedIn page. I’m not sure about Facebook, because I am not on Facebook.” (Interview 3).

“We have a website that SMMEs can go to. We have regional offices that you can visit. And when there are seminars or workshops by other departments, the IDC also use those platforms to advertise their lending packages.” (Interview 4).

“I basically advertise it only to my clientele. So that I know I can get repeat business from them and for them to also give referrals. We have email marketing, as well as a Facebook media page where we would advertise.” (Interview 8).

The participants also stated:

“SEDA is a non-financial support agency of government, so we do not lend money to SMMEs. We do however assist businesses to get funding ready to apply to other institutions.” (Interview 2).

“We do not advertise any lending packages.” (Interview 7).

The literature highlighted that SMME support agencies do not advertise their products and services thoroughly, as beneficiaries are not aware of these (Ngcobo & Khumalo, 2022: 98). This is the result of a lack of awareness regarding SMME programmes

(Aluko, 2022: 102; Van der Spuy, 2022: 19), therefore it is important for SMME support agencies to advertise their programmes.

The literature noted that advertising provides a platform for businesses to present their services and products (Qader, Hamza, Othman, Anwer, Hamad, Gardi & Ibrahim, 2022: 9). Social media (such as Twitter, Facebook, WhatsApp) has become very popular in Africa, specifically to disseminate information on businesses, and their operations. Furthermore, there is an increased use of social media platforms, such as LinkedIn and Facebook, to share information and to network and collaborate. Social media is also popular for advertising, employment opportunities, and the sharing of entrepreneurial ideas (Shava, 2022: 136).

There is limited recent academic literature available on how SMME support agencies advertise their lending packages to SMMEs. It was found that support agencies advertise on their respective business websites, for example, SEDA advertises their products and services on the SEDA website.

5.8.3.4 How SMMEs are supported at local municipality level when they apply for access to infrastructure

Question 12 determined how SMMEs were supported at the local municipality level when they applied for access to infrastructure. This question was associated with resource services, funding, and integrated development plan, as shown in Figure 5.12.

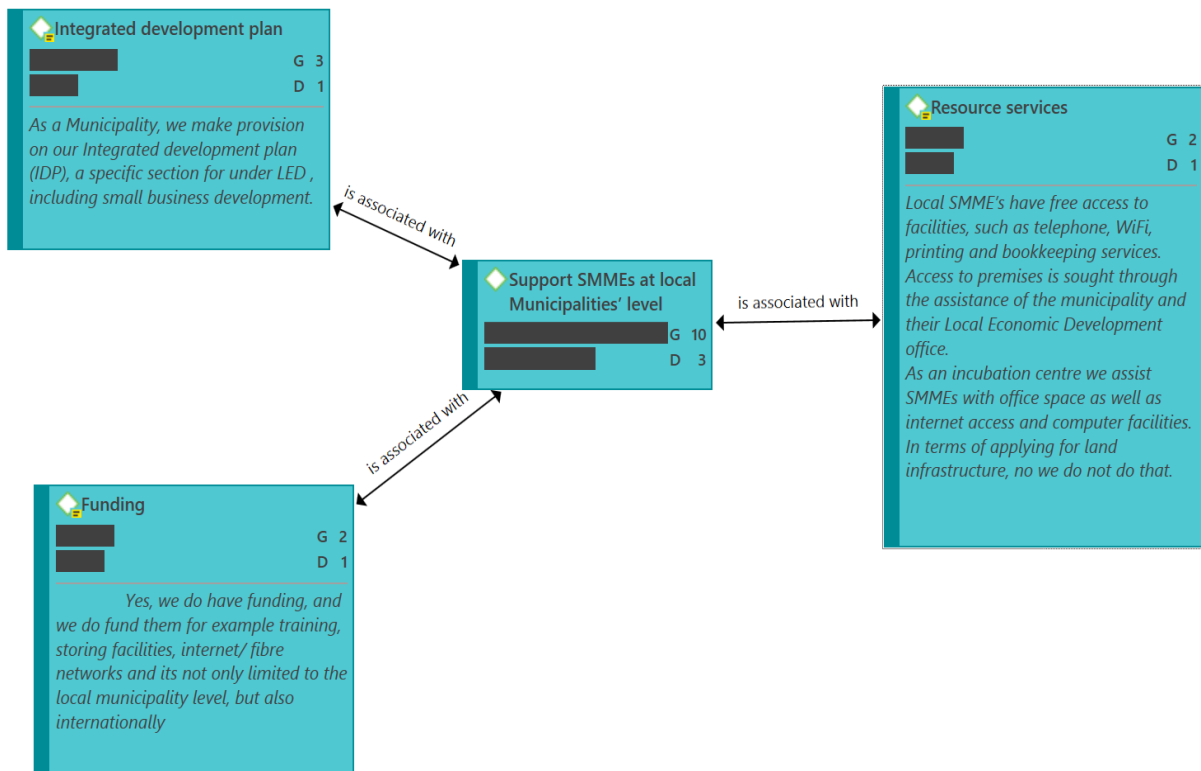


Figure 5.12: How SMMEs are supported at local Municipalities' level when they apply for access to infrastructure

Resource services were supported by two participants stating:

"Local SMMEs have free access to facilities, such as telephone, Wifi, printing, and bookkeeping services. Access to premises is sought through the assistance of the municipality and their Local Economic Development office." (Interview 1).

"As an incubation centre, we assist SMMEs with office space as well as Internet access and computer facilities. In terms of applying for land infrastructure, no, we do not do that." (Interview 9).

Funding was highlighted as follows:

"Yes, we do have funding, and we do fund them; for example, training, storing facilities, internet/fibre networks, and it is not only limited to the local Municipality level, but also internationally." (Interview 3).

A participant noted the following about an integrated development plan:

“As a municipality, we make provision on our Integrated Development Plan (IDP), a specific section for under LED, including small business development.” (Interview 10).

Six of the participants responded that they do not support SMMEs on local municipal level when they apply for infrastructure, saying:

“There is no formal support from SEDA.” (Interview 2).

“We do not work with the local municipalities. If SMMEs have infrastructure challenges, they must include it in their proposal and the IDC will include it in the lending package.” (Interview 4).

“Whenever there are opportunities in the local municipality, they might require a business plan, projections, or a profile, now that is where SEDA comes in. We will then assist the SMME with the compilation of those documents.” (Interview 5).

“Generally, we work closely with our municipalities and their LED offices. When SMMEs apply for infrastructure, they will need business plans, and that’s where SEDA will come in, through assisting you to present a proper business plan.” (Interview 6).

“No, we do not assist SMMEs in that regard.” (Interview 7).

“Here in Pixley, there are not really access to infrastructure, that’s why there is not really growth for SMMEs. We do not even have like an e-hub or place that SMMEs can rent or utilise for their businesses. So, in terms of infrastructure, no, there is really none.” (Interview 8).

The literature highlighted that policymakers must create an enabling environment for sustainable businesses and they should facilitate the implementation of measures to improve productivity through access to infrastructure (Kibuuka & Tustin, 2019: 43). Therefore, special support is required through policies and legislation in terms of the necessary infrastructure for SMMEs (Mavrodieva *et al.*, 2019: 45).

Basic urban infrastructure, such as trading shelters with water and electricity connections provided by municipalities, are often expensive and most informal street traders find it difficult to access them (Masuku & Nzewi, 2021: 59).

A study conducted by Masuku and Nzewi (2021: 65) has revealed that participants (SMMEs) were willing to contribute to job creation if the government could support them with the necessary resources and infrastructure to grow their businesses. It is important for SMME supporting agencies and the government to note that factors such as poor infrastructure, and particularly roads and buildings, play an essential role in diverting investment (Khambule, 2020: 98).

5.8.3.5 How SMMEs use technology to their advantage

Question 13 determined how SMMEs used technology to their advantage. It was associated with advertisements, 3D printing, search resources, communication, electronic scanner, upskills, and social media, as shown in Figure 5.13.

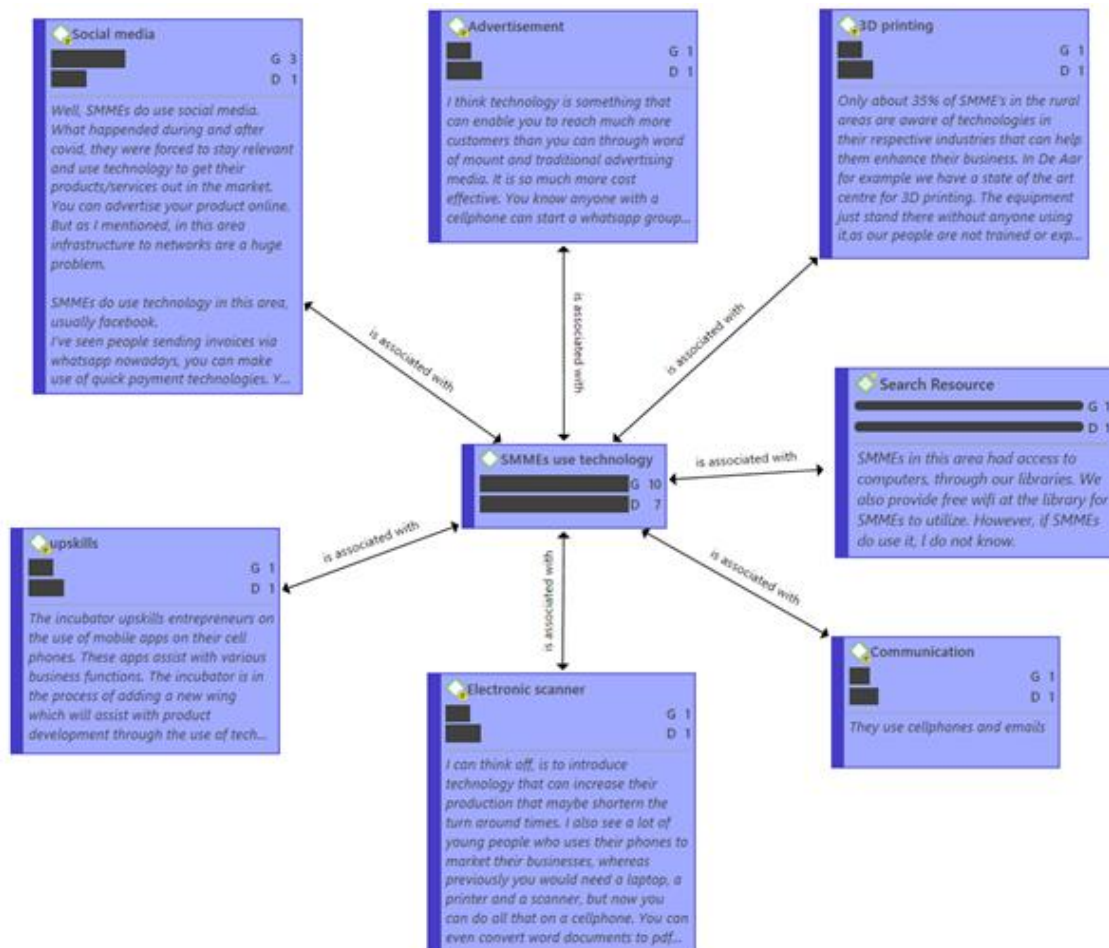


Figure 5.13: How SMMEs use technology to their advantage

Advertisement was highlighted by saying:

“I think technology is something that can enable you to reach much more customers than you can, through word-of-mouth and traditional advertising media. It is so much more cost effective. You know anyone with a cell phone can start a WhatsApp group for specials to advertise to their clientele anytime. I’ve seen people sending invoices via WhatsApp nowadays; you can make use of quick payment technologies. You only need your cell phone; you do not need card terminals. And yes, I think they do exhaust it, and people are getting more innovative on how they use technology to their advantage. Is it at its full potential, you will have to ask SMMEs, I don’t know.” (Interview 3).

3D printing was highlighted by saying:

“Only about 35% of SMMEs in the rural areas are aware of technologies in their respective industries that can help them enhance their business. In De Aar, for example, we have a state-of-the-art centre for 3D printing. The equipment just stands there without anyone using it, as our people are not trained or exposed to it.” (Interview 2).

The topic of Search resources was highlighted as follows:

“SMMEs in this area have access to computers through our libraries. We also provide free Wifi at the library for SMMEs to utilise. However, if SMMEs do use it, I do not know. It doesn’t seem like they are using it. Because they always have problems presenting their business profiles in a professional manner. Most SMMEs still walk with a book and many loose papers or in a file. It is always a struggle to find documentation.” (Interview 10).

Communication was highlighted by saying:

“They use cell phones and emails.” (Interview 4).

Electronic scanner was highlighted by saying:

“One thing I can think off, is to introduce technology that can increase their production that maybe shorten the turnaround times. I also see a lot of young people who uses their phones to market their businesses, whereas previously, you would need a laptop, a printer, and a scanner, but now you can do all that on a cell phone.”

You can even convert Word documents to portable document format (PDF) on your phone. They do digital marketing. You can even network and attend virtual trainings. With the advancement of technology, we see a lot of people introducing products. We also meet young people that are app developers, but unfortunately, as SEDA, we do not have a service that can support their product, and this unfortunately leads these youngsters to seek help in Johannesburg or other provinces where they can find relevant support. However, SMMEs in general, do not necessarily use technology to their advantage in this area.” (Interview 5).

Upskills was highlighted by saying:

“The incubator upskills entrepreneurs on the use of mobile apps on their cell phones. These apps assist with various business functions. The incubator is in the process of adding a new wing which will assist with product development through the use of technology.” (Interview 1).

Social media was supported by three participants as follows:

“Well, SMMEs do use social media. What happened during and after Covid, they were forced to stay relevant and use technology to get their products/services out in the market. You can advertise your product online. But as I mentioned, in this area, infrastructure to networks is a huge problem.” (Interview 6).

“SMMEs do use technology in this area, usually Facebook.” (Interview 7).

“I’ve seen people sending invoices via WhatsApp nowadays, you can make use of quick payment technologies. You only need your cell phone; you do not need card terminals.” (Interview 3).

One participant also mentioned the following with regard to technology:

“With technology, you can set up your business, and make it look like you’re a very professional business, although you’re just sitting at home. However, in De Aar area, people are not using technology; it’s as if they are scared to use it. But maybe they are just not accustomed to it. Most of the small businesses still writing down their stuff, using pen and paper. They are wasting so much time through using their old school methods and not the technology that is available to them.” (Interview 8).

Another participant responded:

“Oh no, we must work on that one. We have noticed that most of the entrepreneurs do not even know that they have Google on their phone and that they can access their emails from their phone. They are also not aware of apps that you can download, that can assist you with your business endeavours. So, we still need to learn entrepreneurs a lot about the 4th industrial revolution. That’s why at Vaal University, one of their programmes is to teach entrepreneurs computerised literacy, in order to enhance technology usage.” (Interview 9).

The literature highlighted that ICTs, such as social media platforms, enable SMMEs to advertise their businesses and thereby gain access to wider markets (Mbuyisa, 2017: 248). Furthermore, the use of technology enables SMMEs to enhance their skills, for example, business management skills, computer skills, and an improved ability to use different ICTs (Mbuyisa, 2017: 248). In addition, the use of technology enables SMMEs to improve their ability to communicate with family members, friends, suppliers, staff members, and business partners (Mbuyisa, 2017: 249).

However, some SMMEs do not understand the importance of Information Technology (IT) investment evaluation, which adversely impacts their technology and decision-making ability to realise benefits (Afolayan & De la Harpe, 2020: 697). SMMEs often base their decision to adopt the technology based on personal experiences or judgements (Afolayan & De la Harpe, 2020: 697). Large organisations also pose a threat to SMMEs because of their ability to utilise complex and expensive ICT (Bvuma & Marnewick, 2020: 9).

Nonetheless, SMMEs should know that ICT adoption is regarded as a necessity towards the growth and sustainability for their business (Bvuma & Marnewick, 2020: 9).

5.8.3.6 Summary of Section C: Factors limiting SMMEs

Figure 5.14 provides a summary of all the constructs and their associations. Factors limiting SMMEs are associated with sustainable factors, support SMMEs at local municipal level, SMMEs use technology, stakeholder relations assist SMMEs, the Covid-19 pandemic effect, and advantages of lending packages.

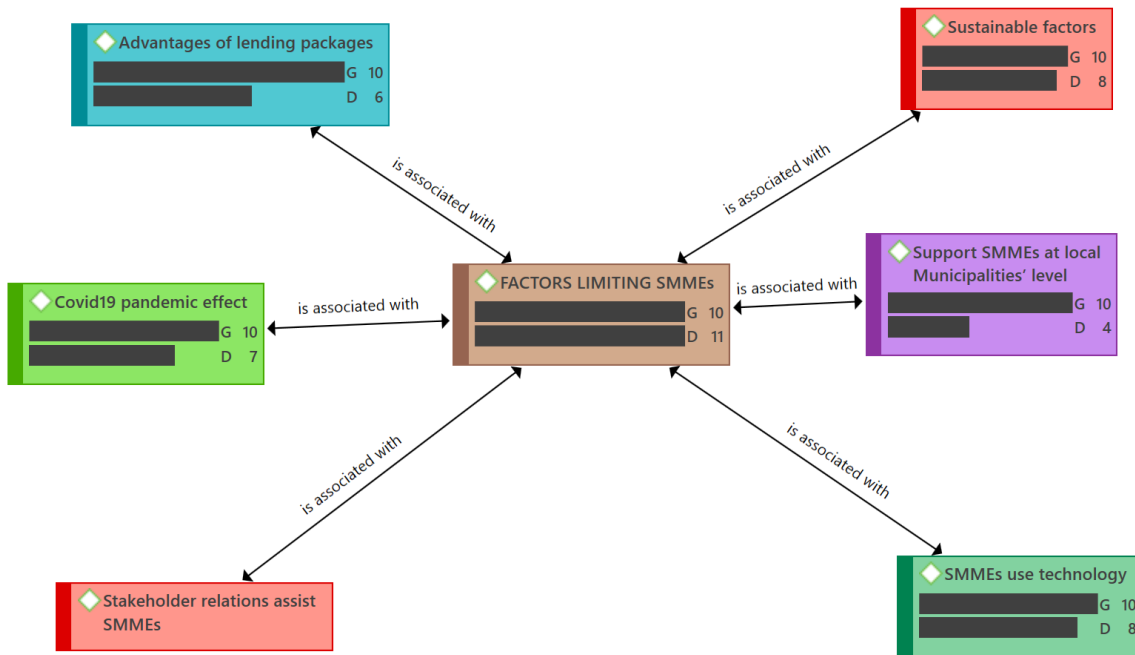


Figure 5.14: Summary: Factors limiting SMMEs

There are internal and external factors that limit SMMEs. Regarding the external factors, SMMEs have little to no influence on the factors, whilst SMMEs have full control over the internal factors. The sustainable factors in this study help to identify constructs that influence the business’s sustainability capacity. Support SMMEs at local municipal level refers to the level of support that SMME support agencies provide to SMMEs when they apply for infrastructure access at their local municipalities.

In this study, SMMEs use of technology refers to the extent to which SMMEs use technology to their advantage in the Northern Cape province. Stakeholder relations assist SMMEs means that when SMMEs have good relationships with their stakeholders, they may become more sustainable, which means that if they work together with their stakeholders, they can achieve more. The Covid-19 pandemic effect refers to how the Covid-19 pandemic affected the business endeavours of SMMEs. The advantages of lending packages refer to the financial lending packages that SMME support agencies can offer to SMMEs.

According to the results in Figure 5.14, sustainable factors and SMMEs use of technology, are the most supported themes as they have the highest grounded and density. It means that most participants mentioned that sustainable factors and SMMEs use of technology, are critical factors. It is followed by the Covid-19 pandemic,

and advantages of lending packages. Lastly, support for SMMEs at municipal level, and stakeholder relations assist SMMEs, are the least supported, based on grounded and density. Therefore, according to the results in Figure 5.14, sustainability factors, and the usage of technology are, in most cases, the constructs that limit SMMEs from becoming sustainable.

5.8.4 Section D: Barriers to finance, infrastructure and market access

The results of Section D of the interview guide are presented below, after which a summary concludes this section.

5.8.4.1 Financial barriers

Question 14.1 enquired how SMMEs in the Northern Cape province could overcome financial barriers, and it was associated with compliance, training skills, cash flow, proper planning, and financial management skills, as shown in Figure 5.15.

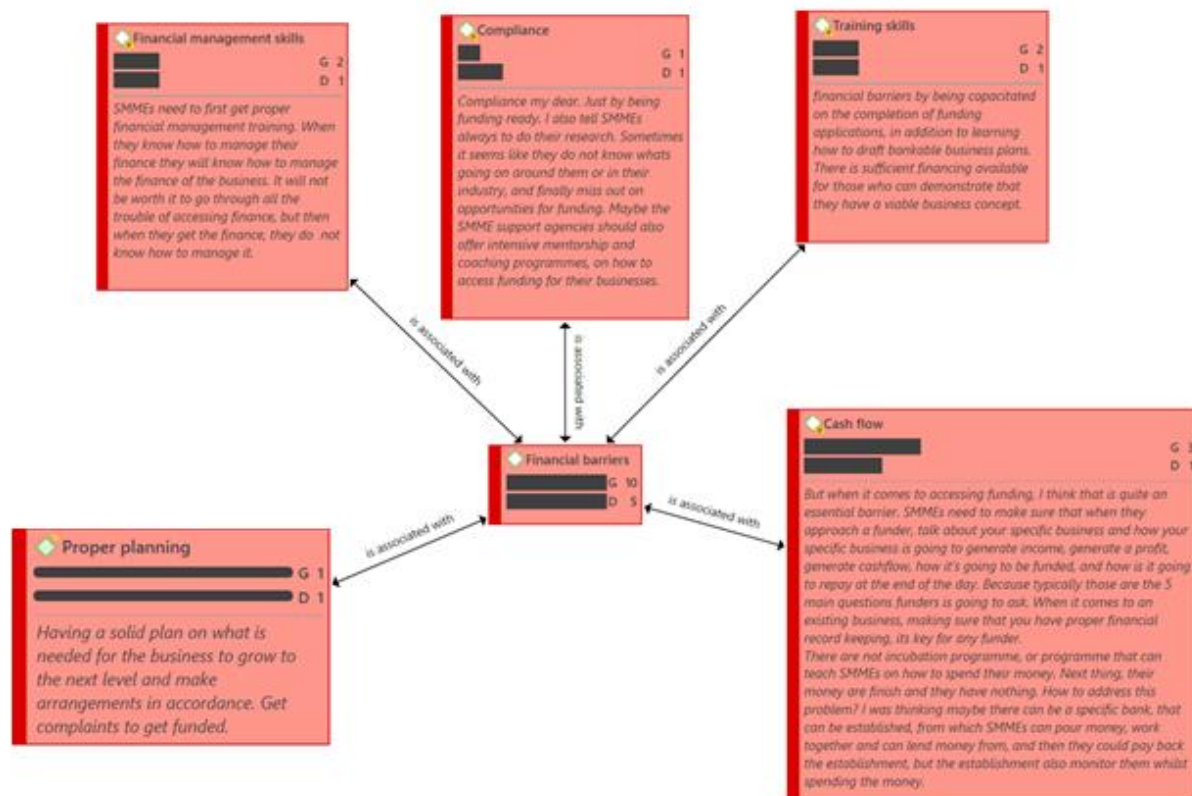


Figure 5.15: Financial barriers

The participants highlighted compliance as follows:

“Compliance, my dear. Just by being funding ready. I also tell SMMEs always to do their research. Sometimes it seems like they do not know what’s going on around them or in their industry, and finally miss out on opportunities for funding. Maybe the SMME support agencies should also offer intensive mentorship and coaching programmes on how to access funding for their businesses.” (Interview 5).

The participants noted the following about training skills:

“Financial barriers by being capacitated on the completion of funding applications, in addition to learning how to draft bankable business plans. There is sufficient financing available for those who can demonstrate that they have a viable business concept.” (Interview 1).

“In my opinion, they need to partner with the right people to understand the industry they want to get into. Understand the market and when they finally know what they want and need, they can then apply for funding.” (Interview 4).

“They need to start with training. What is needed is to get access to funding. SEDA will ensure you are compliant. Be CIPC registered, South African Revenue Services (SARS) number, tax clearance. In this area, we actually have no SARS office, so we do online SARS’ services for them. Also, to do developmental banking. The other thing is that business owners need to understand what is written in their business plans, because at the end of the day, funders will want to speak to the owner, and if you are not aligned or cannot interpret what is written in your business plan, it will be a problem. Funders will think you are not serious, and opportunities will pass by.” (Interview 6).

Cash flow was supported by participants saying:

“But when it comes to accessing funding, I think that it is quite an essential barrier. SMMEs need to make sure that when they approach a funder, talk about your specific business and how your specific business is going to generate income, generate a profit, generate cash flow, how it’s going to be funded, and how is it going to repay at the end of the day. Because typically, those are the five main questions funders are going to ask. When it comes to an existing business, make

sure that you have proper financial recordkeeping, it's key for any funder.” (Interview 3).

“There is not an incubation programme, or a programme that can teach SMMEs on how to spend their money. Next thing, their money is finished, and they have nothing. How to address this problem? I was thinking maybe there can be a specific bank that can be established, from which SMMEs can pour money, work together and can lend money from, and then they could pay back the establishment, but the establishment also monitor them whilst spending the money.” (Interview 8).

Proper planning was highlighted as follows:

“Having a solid plan on what is needed for the business to grow to the next level and make arrangements in accordance. Get compliant to get funded.” (Interview 2).

The participants stated the following about financial management skills:

“SMMEs need to first get proper financial management training. When they know how to manage their finances, they will know how to manage the finance of the business. It will not be worth it to go through all the trouble of accessing finance, but then when they get the finance, they do not know how to manage it.” (Interview 10).

“I would say, with proper financial management. My personal opinion is there's a lot of stakeholders in the ecosystem that provide training to entrepreneurs, for example, organisations like SEDA, SEFA, etc. They give you that training, but after the training, everything is done or over. I would say, it is important to show entrepreneurs how to manage their funds. Show them the loss or profit. That is what we are also trying to improve, the financial management literacy.” (Interview 9).

“They need financial management training.” (Interview 7).

The literature has revealed that although some of the leading banks are assisting to improve the managerial skills of SMMEs, there should be efforts to encourage SMMEs to participate in business-oriented seminars to sharpen their skills (Gakpo, 2021: 19-20). Financial literacy will provide greater access of credit because this knowledge provides a stable and good record on financial registers. People should also have a clear understanding of debt management (Hakim *et al.*, 2018: 4; Nemoto & Koreen,

2019: 8; Ye & Kulathunga, 2019: 14). Financial management skills will assist SMME owners to re-invest into their businesses, ensuring the growth and sustainability of their businesses (Mdlalose, 2019: 76). Further, proper cash flow management is critical for SMMEs (Hoque & Koali, 2021: 28). SMMEs also require relevant skills with respect to the type of business they are engaged in (Abraham & Schmukler, 2017: 2; Nemoto & Koreen, 2019: 5).

Moreover, the lack of the predictability of revenue and expenses, insufficient credit histories, collateral, owners' equity contribution and incorrect accounting procedure, make it difficult for commercial institutions to extend credit to SMMEs (Jordaan, 2020: 340-341). Jordaan (2020: 241) recommended that SMMEs should maintain a good credit record, demonstrate their capacity and competence to manage the business, adopt a mindset that encourages lifelong learning, save for an owners' equity contribution, and obtain assets that could be guaranteed as collateral when they apply for loans, and, in the start-up phase and wanting to diversify, they should have a proper business plan in place to access funding.

5.8.4.2 Barriers to infrastructure

Question 14.2 focused on how SMMEs could overcome barriers to infrastructure, and it was associated with transport infrastructure, online business, cloud services, lack of facility, accountability of cost, policy issues, and lack of affordability, as shown in Figure 5.16.

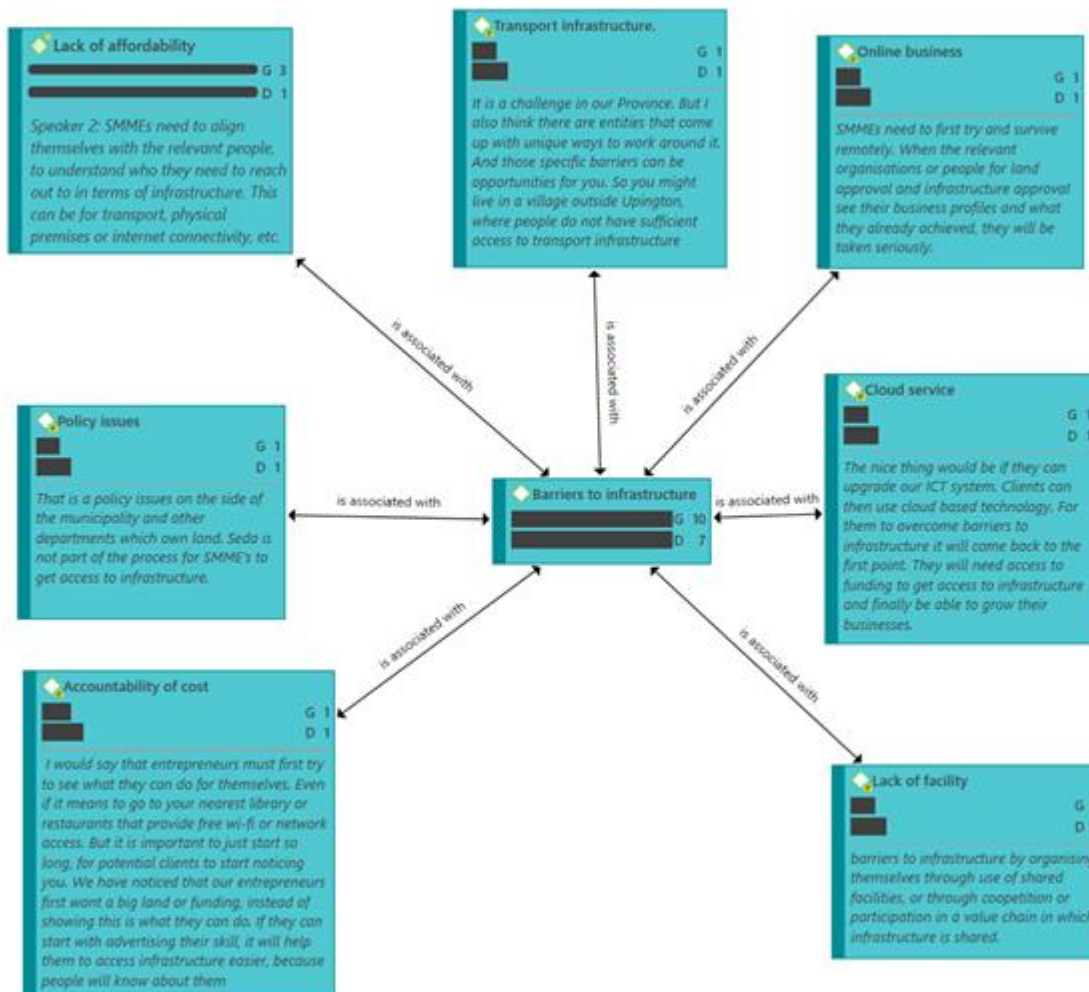


Figure 5.16: Barriers to infrastructure

Transport infrastructure was highlighted as follows:

“It is a challenge in our province. But I also think there are entities that come up with unique ways to work around it. And those specific barriers can be opportunities for you. So, you might live in a village outside Upington, where people do not have sufficient access to transport infrastructure.” (Interview 3).

Online business was highlighted by saying:

“SMMEs need to first try and survive remotely. When the relevant organisations or people for land approval and infrastructure approval see their business profiles and what they already achieved, they will be taken seriously.” (Interview 10).

Cloud service was highlighted by saying:

“The nice thing would be if they can upgrade our ICT system. Clients can then use cloud-based technology. For them to overcome barriers to infrastructure it will come back to the first point. They will need access to funding to get access to infrastructure and finally be able to grow their businesses.” (Interview 6).

A lack of facility was highlighted by saying:

“Barriers to infrastructure by organising themselves through use of shared facilities, or through cooperation or participation in a value chain in which infrastructure is shared.” (Interview 1).

Accountability of cost was highlighted by saying:

“I would say that entrepreneurs must first try to see what they can do for themselves. Even if it means to go to your nearest library or restaurants that provide free Wifi or network access. But it is important to just start so long, for potential clients to start noticing you. We have noticed that our entrepreneurs first want a big land or funding, instead of showing this is what they can do. If they can start with advertising their skill, it will help them to access infrastructure easier, because people will know about them.” (Interview 9).

Policy issues were highlighted by saying:

“That is a policy issue on the side of the municipality and other departments which own land. SEDA is not part of the process for SMMEs to get access to infrastructure.” (Interview 2).

The participants had the following to say about a lack of affordability:

“SMMEs need to align themselves with the relevant people, to understand who they need to reach out to in terms of infrastructure. This can be for transport, physical premises, or Internet connectivity, etc.” (Interview 4).

“Maybe all support agencies should have platforms that SMMEs can use for Wifi usage. This platform should allow them to send emails or to get information from websites, or social media to do proper research. Because also not everyone can afford Wifi or internet access.” (Interview 5).

“Honestly, I don’t have an answer here, because SMMEs cannot afford to buy land or property. The property rent in the Northern Cape went sky high. Office space that used to be R3 000 are now R12 000 per month. You see there is just no way.” (Interview 8).

Interview 7 declined to give an opinion. The researcher could therefore not identify any theme or related theme provided for this response.

The literature has shown that an accessible, affordable, and reliable infrastructure network is crucial for development (Luo & Xu, 2018: 258). The costs associated with municipal services are often listed as a challenge for start-up businesses, including virtual infrastructure, such as quality Internet and ICT (Leboea, 2017: 74, DSBD, 2017a: 33).

The following aspects are also considered burdensome for SMMEs regarding policy and regulation: company registration processes and compliance, tax on smaller enterprises, labour law and regulatory stipulations on hiring and terminating employees and wage determination, various municipal by-laws affecting small business development, and land use management (Falconer & Meyer, 2022: 47). Therefore, the government should strive to do everything possible to improve the business environment in which SMMEs operate through improving infrastructure, namely, road networks, buildings, and communication technologies (Chimucheka & Mandipaka, 2015: 313; Mugo *et al.*, 2019: 146).

5.8.4.3 Barriers to market access

Question 14.3 determined how SMMEs could overcome the barriers to market access. It was associated with proper networking, competition, collaboration, engaging in supplier development programmes, using free online services, lack of potential buyers, and improving quality of the product, as shown in Figure 5.17.

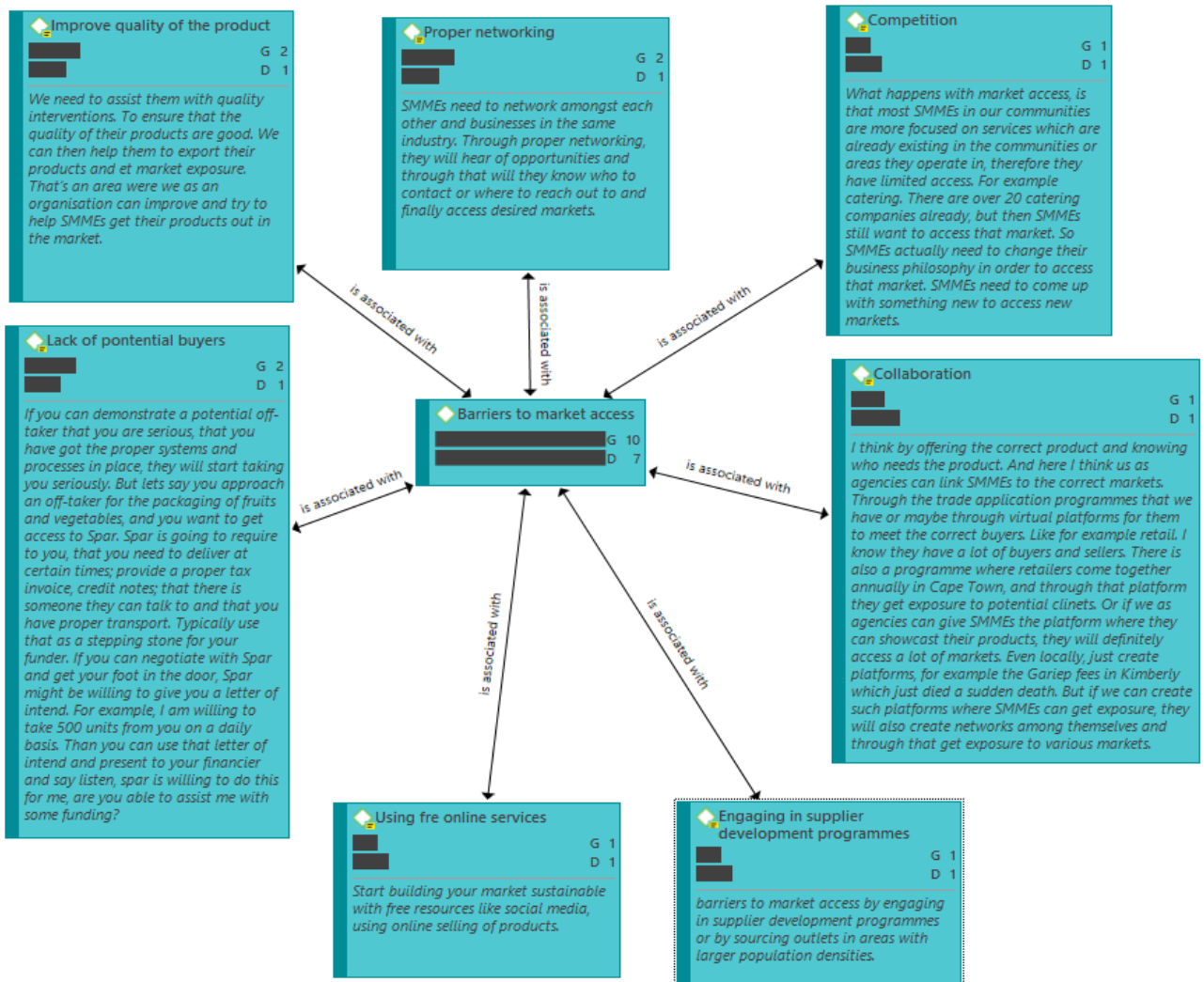


Figure 5.17: Barriers to market access

Proper networking was highlighted by saying:

“SMMEs need to network amongst each other and businesses in the same industry. Through proper networking, they will hear of opportunities and through that will they know who to contact or where to reach out to, and finally access desired markets.”
(Interview 10).

“Through advertising their products and reaching out to other businesses.”
(Interview 7).

Competition was highlighted by saying:

“What happens with market access, is that most SMMEs in our communities are more focused on services which are already existing in the communities or areas they operate in; therefore, they have limited access, for example, catering. There are over 20 catering companies already, but then SMMEs still want to access that market. So, SMMEs actually need to change their business philosophy in order to access that market. SMMEs need to come up with something new to access new markets.” (Interview 8).

Collaboration was highlighted by saying:

“I think by offering the correct product and knowing who needs the product. And here I think us as agencies can link SMMEs to the correct markets. Through the trade application programmes that we have or maybe through virtual platforms for them to meet the correct buyers. Like, for example, retail. I know they have a lot of buyers and sellers. There is also a programme where retailers come together annually in Cape Town, and through that platform they get exposure to potential clients. Or if we as agencies can give SMMEs the platform where they can showcase their products, they will definitely access a lot of markets. Even locally, just create platforms; for example, the Gariep fees in Kimberley, which just died a sudden death. But if we can create such platforms where SMMEs can get exposure, they will also create networks among themselves and through that get exposure to various markets.” (Interview 5).

Engaging in supplier development programmes was highlighted by saying:

“Barriers to market access by engaging in supplier development programmes or by sourcing outlets in areas with larger population densities.” (Interview 1).

“SMMEs should get mentors to guide them in terms of market access.” (Interview 4).

Using free online services was highlighted by saying:

“Start building your market sustainable with free resources, like social media, using online selling of products.” (Interview 2).

A lack of potential buyers was highlighted by saying:

“If you can demonstrate a potential off-taker that you are serious, that you have got the proper systems and processes in place, they will start taking you seriously. But let’s say you approach an off-taker for the packaging of fruits and vegetables, and you want to get access to Spar. Spar is going to require to you that you need to deliver at certain times, provide a proper tax invoice, credit notes; that there is someone they can talk to and that you have proper transport. Typically use that as a stepping-stone for your funder. If you can negotiate with Spar and get your foot in the door, Spar might be willing to give you a letter of intent. For example, I am willing to take 500 units from you on a daily basis. Then you can use that letter of intent and present to your financier and say, listen, Spar is willing to do this for me, are you able to assist me with some funding?” (Interview 3).

Improve quality of the product was highlighted by saying:

“We need to assist them with quality interventions. To ensure that the quality of their products is good. We can then help them to export their products and get market exposure. That’s an area where we as an organisation can improve and try to help SMMEs get their products out in the market.” (Interview 6).

“Our people need to improve the quality of their products.” (Interview 9).

The literature emphasised that market access can be obtained through linking with big businesses, which is in support with the results in terms of networking and collaboration. Product innovations are needed so that market opportunities are not lost (Ismanu *et al.*, 2021: 309). This is also in support with the results that recommend SMMEs investing in the quality of their products. Further, the literature noted the importance of engaging in supplier development programmes in terms of how the government creates public co-working spaces, business incubators and accelerators, and technology centres to provide workspaces and business support services (Lechuga, 2021: 8).

These establishments connect business start-ups with institutions, manufacturers, and employment exchange platforms and marketplaces for final customers. Such ecosystems enable SMMEs to access international markets and communicate relevant information about the products or services that they offer (Lechuga, 2021: 8;

Urban & Maphathe, 2021: 17). This concurs that proper networking is imperative to market access.

5.8.4.4 Summary of Section D: Barriers to finance, infrastructure and market access

Figure 5.18 is a summary of all the constructs in Section D of the interview guide. Barriers to finance, infrastructure and market access are associated with barriers to infrastructure, barriers to market access, and financial barriers, as shown in Figure 5.18.



Figure 5.18: Summary: Barriers to finance, infrastructure and market access

In this study, Barriers to finance refers to obstacles that prevent SMMEs from getting approved for financial assistance. Barriers to infrastructure are the obstacles that prevent SMMEs from getting access to infrastructure. Barriers to market access are the obstacles that prevent SMMEs from getting access to markets.

As shown in Figure 5.18, barriers to infrastructure and barriers to market access are the most supported themes with the highest grounded and density. It means that most participants mentioned that barriers to infrastructure and barriers to market access are

critical factors to financial, infrastructure and market access. It is followed by the financial barriers that are least supported, based on grounded and density.

5.8.5 Section E: Strategies to support SMMEs

The results of Section E of the interview guide are presented below, after which this section concludes with a summary.

5.8.5.1 How can SMMEs collaborate with other SMMEs

Question 15.1 determined how SMME could collaborate with other SMMEs, and it was associated with regular networking, joint venture, and platform collaboration, as shown in Figure 5.19.

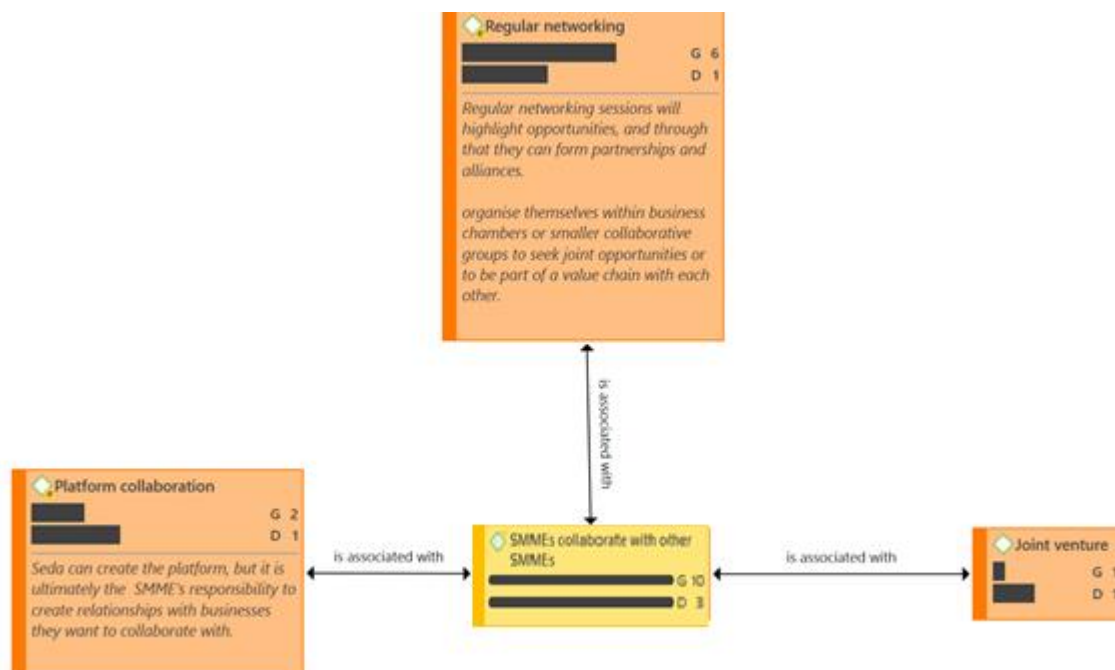


Figure 5.19: How SMMEs can collaborate with other SMMEs

Regular networking was supported as follows by the participants:

“Regular networking sessions will highlight opportunities, and through that they can form partnerships and alliances.” (Interview 10).

“Organise themselves within business chambers or smaller collaborative groups to seek joint opportunities or to be part of a value chain with each other.” (Interview 1).

“Proper networking, it doesn’t have to be formal networking; for example, talking to people that are in the same industry. What they can also do, is getting coaches.”

Sometimes you get retired business people that have a lot of time at their hands. Approach them and explain that you are serious about your business, and you want to do this and that in your business. Would you want to be my coach? Get him over once a month for a braai or sip a few cups of coffee once a week somewhere. That's where you as a business can start and build networks and get other opportunities going.” (Interview 3).

“Let's say, for example, you want to go into a bakery type of business, it is required from you to make the necessary effort to reach out to other businesses. For example, you can ask another bakery if you can work for them for a while, just to understand the industry and identify who the key role players are. On the other hand, you can partner with another bakery or small business that is in the same industry than you.” (Interview 4).

“This is very key. It starts with networks. For me, if they can get out of the mentality that they are competing with each other, they should rather have the thinking that they can complement each other. For example, if you do printing, and you need to do digital printing, for example, you should feel free to recommend or refer your client to some other SMME, instead of doing something that you know you have not done, and you will fail in it. It can start with us as agencies to create the network platforms for them. But I think currently, there is no proper collaboration between our SMMEs in the province. Sometimes they want to compete, and you can't compete if you have little turnover or little products. But when they come together, like for example how the Somalians do, they buy together and then get heavy discount on products. But our SMMEs still sit with the idea that no, I cannot share my ideas because my counterpart will steal my idea.” (Interview 5).

“I am going to use my company as an example. Part of my company was actually to get SMMEs together. So, what I did, I started a women's network for small business owners. It's called Womens at De Aar. So, every month we would go and let's say maybe have breakfast together. During these engagements, we will then discuss challenges and ways to support each other. Let's say somebody needs book-keeping services and my company provide book-keeping services, instead of going to the auditors that will charge them thousands of rands, you can just come to us, and we will only charge you a R1 000. We actually help each other. You buy

something from me, and I buy something from you. If I need a caterer for the women's event, I will then ask someone that is in the network. That way the businesses keep on growing and their sales increasing, instead of relying the whole time on your own marketing.” (Interview 8).

Joint venture was highlighted by saying:

“They can do it through joint ventures.” (Interview 9).

“If we can form SMME clusters and share ideas amongst each other, that might help SMMEs to sustain their businesses.” (Interview 6).

Platform collaboration was highlighted by saying:

“SEDA can create the platform, but it is ultimately the SMMEs' responsibility to create relationships with businesses they want to collaborate with.” (Interview 2).

“As I've said previously, we have small businesses in our communities, but we are uninformed. So, we will not really know how they engage with other businesses. But in my opinion, how they can collaborate is through establishing a platform where they can meet on a regular basis and share experiences with each other and do networking.” (Interview 7).

The literature has revealed that networking, in itself, or without action, does not deliver business, but it delivers opportunity, such as meeting people that are in similar businesses. Through these engagements, SMMEs can present their businesses to each other and have individual meetings (Thomas, 2016: 35-36). This will also encourage trust relations between SMMEs and knowledge transfer; thus, making the networking more effective (Massaro *et al.*, 2019: 270). Further, networking opportunities encourage businesses to thrive and are key to their ability to access opportunities and to garner support (Adinolfi *et al.*, 2018: 94). Lastly, a study conducted by Alkahtani *et al.* (2020: 13) concurred that an established networking structure can encourage government support and can enhance business sustainability.

5.8.5.2 How SMMEs can collaborate with large organisations

Question 15.2 determined how SMMEs could collaborate with large organisations, and it was associated with identify competitors, mentorship, teamwork, and large market suppliers, as shown in Figure 5.20.



Figure 5.20: How SMMEs can collaborate with large organisations

Identify competitors was highlighted by saying:

“They need to research who their competitors or suppliers are. And make proposals to these businesses for mergers or supplying opportunities. It is important for SMMEs to make the large businesses aware of the products and services they deliver.” (Interview 10).

Mentorship was highlighted by saying:

“If you can present to them your idea, they might end up funding you or assist in mentoring you on their cost.” (Interview 4).

Teamwork was supported by participants as follows:

“If SMMEs can work together and combine their resources, they can form joint ventures. For example, when big companies come to do big projects, SMMEs can work with them and in the process also improve on their construction industry development board (CIDB) ratings and thus improve their ratings for future projects (in the case of SMMEs in the construction industry).” (Interview 6).

“Collaborating with large businesses can actually increase their gradings or business profile, but they are too insecure and afraid. Networking plays a very important role here.” (Interview 9).

“Perhaps they can establish joint ventures.” (Interview 3).

“They can collaborate through establishing a platform where they can meet on a regular basis and work together.” (Interview 7).

“SMMEs must learn to work together and that is how they will be able to work with large companies.” (Interview 8).

The participants had the following to say about large market suppliers:

“Be suppliers to larger organisations.” (Interview 1).

“Many large companies advertise their opportunities to SMMEs to supply them. The SMMEs should work on the criteria and relationship to collaborate.” (Interview 2).

“If they can come together and join products or services, they can reach a greater market. When you’re alone and still struggle to find your feet, it is a challenge. But if you have a larger organisation that’s already in business and already has an established clientele, it might also be easier for you to get access to other markets and supply together.” (Interview 5).

The literature has shown that the desire and willingness to collaborate, be it with large enterprises or among businesses, is key to the successful growth of SMMEs. An important collaborative activity is to add new ties to an existing network (Elfring & Hulsink, 2019: 158). However, the literature presented an opposite view in terms of SMMEs working together. Entrepreneurs find it hard to get together and to collaborate with members or groups other than their own race or ethnicity, as well as their socio-economic class (April & Dharani, 2021: 244).

5.8.5.3 How SMMEs may use collaboration as a mechanism to grow their businesses

Question 16 explored how SMMEs may use collaboration as a mechanism to grow their businesses. It was associated with soft skills, joining small businesses, and awareness, as shown in Figure 5.21.



Figure 5.21: How SMMEs may use collaboration as a mechanism to grow their businesses

Soft skills were highlighted by saying:

“Soft skills in order to form partnerships to help their businesses. They need to know the legal, financial, and operational implications of collaboration. Therefore, emotional intelligence is needed.” (Interview 2).

The participants discussed joining small business as follows:

“By definitely coming together and supplying together, large quantities to grow their businesses. Through that approach they can get huge discounts and make better profits.” (Interview 5).

“Besides networking, they can do joint ventures or form alliances, however, each business person will have to decide for themselves.” (Interview 3).

“I think I just answered it in the above question. If they work together, they can grow together.” (Interview 8).

“This is explained in the various examples above. If SMMEs organise themselves within business chambers or smaller collaborative groups to seek joint opportunities or to be part of a value chain with each other.” (Interview 1).

“As per the above, I think joint ventures and SMME clusters and proper networking are ways to collaborate and finally means on how SMMEs can grow their businesses.” (Interview 6).

“They need to support each other and should try and get the ‘isolation’ mentality out of their heads. They should stop working in silos and work together.” (Interview 7).

“As per the above, collaborating with businesses can actually increase their gradings or business profile, but they are too insecure and afraid. Networking plays a very important role here. Because if I know I do not have the financial capacity, I can always refer to somebody else if my networking structures are solid. I would say, they are used to doing things alone, and that is actually prohibiting them from getting those big contracts. They are afraid to form partnerships or joint ventures and now they miss out on good opportunities.” (Interview 9).

Awareness was supported by two participants as follows:

“Through collaboration, they create awareness and get exposure to other markets and businesses as well as industries. The more business they get, the more profits they can make.” (Interview 10).

“If SMMEs can get together on a regular basis, they will be up-to-date to what is happening in their industries. Which opportunities there are, as well as threats that they need to be aware of. So, if they are informed, it might help prevent unnecessary failures.” (Interview 4).

The literature has shown that partnerships or businesses joining resources can provide access to knowledge and resources, such as technology and suppliers, and word-of-mouth advertising (Allgén & Schreurs, 2021: 38). Collaboration with other businesses can strengthen marketing capacities (Tajeddini & Ratten, 2020: 4). SMMEs can engage in horizontal collaborations to purchase supplies in bulk or

wholesale terms, which can ease their financial constraints (Zaridis *et al.*, 2021: 23). This will improve SMMEs' relationship with suppliers, which will have a positive effect on the sustainability of the business (Uko *et al.*, 2021: 7).

5.8.5.4 Platforms that SMMEs use to network with each other

Question 17 enquired about the platforms that SMMEs use to network with each other. It was associated with platform network, social network, and regular workshops, as shown in Figure 5.22.

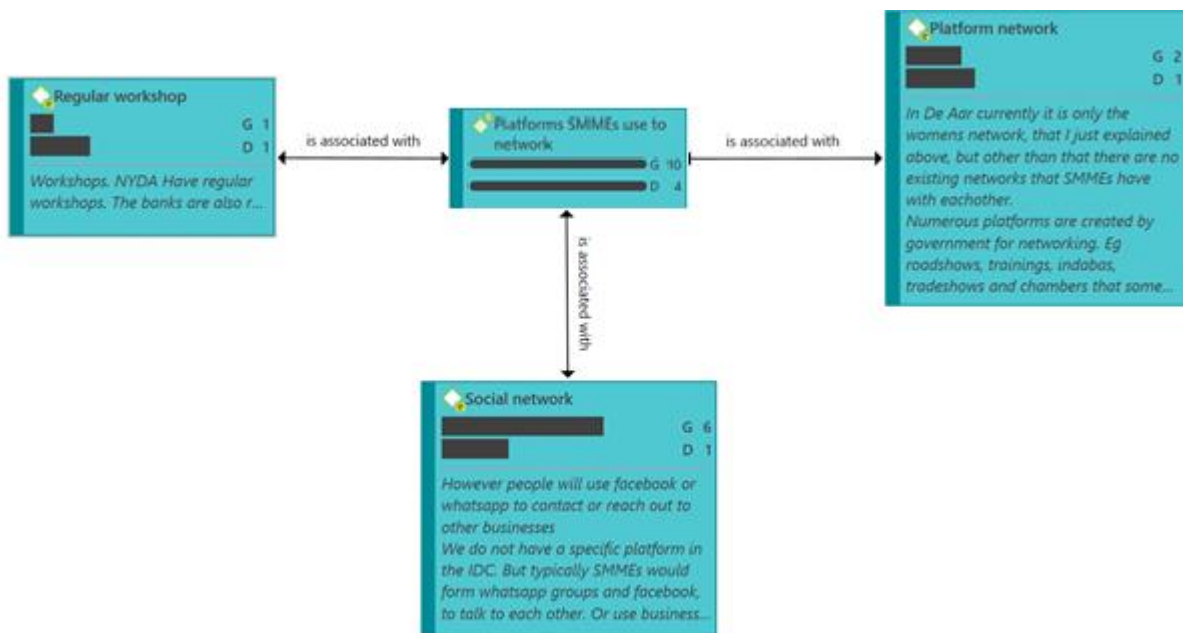


Figure 5.22: Platforms that SMMEs use to network with each other

Platform network was supported by participants, saying:

"In De Aar, currently, it is only the women's network that I just explained above, but other than that there are no existing networks that SMMEs have with each other." (Interview 8).

"Numerous platforms are created by government for networking, i.e., roadshows, trainings, indabas, tradeshows and chambers that some business communities have." (Interview 2).

"A lot of business people create platforms. It also depends on who you know. Sometimes I even get the idea that it is only for the elites to collaborate with each other. And that stigma needs to be broken. But SMMEs will need the help of us as

support agencies in that regard. However, in our organisation, there are different programmes or platforms: weekly information sessions and different training programmes. SMMEs can use these platforms to get to know each other and each other's businesses. As SEDA, we also have annual events, where SMMEs can mingle with each other. Sometimes our stakeholders even host these events, and all of the above-mentioned are platforms SMMEs can use to broaden their knowledge in terms of their industry, etc. Social media is also one great platform that SMMEs can use to network with each other.” (Interview 5).

Social network was supported by participants, saying:

“However, people will use Facebook or WhatsApp to contact or reach out to other businesses.” (Interview 8).

“We do not have a specific platform in the IDC, but typically, SMMEs would form WhatsApp groups and Facebook, to talk to each other. Or use business chambers to collaborate/network” (Interview 3).

“I don't think there are existing platforms; there are more your WhatsApp groups, your business chambers that will have WhatsApp groups or events, like SEDA who do outreach events or programmes and you invite everyone, and that's how SMMEs network and get to know each other and each other's business.” (Interview 6).

“Usually, they use social media in this area. In our district, there are no existing platforms that I know of.” (Interview 9).

“Social media is a very powerful platform. In this area, SMMEs use WhatsApp, Facebook, and regular stakeholder engagement forum meetings.” (Interview 10).

“Business chambers, WhatsApp groups and fellow clients or incubators can be used for networking.” (Interview 1).

The occurrence of regular workshops was highlighted as follows:

“Workshops. NYDA have regular workshops. The banks are also running these types of workshops.” (Interview 4).

The participant in Interview 7 responded that he/she did not know of platforms in this area where small businesses network. The researcher could therefore not identify any theme or related theme provided for this response.

The literature supported that to improve networking, policymakers should establish programmes that link new small businesses with new buyers, suppliers, and export intermediaries. The government can do so by arranging trade shows or festivals to assist new businesses in attending these trade shows or festivals or accommodate them in overseas' trade missions through which these businesses may develop new networks beyond those that already exist (Faroque *et al.*, 2021: 11).

Through regular networking SMMEs will stay informed to developments in their specific industries (Mdlalose, 2019: 75). It is important to note that social media business networks provide SMMEs with a modern platform to network. It may result in improved business performance, although rural SMMEs cannot always access these networks (Tiwasing, 2021: 1892). Van der Spuy (2019: 1) confirmed that SMMEs need access to networking.

5.8.5.5 Mentorship programmes in place to mentor SMMEs

Question 18 enquired about the mentorship programmes in place to mentor SMMEs. It was associated with skills development, as shown in Figure 5.23.



Figure 5.23: Mentorship programmes in place to mentor SMMEs

Skills development was supported by participants, saying:

“Incubators not only provide skills development, but individual coaching and mentorship deals with the unique challenges for each business.” (Interview 1).

“For example, the solar, mines and other big companies operating in a specific area, would offer SMME mentoring and coaching programmes.” (Interview 2).

“So, our mentorship programme focuses on all operations of the business. So basically, how it works is, we contract specialists to come and assist the SMME with whatever they struggle with.” (Interview 5).

“We have a few mentorship programmes in place. We can start with the pre-mentorship funding programme. That’s the programme we use to make you funding ready and get you compliant.” (Interview 6).

“At Lovelife, we do not have such programmes, however, we will host organisations like SEDA to give training to SMMEs. We will avail our facility, but that is how far we will go.” (Interview 7).

“We do have mentorship and coaching programmes in place, based on the needs of the business. Six-month programmes and 12-monthly programmes.” (Interview 9).

“As the ICD, we do have mentorship programmes in place, which is part of our support. How it works is, we would look at a business, and determine a gap, a mentor will be assigned to that business.” (Interview 3).

“You know there is a company called Solar Capital. So, they have a programme as part of their corporate social investment (CSI) to train SMMEs on business management and business practices.” (Interview 8).

“Mentorship is part of business support in IDC programmes. A needs’ analysis will be done and if there is a gap, IDC will provide a mentor.” (Interview 4).

Interview 10 indicated that they did not have any mentorship programmes in place for SMMEs. The researcher could therefore not identify any theme or related theme provided for this response.

The literature revealed that in order to become successful entrepreneurs and sustainable start-ups, business incubators should offer services, such as access to physical premises, communal equipment, administrative support, training for skills development, access to professional and specialised skills, financial support, networking and mentorship (Van der Spuy, 2019: 1).

Entrepreneurial mentoring is concerned with the transfer of skills. One of the skills to be developed among young entrepreneurs is opportunity recognition and the ability to understand the requirements to convert an opportunity into a tangible project. Mentoring can also serve SMMEs well when mitigating risk (Willemse, 2018: 94). However, to achieve impactful mentoring it is necessary to have collaboration with multiple stakeholders, such as the local government, universities, business actors, social media community, and creative community networks (Rosyadi *et al.*, 2020: 3).

5.8.5.6 How stakeholder relations assist SMMEs to sustain their businesses

Question 19 established how stakeholder relations assist SMMEs in sustaining their businesses. It was associated with support from stakeholders, and networking and exposure. The concept of stakeholder relations assisting SMMEs is in contrast with the lack of relationships with stakeholders, as shown in Figure 5.24.

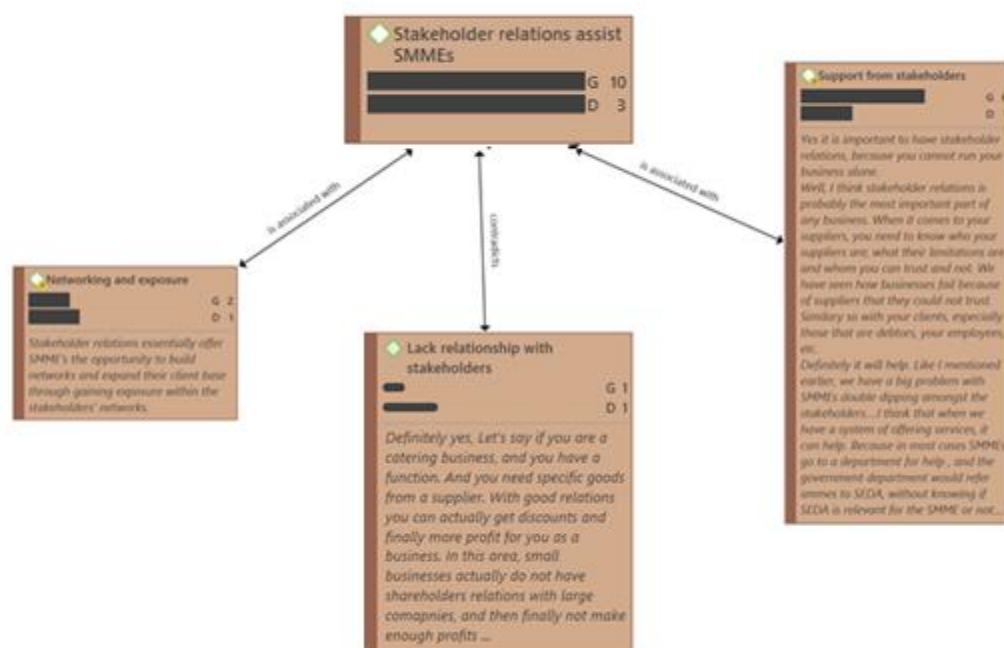


Figure 5.24: How stakeholder relations assist SMMEs to sustain their businesses

Support from stakeholders was supported by participants saying:

“Yes, it is important to have stakeholder relations, because you cannot run your business alone.” (Interview 4).

“Well, I think stakeholder relations is probably the most important part of any business. When it comes to your suppliers, you need to know who your suppliers are; what their limitations are and whom you can trust, and not. We have seen how businesses fail because of suppliers that they could not trust. Similarly, so with your clients, especially those that are debtors, your employees, etc.” (Interview 3).

“Definitely it will help. Like I mentioned earlier, we have a big problem with SMMEs double dipping amongst the stakeholders. I think that when we have a system of offering services, it can help. Because, in most cases, SMMEs go to a department for help, and the government department would refer SMMEs to SEDA, without knowing if SEDA is relevant for the SMME or not.” (Interview 5).

“Most definitely. Also, to ensure that programmes are not duplicated. It is important that stakeholders know exactly their services and programmes that are running to ensure that SMMEs can get the best possible support in terms of stakeholders. In terms of small businesses, good relations with stakeholders can help them to be informed of challenges from a socio-economic standpoint, and they will be informed of opportunities as well.” (Interview 6).

“Yes, I think it will help them a lot because when they communicate on a regular basis with stakeholders, everyone will know their role and responsibility.” (Interview 7).

“We do have mentorship and coaching programmes in place, based on the needs of the business. Six-month programmes and twelve-monthly programmes. First, an assessment is being done to determine the need of the business; thereafter, a recommendation based on the need identified.” (Interview 9).

“Stakeholder relations is very important to SMMEs because through good relations, SMMEs will always be informed of what is happening around them. SMMEs will be in a position to plan better and track the progress of their objectives as well. They will be in a position to make insightful decisions when they are informed. They will also know how to deal with rivals and new market penetrators.” (Interview 10).

“SEDA has individualised mentoring programmes for each SMME, depending on the need of the business. We are referring clients to programmes presented by other stakeholders in government and also private sectors, based on what is send

to us to distribute. Example, the solar, mines and other big companies operating in a specific area, would offer SMME mentoring and coaching programmes.” (Interview 2).

The participants had the following opinions about lack of relationship with stakeholders:

“Definitely yes, let’s say if you are a catering business and you have a function, and you need specific goods from a supplier. With good relations, you can actually get discounts and finally more profit for you as a business. In this area, small businesses actually do not have stakeholder relations with large companies and then finally not make enough profits, because goods are too expensive.” (Interview 8).

“Lack relationships with stakeholders”, was mentioned as an additional comment by Interviewee 8, after the interviewee confirmed that relationships with stakeholders are very important.

Networking and exposure were highlighted as follows:

“Stakeholder relations essentially offer SMMEs the opportunity to build networks and expand their client base through gaining exposure within the stakeholders’ networks.” (Interview 1).

The literature confirmed that having a network of stakeholders is an integral part of a companies’ business model (Trunina & Ashourizadeh, 2021: 1). Connecting various stakeholder groups opens doors to new business and research opportunities (Leckel *et al.*, 2020: 24). Taking a long-term perspective with regard to stakeholder relationships, can help to ensure the sustainability of the firm (Manzanegue-Lizano *et al.*, 2019: 22). Furthermore, businesses that sustain stakeholder relationships which are based on moral commitment, will maintain a more sincere reputation and greater competitive advantage than those who represent a desire to use stakeholders solely to maximise profits (Jang *et al.*, 2017: 17).

5.8.5.7 How SMMEs incorporate corporate socially responsible programmes in their business strategies

Question 20 determined how SMMEs incorporated corporate socially responsible programmes in their business strategies. It was associated with investment, as shown in Figure 5.25.

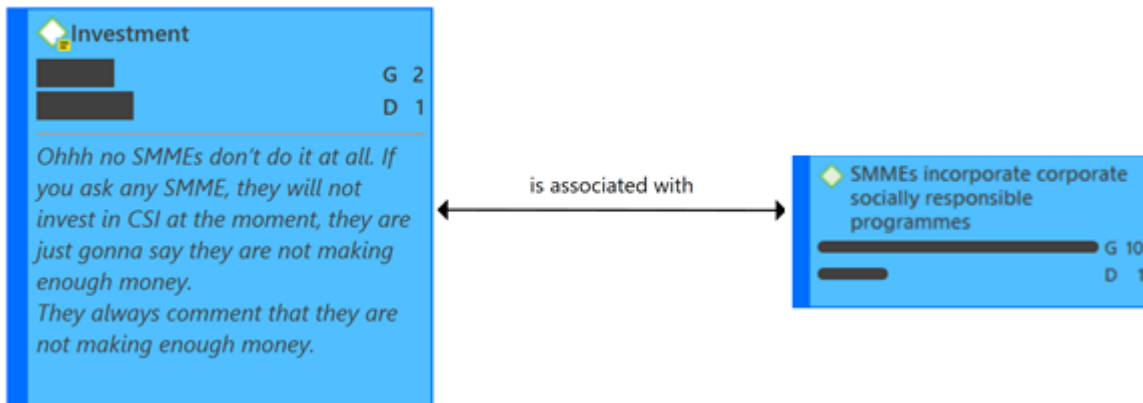


Figure 5.25: How SMMEs incorporate corporate socially responsible programmes in their business strategies

Investment was supported by participants, saying:

“Oh no, SMMEs don’t do it at all. If you ask any SMME, they will not invest in CSI at the moment; they are just gonna say they are not making enough money.” (Interview 8).

“They always comment that they are not making enough money.” (Interview 9).

The researcher could not identify any theme from the below responses, as all participants stated that SMMEs do not incorporate CSR into their business strategies. However, the below responses were captured from the interviews:

“What I’ve seen is that a lot of SMMEs do provide for donations for their communities. In my mind, the most corporate responsible thing you can do, is to provide sustainable job opportunities. When you look at SMMEs, they do not have formal CSR, because that is not legally required. It’s more your large businesses that have formal corporate social responsibility.” (Interview 3).

“Not that I am aware of. The businesses that we assist usually just want to get their business off the ground and are completely not focused on CSR.” (Interview 4).

“I honestly think it’s only large businesses that do that. Small businesses I don’t think they do it. The way I view it, is that SMMEs would do CSR for their staff members, where they make small donations now and then; for example, when there’s a funeral or family crisis. But SMMEs do talk about it in their business plans, but they do not implement it or maybe they do not have the capacity to do it.” (Interview 5).

“No, I don’t think they are doing it.” (Interview 6).

“SMMEs in this area do not focus on that. However, well established small businesses would engage in community upliftment programmes or if the Municipality would make a request for donation, they will not hesitate to contribute.” (Interview 10).

“No, not at all.” (Interview 7).

“SMMEs generally are too small to have a budget for CSR, but they can benefit from the CSR of larger companies by determining whether they can supply goods and services and, in the process, benefit from enterprise development activities. Understanding the B-BBEE requirements of larger organisations can benefit SMMEs.” (Interview 1).

“The SMMEs’ SEDA work with don’t do social responsibility. However, they are beneficiaries of bigger companies’ CSR.” (Interview 2).

The literature emphasised that SMMEs play an important role in society through their CSR actions (Kuzilwa & Nyamsogoro, 2017: 425). SMMEs can reduce cost through social responsibility by avoiding fines and legal costs and using resources efficiently. Furthermore, SMMEs can increase revenue through social responsibility by developing new products or services to improve their access to markets (Amaeshi *et al.*, 2016: 30).

Some challenges experienced by SMMEs regarding the implementation of social responsibility refer to inadequate financial resources, technical capacity, bureaucratic processes, high transaction cost, weak institutional capacities, and a lack of a legal and regulatory framework (Lincoln, 2018: 131; Sandberg, 2018: 191). Furthermore, the literature concurred those investors, customers and the public at large, usually find great interest in social responsibility reporting (Aregbeshola, 2017: 82). However, it is

concerning to notice from the results that SMMEs do not have an interest in ploughing back into their local communities (Rungani, 2022: 15).

5.8.5.8 Incubation programmes available for SMME start-ups and what these programmes entail

The final question of the interview guide (question 21) explored the incubation programmes available for SMME start-ups and what these programmes entail. Incubation programmes were associated with SMMEs operating at a loss, and offered to start-ups, as shown in Figure 5.26.



Figure 5.26: Incubation programmes available for SMME start-ups and what these programmes entail

The participants supported the fact of SMMEs operating at a loss by saying:

“The second type of incubation programme is for existing SMMEs who are operating at a loss. The aim of the programme is to assist the SMME in becoming profitable through the identification of challenges experienced and essential actions that are not performed. Strategies are developed and implemented with regular monitoring and measurement of progress.” (Interview 1).

“Everything has evolved; we should also re-look into our programmes if they do meet the needs of the SMMEs. There’s a lot to do from our side to improve our products. Then, especially the young once who study and can’t find a job, should know that they can open their own businesses if they have their qualifications.” (Interview 5).

“You know there is a company called Solar Capital. So, they have a programme as part of their CSI, to train SMMEs on business management and business practices.

Thereafter, they will provide funding to them. So, what they do, they will pay those funds to my business and my business will manage the funds of that SMME. So, first we will have a meeting to discuss challenges and ways to move forward. Also, we note what is needed for the specific business to operate successfully. Now, after this meeting, we go to your business and evaluate your business. We will then write recommendations to the SMME.” (Interview 8).

The participants discussed offers to start-ups as follows:

“The first one is offered to start-ups who is established from scratch and provided all the support through the ideation, registration and development phases. Generic facilities are provided free of charge while the SMMEs are not yet profitable. The second programme focuses on already existing SMMEs. Through this programme, we help SMMEs to become profitable and more sustainable.” (Interview 1).

“Our centre has two programmes in place. The first one focuses on start-ups. We take them from the registration of the business up till they reach full operation. The second programme focuses on already existing SMMEs. Through this programme, we help SMMEs to become profitable and more sustainable.” (Interview 9).

“I am working in a SEDA branch which is a different department from our STP programmes, which handle incubation. In the Northern Cape, SEDA has incubation centres in Upington, De Aar, Kimberley, Kuruman and Springbok. Since the Northern Cape is so vast, very few SMMEs in smaller towns have access to these facilities.” (Interview 2).

The following participants responded that there are no such programmes in place, stating:

“The IDC do not provide any incubation programmes.” (Interview 3).

“No, the IDC do not have any incubation programmes in place or has not partnered or worked with any incubation centre, according to my knowledge.” (Interview 4).

“No, in our region, we do not have any incubation programmes. We are in discussions with relevant departments to establish an SMME hub, but it is still in process.” (Interview 6).

“As Lovelife, we do not have any such programmes for SMMEs.” (Interview 7).

“The municipality itself do not have such programmes in place.” (Interview 10).

The literature has shown that business incubation programmes involve the provision of affordable workspaces with shared facilities, and training and mentorship programmes to improve SMME start-ups’ entrepreneurial and management skills. They also seek to build up the social business networks of SMME start-ups (Theodorakopoulos *et al.*, 2014: 602; Romein & Trip, 2017: 435).

Although the incubation centres have a positive intention, the impact of their programmes on SMMEs cannot always be determined (Mwale *et al.*, 2021: 1). Therefore, it is recommended that policies be implemented that improve the level of the SMME founders’ education in efforts to encourage founders to invest more capital in their SMMEs, and to encourage experienced chief executive officers (CEOs) to start their own businesses (Munnik, 2021: 60).

5.8.5.9 Summary of Section E: Strategies to support SMMEs

Figure 5.27 presents a summary of Section E of the interview guide. Strategies to support SMMEs was associated with SMMEs incorporating socially responsible programmes, SMMEs collaborating with large organisations, SMMEs using collaboration as a mechanism, stakeholder relations assisting SMMEs, incubation programmes, mentorship programmes, platforms that SMMEs use to network, and SMMEs collaborating with other SMMEs, as shown in Figure 5.27.

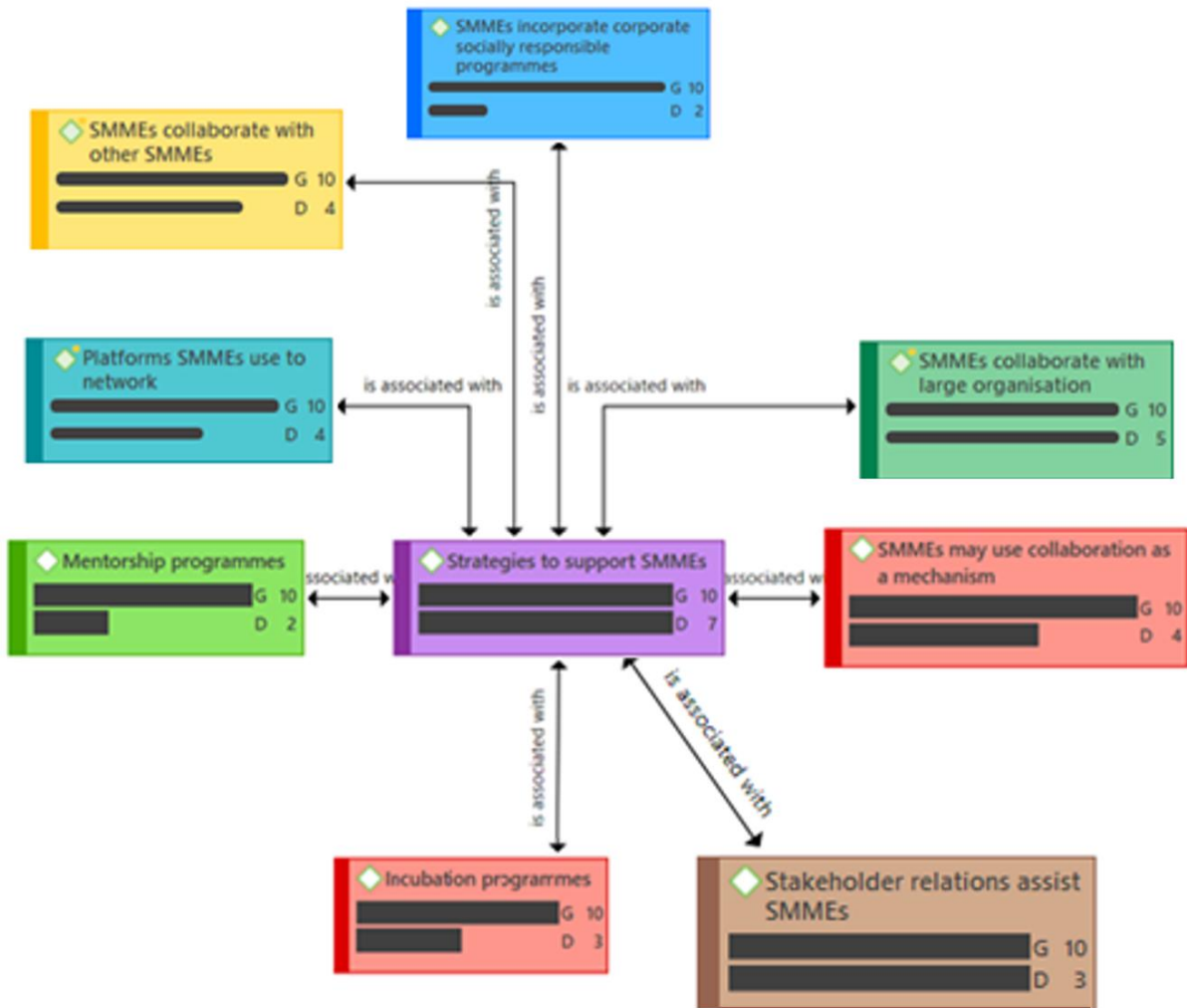


Figure 5.27: Strategies to support SMMEs

For the purpose of the current study, Strategies to support SMMEs refers to possible action plans that SMMEs might use to support their businesses, and which may help them to become sustainable. SMMEs incorporating CSR programmes means that SMMEs can incorporate CSR programmes as a strategy to support their businesses, in order to grow sustainable.

SMMEs collaborating with large organisations refers to the possible ways that SMMEs can collaborate with large organisations. The intention is to highlight to SMMEs how they can collaborate with large organisations. SMMEs may use collaboration as a mechanism, refers to the possibility of SMMEs using collaboration as a strategy to support their businesses to grow into sustainable businesses.

Stakeholder relations assist SMMEs refers to the possibility of SMMEs using healthy stakeholder relationships as a strategy to support their businesses and to grow

sustainable businesses. Incubation programmes refers to existing programmes that SMME support agencies offer to support SMME start-ups. Mentorship programmes refers to existing mentorship programmes that SMME support agencies offer to SMMEs. The intention is to determine if mentorship programmes address the actual needs of SMMEs.

Platforms that SMMEs use to network refers to the existing platforms that SMMEs use to network with other businesses. The intention is to determine if SMMEs use networking as a strategy to support their businesses to grow into sustainable businesses. 'SMMEs collaborating with other SMME's refers to how SMMEs can collaborate with other SMMEs, and how they could reach out to other SMMEs.

According to Figure 5.27, SMMEs collaborating with large organisations, is the most supported theme, based on grounded and density. Furthermore, SMME can use collaboration as mechanism to grow their businesses, SMMEs collaborating with other SMMEs and the platforms SMMEs use to network, were the second most supported themes. This was followed by stakeholder relations and incubation programmes, which were less supported themes. CSR and mentorship programmes to be incorporated in SMME business strategies, as it was the least supported themes, based on grounded and density.

5.9 CONCLUSION

This chapter presented the research results and findings. The chapter commenced with the data analysis for the quantitative phase of the study. In the quantitative phase, the biographical and background information of the participants was presented, which included the gender of the participant, the district where the business was located, highest academic qualification, how long the business had been in operation, if the Covid-19 pandemic affected the business income, and if yes, how the business recovered. The chapter also presented the frequency tables of the close-ended questions. Thereafter, the descriptive statistics was presented, followed by Cronbach's alpha for reliability testing. EFA was used to test the validity of the research instrument. This included the KMO- and Bartlett's Test of Sphericity-, communalities-, variance explained, scree plot, factor rotated component matrix, and correlation tests. Hypotheses testing was also presented.

The qualitative data analysis followed. This section presented Section A of the interview guide, namely, the biographical and background information of participants. It included the gender of the participant, the district in which the participant resided, how long the participant had been working for the organisation, and their highest academic qualification. Section B of the interview guide asked questions pertaining to support for SMMEs. Section C focused on questions regarding factors limiting SMMEs. Section D focused on the barriers to finance, infrastructure, and market access, while Section E focused on the strategies to support SMMEs. Section A was presented in the form of a frequency table, while the remaining sections were presented in the form of network diagrams and discussions. After each network, a summary of the themes was presented.

The next chapter presents the framework for SMME support strategies.

CHAPTER 6: A FRAMEWORK FOR SMME SUPPORT STRATEGIES

6.1 INTRODUCTION

As indicated in previous chapters, SMMEs play a pivotal role in the South African economy. The research problem was identified as follows: SMMEs need support to grow and sustain their businesses. From the literature review, it was noted that many SMME support agencies exist, and while they do provide valuable support to SMMEs, they are not always successful. From this background, the research questions, objectives, and hypotheses were derived.

The previous chapter focused on the data analysis and findings of the quantitative and qualitative phases of the study. Chapter 1 (Section 1.7) indicated that a contribution of the study was to develop a framework of strategies to support SMMEs in the Northern Cape province. The focus of this chapter is therefore on the proposed framework for SMME support strategies.

The framework consists of eight strategies that SMMEs should consider during their initial start-up and the operational stages of their businesses. SMME support agencies should therefore consider implementing these strategies in their overall support intervention plans. This is followed by an outline of the proposed framework, indicating the relationship between support strategies and the identified support strategy. Thereafter, the results of the relationship between support strategies and the specific support strategy are interpreted.

6.2 FRAMEWORK FOR SMME SUPPORT STRATEGIES

The contribution to the study was to develop a framework for SMME support strategies in the Northern Cape province, South Africa. The data has shown that support is provided to SMMEs, but it is not always aligned with the needs of SMMEs. Apart from the given support, SMMEs are also not aware of the strategies that they can use to reinforce their overall business strategy and survival. The support strategies originated from the research findings (from both the quantitative and qualitative phases) in Chapter 5. Table 6.1 presents the building blocks with descriptions of the SMME support strategies' framework, as well as some implementation suggestions.

Table 6.1: Building blocks for the SMME support strategies' framework

Building block	Description / Implementation suggestions
Networking	<p>Networking enhances and encourages SMME sustainability and survival (He <i>et al.</i>, 2020: 979; Smolander, 2021: 9). Networking allows SMMEs to build relationships with all stakeholders, including other SMMEs, large organisations, governmental organisations, SMME support agencies, and private businesses (Novotna, 2021: 2; Udimal <i>et al.</i>, 2021: 1). During networking sessions, SMMEs become familiar with their industry, the opportunities available, as well as the challenges pertaining to their specific industry (Altnaa <i>et al.</i>, 2021: 287). SMMEs can also share ideas or insight on how to diversify or extend their existing product or service. Networks aid in the development of entrepreneurial competencies (He <i>et al.</i>, 2020: 979; Mlotshwa & Msimango-Galawe, 2020: 10).</p> <p>To improve networking, policymakers should establish programmes that connect start-up SMMEs with new buyers, suppliers, and export intermediaries. The government can assist by arranging trade shows and festivals to assist new businesses to attend, or accommodate them, in national and international trade missions. It will assist SMMEs to develop new networks beyond those that already exist (Faroque <i>et al.</i>, 2021: 11).</p>
Collaboration	<p>Collaboration is essential for business growth and sustainability (Elfring & Hulsink, 2019: 158; Tajeddini & Ratten, 2020: 29; Uko <i>et al.</i>, 2021: 7). Collaboration enhances marketing capacities (Tajeddini & Ratten, 2020: 4). Collaboration can be employed as an information tool during emergencies to help mitigate potential risks (Meng, 2021: 1002).</p> <p>Collaboration can be achieved through partnerships and/or joint ventures (Allgén & Schreurs, 2021: 38). Businesses can combine their assets and achieve greater outcomes through collaboration (Gomes-Casseres, 2019: 3; Tajeddini & Ratten, 2020: 4). A standardised database could be developed and maintained to aid collaboration activities (DSBD, 2020: 24). It will assist SMMEs to easier add new ties to their existing networks (Elfring & Hulsink, 2019: 158). Initiators of collaborating activities or indabas (workshops/conferences) should have open conversations about their goals and vision for the envisioned or planned collaboration, in order to get mutual acknowledgement and support from all participants (Turunen, 2021: 54).</p>
Stakeholder relations	<p>It is important for businesses to know who their stakeholders are and to have relations and/or regular engagements with stakeholders to ensure that they are aware of the strengths, weaknesses, opportunities, and threats of the business (Mok <i>et al.</i>, 2017: 2; Soriano, 2021: 55; Trunina & Ashourizadeh, 2021: 1).</p> <p>Positive relations with stakeholders assist in identifying opportunities to align business practices with societal needs and expectations, helping long-term sustainability and shareholder value (Erasmus <i>et al.</i>, 2020: 115). SMMEs should therefore</p>

Building block	Description / Implementation suggestions
	<p>have positive stakeholder relationships as well as a stakeholder engagement plan that can assist in times of a crisis (Ndlela, 2019: 25; Wicks & Harrison, 2019: 4; Pusceddu <i>et al.</i>, 2022: 76).</p> <p>Surveys and stakeholder workshops are techniques to embrace stakeholder engagement (Ferrero-Ferrero <i>et al.</i>, 2018: 24). SMME owner/managers are encouraged to acquaint themselves with the use of digital media to further strengthen their means of communication and engagement with stakeholders (Camilleri, 2018: 7).</p>
Incubation	<p>Incubation centres support SMMEs with administrative functions, business advice, training and development initiatives, technical support services, facilitate access to finance, and create opportunities for business marketing and networking (Schutte & Chauke, 2021: 12; Zhou & Zondo, 2023: 7).</p> <p>For business incubators to be effective, networking and the effective management of stakeholders are pivotal (Schutte & Barbeau, 2022: 14). The government should promote the roll-out of incubation programmes across the country, as such initiatives will help SMMEs to grow, despite a potential lack of resources and/or experience (Zhou & Zondo, 2023: 8). The government should also support incubators with their technological adoption measures as this can make it easier for them to reach and serve SMMEs (Lose & Khuzwayo, 2021: 40).</p> <p>Business incubators should regularly assess the needs of SMMEs, to ensure they provide services that address the needs of SMMEs (Hewitt & Janse van Rensburg, 2020: 8; Klonaridis & Meyer, 2022: 813). Furthermore, business incubation centres should involve established entrepreneurs to assist SMMEs with hands-on experience; this will assist business incubation centres to keep a database of the performance of incubated SMMEs (Dlamini, 2020: 69).</p>
Mentorship	<p>SMME support agencies offer mentorship programmes. Advantages of mentoring include skills and knowledge transfer, ensure entrepreneurial self-development, and business sustainability (Kunaka & Moos, 2019: 2; Van Coller-Peter & Cronjé, 2020: 65). Skills transfer ensures that SMMEs have the ability to identify and evaluate business opportunities, develop a clear business vision, manage a business, achieve their goals, and extend their networks. Knowledge transfer will occur, which may result in an understanding of financial aspects, and operational and human resources issues. An entrepreneurial character will evolve and which will increase self-efficacy and confidence, foster an entrepreneurial culture and encourage personal development. It will also increase business productivity, improve post-sale follow-ups, increase sales revenue and profitability, reduced costs, and improve business survival. It will therefore foster the sustainability of SMMEs (Willemse, 2018: 94; Kunaka & Moos, 2019: 2).</p> <p>Furthermore, business incubators play a pivotal role in the initiation of mentorship (Van der Spuy, 2019: 1); for example, business incubates who graduate can be used as mentors for new start-up businesses (Dlamini, 2020: 69). A needs analysis of mentees should be conducted before mentoring services are rendered (Muthusamy, 2022: 159). It is advisable that a</p>

Building block	Description / Implementation suggestions
	<p>mentoring fee is allocated to mentors, however, it should be aligned with the performance of the mentee (Muthusamy, 2022: 158). A multi-mentorship design should be considered by mentoring institutions as a single mentor is not an expert in all fields (Muthusamy, 2022: 158). The government should avail sufficient funds for mentorship programmes (Muthusamy, 2022: 160). To ensure the sustainability of mentorship, continuous engagement with stakeholders, such as with local government, universities, business actors, and the local communities are important (Rosyadi <i>et al.</i>, 2020: 3).</p>
Corporate social responsibility (CSR)	<p>The outcomes of CSR for SMMEs include higher profitability, the development of new products/services, enhanced image and reputation in society, an increase in sales, brand awareness, productivity, quality, and sustainable employment (Amaeshi <i>et al.</i>, 2016: 30; Ahmad <i>et al.</i>, 2019: 209; Erasmus <i>et al.</i>, 2020: 111).</p> <p>SMMEs should adopt the principles of the International Organisation for Standardisation (ISO26000), which focus specifically on CSR. The ISO26000 will provide SMMEs with guidance on how they can implement CSR into their overall business strategies (ISO26000, 2018: 4). Successful implementation of the ISO26000 principles will attract new partnerships, investors, and clients; improve relations with employees and communities, the media, suppliers, and government agencies; help to establish more stable supply chains; contribute to sustainable development by reducing harmful environmental, social, and economic impacts; help manage and reduce risks; and identify new markets (ISO26000, 2018: 5).</p> <p>SMMEs should then implement control measures to evaluate their CSR performance (Isaksson & Mitra, 2019: 2). Through CSR reporting, SMMEs can evaluate their performance, as well as build their reputation amongst (potential) investors, clients, and the public (Aregbeshola, 2017: 82; Kahloul <i>et al.</i>, 2022: 312).</p> <p>SMMEs will need support from the government in terms of CSR principles and policies to strengthen business management (López-Concepción <i>et al.</i>, 2022: 29).</p> <p>Commitment to CSR is important in managing a successful business and should be aligned with the organisation's strategy with all the stakeholders (Boshoff, 2020: 89; Bian <i>et al.</i>, 2021: 914). Consequently, SMMEs will experience business survival and sustainability (Zarefar & Sawarjuwono, 2021: 103; López-Concepción <i>et al.</i>, 2022: 29).</p>
SMME barriers	<p>Barriers to finance, market access, and infrastructure are major constraints SMMEs experience in the Northern Cape province (DEDAT, 2016: 15; Hewitt & Janse van Rensburg, 2020: 6). Therefore, the researcher focused on how SMMEs could overcome these barriers.</p> <p>Financial barriers can be combatted by the implementation of small changes, such as recordkeeping. Proper recordkeeping will reduce the perception of risk associated with their businesses, as this will enhance the accessibility of finance from financial sources, such as banks, and company trusts (Ophelia <i>et al.</i>, 2021: 199; Owusu <i>et al.</i>, 2021: 10).</p>

Building block	Description / Implementation suggestions
	<p>Furthermore, SMMEs should consider collaboration with other SMMEs in the form of co-operatives, which will allow them to share their risks when asking for bank loans (Ophelia <i>et al.</i>, 2021: 199). SMMEs could also explore new avenues to raise funds, such as new markets/products/market days, to reduce their over-reliance on traditional financial institutions, such as banks or the government (Hagin & Caesar, 2021: 16). In the event of a lack in financial management skills, advisory services should be outsourced (Oosthuizen <i>et al.</i>, 2020: 10).</p> <p>Market access could be easier when SMMEs collaborate with large businesses, as their product/ service innovation will improve (Ismanu <i>et al.</i>, 2021: 309). SMMEs should also improve into their technological capabilities, to explore e-purchasing and online imports and exports (Fanelli, 2021: 12; Fourberg <i>et al.</i>, 2021: 37; Zahra <i>et al.</i>, 2021: 183). SMMEs who want to operate in the digital economy will be able to advertise their products/services to a bigger market (Pilotti <i>et al.</i>, 2021: 771; Tiwasing, 2021: 1909). The acceptance and implementation of digital systems and solutions will facilitate SMMEs with internationalisation (Szabó <i>et al.</i>, 2023: 15). However, to achieve internationalisation, it is important for SMMEs to invest in Internet literacy (Istifadah & Tjaraka, 2021: 419), and the government should encourage SMMEs to explore exports to overseas markets (Christianty & Hidayati, 2020: 102).</p> <p>As the catalyst of the growth of an economy, infrastructure can aid to businesses' transaction costs, improving market access, and improving the efficiency of other production factors (Luo & Xu, 2018: 258; Khan, 2022: 38; Ferejo <i>et al.</i>, 2022: 1528). To combat barriers to infrastructure, the government should ensure that SMMEs can operate in a business-friendly environment that includes the availability of road networks, electricity supply and water; digital networks, communication technologies, physical office/building spaces, and land (Chimucheka & Mandipaka, 2015: 313; Mugo <i>et al.</i>, 2019: 146; Onyeiwu & Nkoyo, 2020: 15; Budiyananti <i>et al.</i>, 2021: 390). The environment should be established in such a way that it promotes or allows new enterprises to develop existing ones to grow and be sustainable (Chimucheka & Mandipaka, 2015: 313).</p> <p>Furthermore, the government should build digital infrastructure and create awareness amongst SMMEs of the advantages of improving their digital skills in business (Kulkarni, 2020: 8; Budiyananti <i>et al.</i>, 2021: 390).</p>
Limitations and sustainability factors	<p>SMMEs that are sustainable benefit from three broad categories, namely, demand, the political environment, and business environment (Sommer, 2017: 48; Menne <i>et al.</i>, 2022: 1). Factors that affect business sustainability can be internal or external (SEDA & DSBD, 2019: 10). SMMEs can be sustainable if they are provided with financial assistance and contribute to research and development when their product or service is able to penetrate the market and is accepted by customers (Amoah <i>et al.</i>, 2021: 21).</p>

Building block	Description / Implementation suggestions
	<p>However, governments should ensure that guidance pertaining to SMME sustainability includes information to key sectors, such as primary industries (tourism, hospitality, construction, and professional services) (SBC, 2019: 22). Furthermore, support to SMMEs should be industry-specific (Jeganathan <i>et al.</i>, 2021: 77).</p> <p>SMMEs should work in partnership with an organisation that provides sustainability programmes (Jedynak, 2015: 108; OECD, 2021: 1).</p> <p>SMMEs should conduct continuous research of all the role players in the business cycle (Ford <i>et al.</i>, 2017: 28). Therefore, it is a requirement for SMME owners/managers to continuously engage in training to increase their capacity to manage their businesses. It will require from them to constantly engage in learning to enhance their personal growth (Bushe, 2019: 23).</p>

Source: Researcher's own compilation

6.3 PRESENTATION OF THE FRAMEWORK FOR SMME SUPPORT STRATEGIES

Figure 6.1 illustrates the associations between SMME support strategies, and the building blocks, as proposed in Table 6.1.

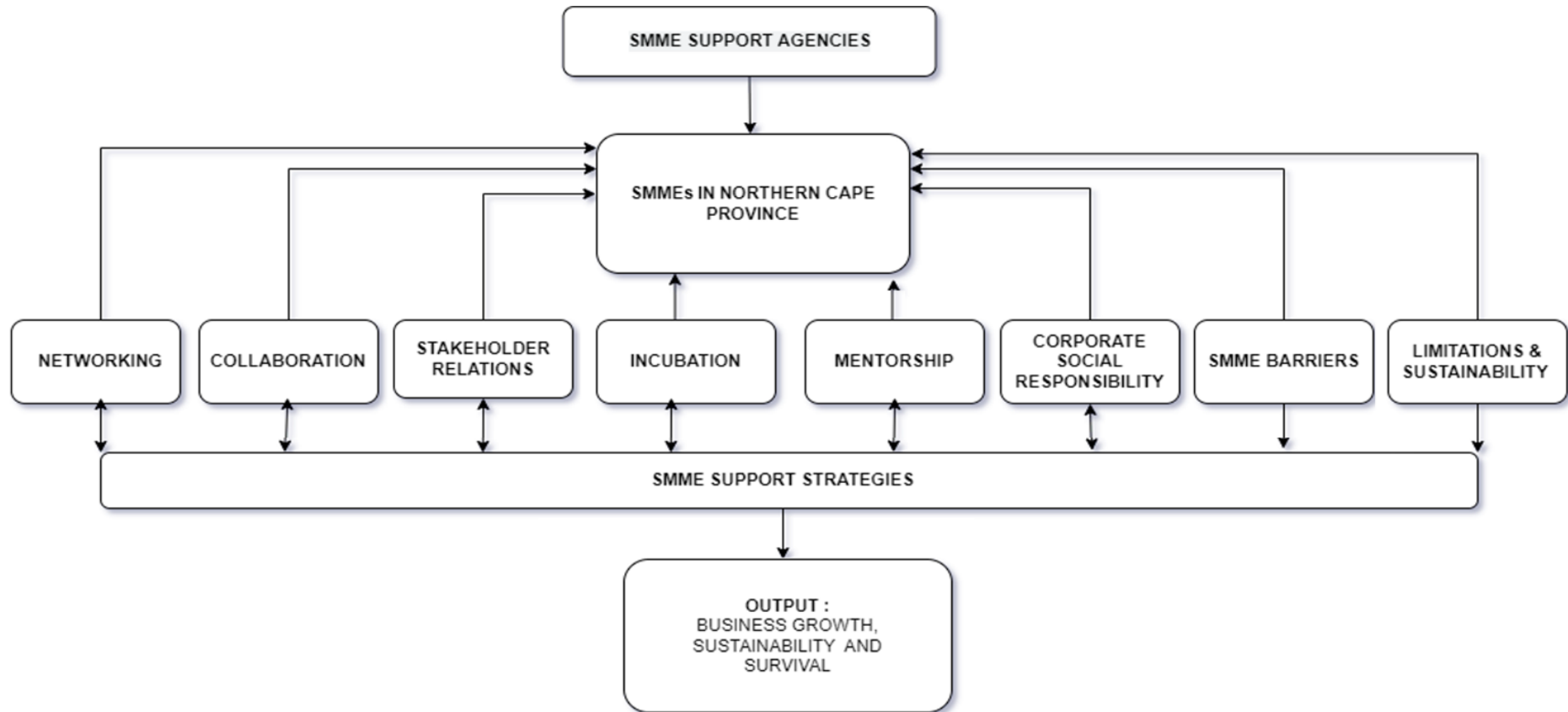


Figure 6.1: Diagrammatic presentation of the framework for SMME support strategies

Source: Researcher's own compilation

The support strategies, and as outlined in Table 6.1, were derived from the results of the quantitative and qualitative data analysis. In the next sections, an interpretation of the results is given in terms of the framework for SMME support strategies.

6.3.1 Networking and SMME support strategies

The literature concurred that SMMEs benefit from creating networks, as they often lack sufficient resources and knowledge to deal with the environment in which they operate (Forsgren, 2016: 3; Thomas, 2016: 35-36; Novotna, 2021: 2). It was found that most SMMEs do not have existing networks, generally due to a lack of longstanding trust relationships with other key role players (Faroque *et al.*, 2021: 11). The results of the study (Figure 5.27) revealed that there is an association between networking and SMME support strategies. Therefore, this study supports that networking can be regarded as a support strategy for SMMEs in growing and sustaining their businesses (Munyanyi & Pooe, 2019: 8; Neghabi & Anoosheh, 2020: 2; Manaf *et al.*, 2021: 1156).

6.3.2 SMMEs' collaboration and SMME support strategies

The sections below present the associations between SMME collaboration and SMME support strategies. SMME collaborations are classified under SMMEs collaborate with other SMMEs, SMMEs collaborate with large organisations, and SMMEs use collaboration as a mechanism to sustain their businesses.

6.3.2.1 SMMEs collaborate with other SMMEs and SMME support strategies

The study found that there are benefits for SMMEs when they collaborate with other SMMEs. When SMMEs collaborate with each other, they network, and share ideas, experiences and challenges (Thomas, 2016: 35-36; Adinolfi *et al.*, 2018: 94).

The results (Figure 5.27) show that there is a relationship between collaboration with other SMMEs and support strategies. Therefore, this study concurs that collaboration with other SMMEs is regarded as a support strategy for SMMEs.

6.3.2.2 SMME collaboration with large organisations and SMME support strategies

When SMMEs collaborate with large businesses, they can gain some experience in terms of business acumen (Tajeddini & Ratten, 2020: 29; Wright, 2019: 2). However,

it was found that SMMEs find it challenging to collaborate with large businesses (Cant *et al.*, 2015: 444; April & Dharani, 2021: 244). According to the results (Figure 5.27), there is an association between SMMEs that collaborate with large organisations and SMME support strategies. Therefore, the study supports the idea of collaboration with large organisations as a support strategy for SMMEs.

6.3.2.3 Collaboration as mechanism and SMME support strategies

The literature supported that collaboration can be used as a mechanism to support SMMEs (Allgén & Schreurs, 2021: 38; Tajeddini & Ratten, 2020: 4; Uko *et al.*, 2021: 1). When SMMEs know how to collaborate with internal and external stakeholders, they will be able to address and prevent various barriers that prevent the business from being sustainable (Elfring & Hulsink, 2019: 158; Tajeddini & Ratten, 2020: 29; Uko *et al.*, 2021: 7). The results (Figure 5.27) confirmed that there is an association between collaboration as mechanism and SMME support strategies. Therefore, the study supports collaboration as mechanism, and as a support strategy for SMMEs.

6.3.3 Stakeholder relations and SMME support strategies

The literature confirmed that it is important for businesses to have relationships with their internal and external stakeholders (Jang *et al.*, 2017: 17; Trunina & Ashourizadeh, 2021: 1). There are various benefits (and as presented in Table 6.1), for SMMEs when they have positive relations with their stakeholders. The results (Figure 5.27) confirmed that there is a relationship between stakeholder relations and SMME support. Therefore, the study concurs that stakeholder relations is a support strategy for SMMEs.

6.3.4 Incubation and SMME support strategies

Incubation programmes are offered to SMMEs, with the focus on SMME start-ups, and SMMEs that operate at a loss (Theodorakopoulos *et al.*, 2014: 602; Romein & Trip, 2017: 435; Schutte & Chauke, 2021: 12). However, most business incubators only support B-BBEE candidates, and ignore the needs and value of a diverse SMME population (Guerrero *et al.*, 2018: 151; Li *et al.*, 2019: 2).

Notwithstanding, SMME incubation has various advantages to SMMEs, and as shown in Table 6.1. According to the results (Figure 5.27) there is an association between incubation and SMME support strategies. Therefore, the study supports the idea that

incubation programmes can be a support strategy for SMMEs. However, an SMME-centric approach should be adopted when formulating support programmes (Nair, 2020: 1).

6.3.5 Mentorship and SMME support strategies

The literature highlighted that mentorship programmes can assist SMMEs to sustain their businesses (Willemse, 2018: 94). However, a lack of proper guidance in terms of qualified mentors and business advisors, is a challenge that many small business owners face (Leboea, 2017: 43; Rungani & Potgieter, 2018: 10). According to the results (Figure 5.27), there is an association between mentorship programmes and SMMEs support strategies. The study therefore supports mentorship as a support strategy for SMMEs.

6.3.6 Corporate social responsibility and SMME support strategies

The literature concurred that CSR has various advantages for SMMEs (Section 2.7.1.1) (Amaeshi *et al.*, 2016: 30; Cassar & Meier, 2018: 219; Erasmus *et al.*, 2020: 110), although SMMEs do not have a high interest in investing in CSR (Lincoln, 2018: 131; Sandberg, 2018: 191). However, the results (Figure 5.27) showed that there is an association between CSR and SMME support strategies. Therefore, the study supports CSR as a support strategy for SMMEs.

6.3.7 Barriers and SMME support strategies

Barriers to SMMEs include limited infrastructure, financial assistance, and market access (DEDAT, 2016: 15; Bhorat *et al.*, 2018: 44; Chiloane-Tsoka & Mazibuko, 2020: 4). The DSBD and various researchers have found that SMME support agencies are not aligned to and updated on the actual barriers that SMMEs face, as they still operate with poor systems and procedures, and limited leadership (Timm, 2011: 22; DSBD, 2020: 24).

Hypothesis H2₁ showed that there is a negative association between SMME support strategies and barriers to SMMEs, as indicated in Chapter 5 (Table 5.9). The study therefore agrees that there is a negative association between SMME support strategies and the barriers to SMMEs.

6.3.8 Limitations and sustainability and SMME support strategies

Various authors confirmed that despite the support from governments, businesses struggle to sustain themselves (Bartik *et al.*, 2020: 17656; Song *et al.*, 2020: 2; Omar *et al.*, 2020: 148; Kalemli-Özcan *et al.*, 2021: 32). Furthermore, some scholars argued that support agencies are disconnected to the needs of SMMEs, meaning that the support provided is not sufficient to boost the growth, development, and sustainability of these businesses (Tsambou & Esoné, 2016: 10; Rungani & Potgieter, 2018: 2).

Hypothesis H1₁ showed that there is a negative association between limitations and sustainability and SMME support strategies. It shows that imitations and sustainability are not aligned with SMME support strategies. Factors that contribute to SMME sustainability are not met by providing support strategies; hence, the negative association, as shown by H1₁ (Table 5.9). Therefore, the study concurs that Limitations and sustainability should be regarded as a support strategy for SMMEs.

6.3.9 Limitations and sustainability and Barriers to SMMEs

Various authors concurred that a lack of basic life skills, self-confidence, assertiveness, passion, and perseverance, may lead to business failure (Leboea, 2017: 58; DSBD, 2017a: 38; Herrington & Kew, 2018: 54). These are perceived as internal limitations prohibiting a business from becoming sustainable. When SMMEs suffer from these limitations, it could affect their ability to obtain access to markets, finance, and even infrastructure (Gandolph *et al.*, 2021: 1710; Manzoor *et al.*, 2021: 20; Mashilo, 2022: 98).

The results of Hypothesis H3₁ (Table 5.9) showed that limitations and sustainability have a positive association on the barriers to SMMEs. This means that the factors that limit SMMEs from being sustainable have a direct influence on the barriers experienced by SMMEs. Limitations and sustainability and Barriers to SMMEs therefore influence each other positively; in other words, they are reinforcing each other. The study therefore supports that there is an association between limitations and sustainability and barriers to SMMEs.

6.4 CHAPTER SUMMARY

This chapter outlined a framework for SMME support strategies, which consists of the following eight SMME support strategies: networking, collaboration, stakeholder

relations, incubation, mentorship, CSR, SMME barriers, barriers to SMMEs and limitations and sustainability. The framework (Table 6.1) highlighted the implementation suggestions for SMME support strategies. Thereafter, the diagrammatic presentation of the framework was presented in Figure 6.1. The figure illustrated the associations between the specific strategy, and the SMME support strategies. The chapter concluded with a discussion of the associations as presented in Figure 6.1.

The next chapter presents the conclusions and recommendations of the study.

CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS

7.1 INTRODUCTION

The primary objective of the study was proposed and discussed in the previous chapter, namely, to develop a framework of strategies to support SMMEs in the Northern Cape province. The secondary objectives were to investigate which support strategies are in place and can be further explored to grow and sustain SMMEs in the Northern Cape province, to identify the factors that limit SMMEs in the Northern Cape province from sustaining their businesses, and to determine how SMMEs in the Northern Cape province can overcome barriers to financial access, market access and a lack of infrastructure.

This chapter summarises the study related to support strategies for SMMEs in the Northern Cape province. The chapter provides a summary of all the chapters and revisits the research objectives and hypotheses. Thereafter, the significance of the study is given, followed by the theoretical, methodological, and practical implications of the research. Limitations of the research are explained, and recommendations of the study are presented. This chapter concludes with suggestions of areas for further research.

7.2 RESEARCH SUMMARY

Chapter 1 provided the background and problem statement of the study, and presented the research questions, objectives, and the hypotheses. It continued with a discussion of the contribution to knowledge, and a brief literature review of the key words, support agencies and support strategies. The literature continued with an overview of SMMEs. Support strategies such as social responsibility, stakeholder engagement/relations and networking and collaboration/partnerships were discussed. Furthermore, sustainability and barriers to SMMEs were also explained. The chapter continued with a discussion of the research methodology adopted for the current study. Thereafter the delimitations, assumptions and limitations of the study were highlighted, followed by a discussion of the ethical considerations. The chapter concluded with a chapter outline.

Chapter 2 commenced with an overview of the Northern Cape province and followed by an overview of SMMEs. Thereafter, the theories for SMME support strategies were discussed and the impact of the Covid-19 pandemic on SMMEs. The chapter continued with a discussion of support for SMMEs in developed and developing countries. The various SMME support agencies were discussed: DSBD, SEDA, SEFA, NEF, IDC, NCEDA, NYDA, and DEDAT. Thereafter, a summary of SMME support agencies and SMMEs was provided. Subsequently, the following support strategies for SMMEs were discussed: social responsibility, stakeholder relations/engagement, networking, collaboration, partnerships, business incubation and mentorship.

Chapter 3 provided an overview of SMME failures and SMME sustainability. The internal and external factors that limit SMME sustainability were discussed, including the strategies to improve SMME sustainability. SMME barriers were discussed and included access to finance, market access, and a lack of infrastructure.

The section on access to finance for SMMEs included the background to the SMME financial problem, SMME challenges when applying for financial access, and strategies to overcome barriers to financial access. These strategies include the government, skills and training, digital finance and online platforms, SMMEs and finance from banks.

Regarding market access, the importance and challenges of market access, and strategies to overcome barriers to market access were discussed. These strategies referred to the government, technology, and internationalisation/exports.

The section that focused on a lack of infrastructure provided a background to the lack of infrastructure for SMMEs, the importance of infrastructure, and strategies to overcome barriers to infrastructure. These strategies include the government and digital infrastructure.

Chapter 4 discussed the research approach, research philosophy, paradigm, the research design, and the control of variables. The research environment was discussed, and included the population, sampling, sample selection and strategy, sample size and sampling method, and the response rate. The data collection was discussed for both the quantitative and qualitative phases of the study. It was followed by a discussion of the design of the research instruments, namely, the questionnaire and interview guide, and the pilot study. The validity and reliability of the study were

discussed. Thereafter, the data preparation, processing, and analysis of the study were explained. This consisted of the descriptive and inferential statistics used in the study, as well as the content and thematic analysis. The data analysis software was then presented. Coding and the display of data for the qualitative phase of the study, data cleaning, and missing values were also discussed. The chapter concluded with the ethical considerations of the study.

Chapter 5 presented the research results and findings. The chapter commenced with the data analysis for the quantitative phase of the study. The biographical and background information of the participants were presented, which included the participant's gender, district where the business was located, highest academic qualification, how long the business was in operation, if the Covid-19 pandemic affected their business income, and how the business recovered (Section A of the questionnaire).

Descriptive statistics were presented and a discussion of the Cronbach's alpha for reliability followed. EFA was discussed, and included the KMO test, Bartlett's Test of Sphericity, communalities, variance explained, scree plot, and factor rotated component matrix. The next sections discussed correlation, and the hypotheses testing.

For the qualitative data analysis, the participants' biographical and background information was presented, which included their gender, the district in which they resided, how long they have worked for the organisation, and their highest academic qualification (Section A of the interview guide). Section B of the interview guide collected data on the support for SMMEs, while Section C focused on the factors that limited SMMEs. Section D enquired about SMME barriers, specifically with regard to finance and market access, and infrastructure. Section E focused on the strategies to support SMMEs.

Section A of the interview guide (biographical and background information) was presented in a frequency table, while the remaining sections (B, C, D and E) were presented as network diagrams. Summaries of the themes were also presented.

Chapter 6 presented the framework for SMME support strategies. The framework presents the building blocks for the SMME support strategies' framework, and includes implementation suggestions for networking, collaboration, stakeholder relations,

incubation, mentorship, CSR, SMME barriers, and limitations and sustainability factors.

Thereafter, a diagrammatic presentation of the framework for SMME support strategies was presented (Figure 6.1). The framework illustrates the association between the specific support strategy, and the specific SMME support strategy. The chapter concluded with an interpretation of the results in terms of the framework for SMME support strategies.

This chapter (Chapter 7) provides a summary of the research, the research objectives are revisited, and the research hypotheses are supported. Thereafter, the significance of the study is discussed, and is followed by the theoretical, methodological, and practical implications of the study. Limitations of the study are explained, and recommendations are presented. The chapter concludes with suggestions for further research.

7.3 RESEARCH OBJECTIVES REVISITED

Table 7.1 revisits the primary and secondary objectives of the study, and is presented in conjunction with the supporting literature, and the main findings of the study.

Table 7.1: Revisiting the research objectives, supporting literature, and the main findings of the study

Primary/ Secondary objective	Literature overview	Main findings
<p>To develop a framework of support strategies for SMMEs in the Northern Cape province, South Africa</p>	<p>The literature confirmed that networking can assist SMMEs to sustain their businesses (Munyanyi & Pooe, 2019: 8; Neghabi & Anoosheh, 2020: 2; Manaf <i>et al.</i>, 2021: 1156). Networks also help the SMME owner/manager to build relationships with relevant stakeholders and enhance manager competencies (He <i>et al.</i>, 2020: 979; Mlotshwa & Msimango-Galawe, 2020: 10; Udimal <i>et al.</i>, 2021: 1).</p> <p>In terms of collaboration with other SMMEs, the literature confirmed that collaboration is advantageous to SMMEs (Thomas, 2016: 35; Adinolfi <i>et al.</i>, 2018: 94).</p> <p>SMMEs collaborating with large organisations can gain experience from these large organisations (Tajeddini & Ratten, 2020: 29; Wright, 2019: 2). However, some SMMEs find it hard to collaborate with large organisations (Cant <i>et al.</i>, 2015: 444; April & Dharani, 2021: 244).</p> <p>SMMEs can also use collaboration as a mechanism to support their businesses (Allgén & Schreurs, 2021: 38; Tajeddini & Ratten, 2020: 4; Uko <i>et al.</i>, 2021: 1).</p> <p>The literature supports the advantages of positive stakeholder relations (Jang <i>et al.</i>, 2017: 17).</p> <p>Stakeholder relationships provide opportunities to align business practices with societal needs and expectations, ensuring long-term sustainability, and shareholder value (Erasmus <i>et al.</i>, 2020: 115; Leckel <i>et al.</i>, 2020: 24).</p> <p>Incubation programmes offer services to SMMEs to ensure their sustainable development</p>	<p>The main findings in this regard are presented in Chapter 6 (Figure 6.1).</p> <p>The researcher proposes a framework for SMME support strategies.</p> <p>The framework highlights and supports the building blocks for SMMEs to use, namely, networking, collaboration, stakeholder relations, incubation programmes, mentorship, CSR, SMME barriers (financial and market access, and a lack of infrastructure), and limitations and sustainability factors.</p>

Primary/ Secondary objective	Literature overview	Main findings
	<p>(Theodorakopoulos <i>et al.</i>, 2014: 602-622; Romein & Trip, 2017: 435). Business incubation plays a significant role in the development of entrepreneurship (Adelekan & Eze, 2020: 287).</p> <p>Mentorship programmes are available to SMMEs and assist with long-term sustainability strategies (Willemse, 2018: 94; Van der Spuy, 2019: 1).</p> <p>Guidance from experienced mentors can provide SMMEs with the ability to make independent decisions and become more creative and innovative (Baluku <i>et al.</i>, 2020: 13).</p> <p>CSR is not popular among SMMEs but is worth investigating when the advantages are considered (Amaeshi <i>et al.</i>, 2016: 30; Cassar & Meier, 2018: 219; Erasmus <i>et al.</i>, 2020: 110).</p> <p>CSR can aid to the development of SMMEs, which will lead to growth and sustainability (Ahmad <i>et al.</i>, 2019: 209; Erasmus <i>et al.</i>, 2020: 111).</p> <p>Barriers to SMMEs in this study refer to financial and market access, and a lack of infrastructure.</p> <p>Financial access is vital for the growth and sustainability of SMMEs (Alharbi <i>et al.</i>, 2018: 5118; Flaminiano & Francisco, 2021: 10). SMMEs need access to finance for their daily operations and efficiency of the business (Ophelia <i>et al.</i>, 2021: 195) as SMMEs have various needs (Kulkarni, 2020: 8).</p> <p>Market access allows SMMEs to present and sell their products, not only locally but also internationally (Knight, 2020: 11). The comfort of utilising other markets</p>	

Primary/ Secondary objective	Literature overview	Main findings
	<p>encourages SMME competitiveness (Christianty & Hidayati, 2020: 100).</p> <p>Infrastructure is regarded as the catalyst for economic development and growth for a country (Nazir & Khan, 2022: 13). It provides businesses and people with important services, such as connectivity, electricity, water lines, and roads (Khan, 2022: 38; Ferejo <i>et al.</i>, 2022: 1528).</p> <p>Factors that limit SMMEs sustainability can be internal or external, and SMME owners should have a preventative approach towards these factors (SEDA & DSBD, 2019: 10; Alayón <i>et al.</i>, 2022: 1; Martins <i>et al.</i>, 2022: 20). SMMEs should be aware of external factors, as they can become new opportunities for SMMEs (Nieuwenhuizen, 2019: 21).</p>	
<p>To investigate which support strategies are in place and can be further explored to grow and sustain SMMEs in the Northern Cape province.</p>	<p>Business incubation services are available for SMMEs. Business incubation supports SMME start-ups, as well as the developmental stages of SMMEs (Guerrero <i>et al.</i>, 2018: 151; Li <i>et al.</i>, 2019: 2). Technology incubation services, as well as incentives for implementation, are also part of the services that support agencies offer to SMMEs (SEDA, 2021: 29).</p> <p>Governments should provide access to funds through government guarantees of commercial bank loans (Onyeiwu & Nkoyo, 2020: 15). Bank loans can build SMMEs' financial capacity through reinvesting of the profits (Hagin & Caesar, 2021: 16).</p> <p>Non-financial support and financial support are available to SMMEs (SEDA, 2019: 25; IDC, 2018: 6).</p>	<p>Question 5 of the interview guide (qualitative phase) investigated the kind of support that SMMEs receive from support agencies.</p> <p>The support strategies highlighted were incubation services, loans to businesses and equity, non-financial support, training, business development projects, and social media (Figure 5.4).</p>

Primary/ Secondary objective	Literature overview	Main findings
	<p>There are training and business development programmes that are available as support programmes to SMMEs (SEDA, 2021: 29).</p> <p>Social media provides networking, marketing, and advertising opportunities to SMMEs (Oji <i>et al.</i>, 2017: 4; Tiwasing, 2021: 1892). Social media provides a platform to SMMEs where they can reach their potential customers, and ultimately, increase their profits (Thaha <i>et al.</i>, 2021: 12; Virglerová <i>et al.</i>, 2022: 268).</p>	
<p>To identify the factors that limit SMMEs in the Northern Cape province from sustaining their businesses.</p>	<p>The literature states that SMME support agencies are disconnected and not aligned to the needs of SMMEs (Bartik <i>et al.</i>, 2020: 17656; Song <i>et al.</i>, 2020: 2; Omar <i>et al.</i>, 2020: 148; Kalemli-Özcan <i>et al.</i>, 2021: 32).</p> <p>Internal factors that inhibit business sustainability refer to the training and education of an entrepreneur, the inherent passion for entrepreneurship, industry knowledge, lack in market intelligence and product acceptability (Debarliev & Janeska-Iliev, 2015: 11; Manzoor <i>et al.</i>, 2021: 20; Matekenya & Moyo, 2022: 452).</p> <p>External factors that affect the sustainability of a business refers to funding, strong business competition, infrastructural problems, governmental policies and procedures and technological challenges (Alayón <i>et al.</i>, 2022: 1; Mokoena & Liambo, 2023: 341).</p>	<p>The results show that there is an association between Support strategies and Limitations and sustainability (Section 5.7).</p> <p>H1₁ also shows there is a significant association between Support strategies, and Limitations and sustainability (Section 5.7).</p> <p>The results also prove there is a negative association between Support strategies, and Sustainability and limitations (Section 5.7).</p> <p>Factors contributing to SMME sustainability are not met by the support strategies; hence, the negative association as shown by H1₁ (Section 5.7).</p> <p>These factors are highlighted in Figure 5.9 and are associated with low production density, lack of business culture intelligence, lack of training, cheap funding, a lack of industry knowledge, adversely distributed, and lack of market intelligence (Figure 5.9).</p>

Primary/ Secondary objective	Literature overview	Main findings
<p>To determine how SMMEs in the Northern Cape province can overcome barriers to financial access, market access and a lack of infrastructure.</p>	<p>The literature (Section 3.4) affirmed that the government plays a pivotal role in assisting SMMEs to get the necessary funding assistance (Onyeiwu & Nkoyo, 2020: 15). Strategies to ease SMMEs' access to finance include the development of credit information or SMMEs, and the development of a sustainable credit guarantee scheme (Yoshino & Taghizadeh-Hesary, 2018: 15; Onyeiwu & Nkoyo, 2020: 15) in partnership with informal finance lenders (Asah <i>et al.</i>, 2020: 8).</p> <p>The literature further elaborated that SMMEs need to invest in information technology education to allow for easier access to markets (Afolayan & De la Harpe, 2020: 697). Section 3.4.2.2 explains how SMMEs can combat the barriers to market access through appropriate marketing strategies (Van Scheers & Makhitha, 2016: 248; Van Scheers, 2018: 167; Makhitha, 2019: 147). Moreover, employing internationalisation strategies, can aid to combat market access challenges through the employment of an internationalisation strategy (Calheiros-Lobo <i>et al.</i>, 2023: 14).</p> <p>Section 3.4.3.3 explained that the government plays a key role in the development of SMME infrastructure, and their support cannot be over-emphasised. This support includes the availability of land, policies, regulation, electricity, transport, telecommunication and water and sanitation (Kibuuka & Tustin, 2019: 43; Mavrodieva <i>et al.</i>, 2019: 45; Mugo <i>et al.</i>, 2019: 146; Budiyanti <i>et al.</i>, 2021: 391, Olaore <i>et al.</i>, 2021: 63). Synergies between governmental role-players, SMMEs and SMME support agencies are essential in combatting the challenges</p>	<p>The results of the study show there is an association between Support strategies and Barriers to SMMEs (Section 5.7).</p> <p>H2₁: shows there is a significant association between Support strategies, and Barriers to SMMEs (Section 5.7).</p> <p>The results prove that there is a negative association between Support strategies, and Barriers to SMMEs (Section 5.7).</p> <p>SMMEs could overcome the barriers to financial access through compliance, training skills, cash flow, proper planning, and financial management skills (Figure 5.15).</p> <p>The barriers to market access were highlighted as proper networking, competition, collaboration, engaging in supplier development programmes, using free online services, lack of potential buyers, and improved quality of the product (Figure 5.17).</p> <p>The barriers to infrastructure were highlighted as transport infrastructure, online business, cloud services, lack of facility, accountability of cost, policy issues, and lack of affordability (Figure 5.16).</p>

Primary/ Secondary objective	Literature overview	Main findings
	posed by lack of infrastructure (Luo & Xu, 2018: 268; Khambule, 2020: 98).	

Source: Researcher's own compilation

7.4 RESEARCH HYPOTHESES SUPPORTED

This section presents the tested hypotheses. The hypotheses were tested using Pearson's correlation coefficient (Table 5.8). Table 7.2 presents the findings of the hypotheses.

Table 7.2: Acceptance or rejection of the hypotheses

Hypothesis		Outcome
H1 ₀	There is not a significant association between support strategies, and limitations and sustainability.	Rejected
H1 ₁	There is a significant association between support strategies, and limitations and sustainability.	Accepted
H2 ₀	There is not a significant association between support strategies, and barriers to SMMEs.	Rejected
H2 ₁	There is a significant association between support strategies, and barriers to SMMEs.	Accepted
H3 ₀	There is not a significant association between barriers to SMMEs, and limitations and sustainability.	Rejected
H3 ₁	There is a significant association between barriers to SMMEs, and limitations and sustainability.	Accepted

7.5 SIGNIFICANCE OF THE STUDY

The significance of the research includes the development of a framework for SMME support strategies. The purpose of the framework is to assist SMMEs and SMME support agencies to ensure the sustainability of SMMEs in the Northern Cape province. The framework reinforces the existing support interventions and strategies for SMMEs that are utilised to grow and sustain them.

The results of the study highlighted the factors that limit SMMEs in their attempts to become and remain sustainable. The framework (Table 6.1) will guide SMMEs and SMME support agencies in the implementation of a preventative approach towards the factors that limit SMMEs from remaining sustainable. The study also highlighted the main SMME barriers that hamper their survival. The barriers include financial and market access, and a lack of infrastructure. The findings therefore propose strategies to overcome these barriers.

SMMEs that adopt the framework for SMME support strategies (Table 6.1) will be exposed to regular networking, collaboration, stakeholder engagement, mentorship, and incubation programmes. SMMEs that improve on their involvement in networking, collaboration, stakeholder engagement, mentorship, and incubation programmes will be more sustainable. If SMME support agencies adopt the framework for SMME support strategies (Table 6.1), it will strengthen their existing strategies and create platforms where SMMEs can collaborate and engage regularly with their stakeholders.

Support agencies will be able to guide SMMEs on corporate socially responsible business practices. In this process, SMME support agencies will be in a better position to allocate their funds and resources more efficiently and effectively, as their focus will be on the actual needs of SMMEs. Support agencies will also be able to assist SMMEs during the various stages of their development. Furthermore, if support agencies and SMMEs adopt and implement the framework, improved synergies will be created between SMMEs, their support agencies, role players from government, and all stakeholders involved in SMME development.

7.6 THEORETICAL, METHODOLOGICAL AND PRACTICAL IMPLICATIONS

The implications for theory, methodology and practice, as identified in this study, are presented in the following sections.

7.6.1 Implications for theory

The literature has been empirically tested and evaluated. The literature further confirmed that support is provided to SMMEs by the government in the form of incubation programmes, platforms for collaboration, exposure to markets, funding, mentorship, and business coaching. However, the SMMEs are sometimes unaware of the services provided by SMME support agencies, while the support agencies are not up to date with the actual needs of SMMEs.

SMME support strategies, such as CSR, stakeholder engagement, and networking are regarded by SMMEs as unimportant. The study therefore provides new insight to SMMEs on CSR, stakeholder engagement, and networking. The factors that limit SMMEs in the Northern Cape province to be sustainable are highlighted in Figure 5.9. Low production density, lack of business culture intelligence, lack of training, cheap

funding, a lack of industry knowledge, adversely distributed, and lack of market intelligence, are confirmed by the literature and therefore support the findings. The literature proposed that strategies to address SMME sustainability include information availability, partnerships, government support, the required skills and training for SMME owners/managers, cautiousness in the business environment, and the technological advancement of SMMEs.

In terms of SMME barriers, the study focused on financial and market access, and a lack of infrastructure. The literature highlights strategies, such as government support, skills training, internal control systems and credit guarantee schemes to overcome barriers to finance. Furthermore, strategies such as product innovation and technological advancement for SMMEs have been highlighted to overcome the barriers to market access. In terms of barriers as a result of lack of infrastructure, the literature highlights cluster synergies between stakeholders and the building of digital infrastructure as some of the strategies that SMMEs can employ to overcome these barriers.

The results of this study contributed to theory by identifying three constructs, namely, support strategies, limitations and sustainability, and barriers to SMMEs.

7.6.2 Implications for methodology

Through the use of the research survey, the researcher identified the three constructs, namely, Support strategies, Limitations and sustainability, and Barriers to SMMEs. From the interviews conducted, the researcher could determine the support strategies that are in place for SMMEs, and how they could grow and become more sustainable. Moreover, the factors that limit SMMEs in the Northern Cape province in sustaining their businesses, as well as how they can overcome the barriers, namely, financial and market access, and a lack of infrastructure, were also determined. Furthermore, through the mixed methodological approach, firstly, a framework was developed for SMME support strategies; and secondly, it was possible to answer all the research questions. It also gave more insight into support agencies, and how their operations affect SMMEs in the Northern Cape province.

From the quantitative phase (questionnaires) of the study, participants (SMMEs) could share their perspectives on support strategies for SMMEs (Section B), limitations and sustainability (Section C) and barriers to SMMEs (Section D). The findings confirmed

that the support provided to SMMEs do not address the factors that limit the sustainability of SMMEs (H1₁, Section 5.7). Furthermore, the support that is provided to SMMEs does not overcome the barriers (financial access, market access and lack of infrastructure) to SMMEs (H2₁: Section 5.7). Limitations and sustainability and Barriers to SMMEs influence each other directly (H3₁: Section 5.7).

From the qualitative phase (interview guide), participants (SMME support agencies) could share their perspectives on the support for SMMEs (Section B); factors limiting SMMEs (Section C); barriers to finance, infrastructure, and market access (Section D); and strategies to support SMMEs (Section E). The findings confirm that the support agencies experience some challenges, such as limited resources, political mandates, entrepreneurial qualities of SMME owner/manager and proximity challenges in their support to SMMEs, and that they could improve on the services provided to SMMEs in the Northern Cape province.

7.6.3 Implications for practice

It was found from the literature (Section 2.7.5) that SMMEs should work in partnership with existing SMME support agencies and engage in their initiatives. SMME owners/managers should ensure that they enhance their skills and training on how to run a business successfully. SMMEs should consider the business environment in which they operate before they make decisions regarding their business. SMMEs must also adopt digital literacy and e-purchasing/online platforms to conduct their business endeavours.

Section 3.4.3.3 of the literature emphasised that SMME support agencies should support SMMEs with the necessary infrastructure that is required for the daily operations of their businesses. Section 2.6.2 of the literature indicated that it is pivotal for SMME support agencies to improve on the support they provide to SMME, to ensure that they get the support they need. SMME support agencies should also focus more on their relationship with SMMEs (through regular engagement), to establish trust from both parties.

The findings of the study provided some practical suggestions for SMMEs and support agencies. SMMEs in the Northern Cape province will be able to use the framework (Figure 6.1) to incorporate it into their overall business strategies. The implementation

suggestions of the framework for SMME support strategies (Table 6.1) could enhance the survival and sustainability of SMMEs.

SMMEs should realise that the support provided by the support agencies does not necessarily implicate funding, and that there are other ways that support could be provided to SMMEs, such as networking, collaboration, stakeholder relations, incubation, mentorship, and CSR (and as highlighted in Figure 6.1). Support agencies could therefore improve on the support provided to SMMEs, namely, incubation services, loans to businesses and equity, non-financial support, training, business development projects, and social media (and as shown in Figure 5.4).

Private and government support agencies, and policymakers may use the literature and the framework (Figure 6.1) to incorporate it in their current SMME support policies and procedures. The successful implementation of the framework will ensure the sustainability of SMMEs, contribute to job creation, alleviate poverty, and improve the overall economic conditions in the Northern Cape province.

7.7 LIMITATIONS OF THE STUDY

The following limitations were identified for the current study:

- Limited recent literature was available on SMMEs in the Northern Cape province, and specifically on networking, stakeholder engagement/relations, collaboration, mentorship, sustainability, and limitation factors. Research conducted in the Northern Cape province is mainly presented as annual reports from government departments, such as NCEDA, DEDAT and SEDA. In addition, the literature on incubation mainly focused on SMME incubation centres. Limited research was also available on how SMME support agencies advertise their products and services to SMMEs.
- The provincial DEDAT office in the Northern Cape province did not share their database of SMMEs with the researcher. The researcher received a telephonic phone call from a representative of the provincial DEDAT office which informed the researcher that he could not provide the researcher with information from their database, due to the Protection of Personal Information Act, no 4 of 2013. After the researcher made reference to the gatekeepers' (permission) letter, the official confirmed that they were in the process of compiling the database in the province,

but he would share the details of five businesses. However, this also did not happen. The researcher therefore had to change from using an electronic (online) questionnaire format to hand delivered questionnaires in some cases. Subsequently, the researcher had to appoint three fieldworkers.

- Some participants had a negative attitude about participating in the study and questioned how the research could assist and/or benefit them.
- Furthermore, the researcher also had time and budget constraints, as the researcher is a full-time employee and had to travel far distances to collect data.

7.8 RECOMMENDATIONS

The following recommendations address the government and incubation centres, SMME support agencies and SMMEs:

The government and incubation centres

The government should ensure that adequate SMME support policies for SMMEs are in place. Policymakers should design or review policies which focus on factors that promote growth and development of enterprises (Mohammed & Bunyaminu, 2021: 11-12). These policies should include digital technology and how SMMEs can accept and adopt it (Gaglio *et al.*, 2022: 9-10). There should be continuous engagement with banks and stakeholders to ensure workshops are held that can facilitate SMMEs in strengthening their financial management skills, and marketing and pricing strategies (Gakpo, 2021: 19-20). It is also recommended that the government should create an environment where SMMEs can have access to the basic infrastructure required for their businesses to enable them to efficiently conduct their daily operations (Mugo *et al.*, 2019: 146; Olaore *et al.*, 2021: 63). The government is further encouraged to invest in digital infrastructure, in order to create more opportunities for SMMEs (Mbuyisa, 2017: 248; Chin *et al.*, 2021: 9; Istifadah & Tjaraka, 2021: 419).

The government could, at all levels, establish additional incubation centres and provide adequate funding for the operations of existing incubation centres. Furthermore, entrepreneurs should take advantage of the services offered by incubation centres, as they provide an easy, flexible, and inexpensive way of acquiring the required skills. To strengthen incubators, consider good coordination of all efforts performed by incubators to maximise results, as advocated by Chao (2021: 234).

Improved collaboration among incubation facilities should be encouraged at the national level to increase the level of knowledge-sharing, and an improved readiness of the government to approve practice-based entrepreneurial programmes. Government-backed (supported) incubators should also be restructured to allow for increased autonomy, and government procurement processes should allow more flexibility by promoting transactions with start-up businesses.

SMME support agencies

SMME support agencies should consider incorporating the framework for SMME support strategies (Table 6.1) in their overall support programmes. They agencies could also consider upgrading their equipment (such as digital infrastructure), revise and update their existing products and services to meet the needs of SMMEs, enhance their communication with SMMEs, and become more visible in the local communities.

It is also recommended that they improve their support to SMMEs through monitoring the performance of SMMEs, and focus more on the quality of their services, rather than the quantities delivered (Mdlalose, 2019: 75; Kelly *et al.*, 2021: 78). Furthermore, they should also not support SMMEs based on 'political mandates', as this may influence their support interventions (Aluko, 2022: 102; Farisani, 2022a: 8).

SMMEs and support agencies

SMMEs in the Northern Cape province should realise that it is their responsibility to obtain the required support from the support agencies, if, and when required. SMMEs should acknowledge that the support is not always in terms of financial assistance, but they could get support related to other aspects also, such as, collaboration, networking, stakeholder relations, mentoring, incubation programmes, and CSR.

The researcher recommends that the framework for SMME support strategies developed by the study (Figure 6.1) should be used by SMMEs, SMME support agencies, and role players from government departments as it will have a significant impact on the development of SMMEs, their sustainability, and the support required by their businesses. The implementation suggestions (Table 6.1) will also assist SMMEs with the successful implementation of strategies which will ultimately enhance their overall survival and sustainability.

Furthermore, business finance education should be provided to SMME owners/managers. It will assist them to understand the best practices to manage and invest the funds obtained from financial institutions and will ensure that such funds are not diverted (Hakim *et al.*, 2018: 4; Ye & Kulathunga, 2019: 14; Flaminiano & Francisco, 2021: 11). It is also suggested that a national policy framework be developed by the government, in collaboration with banks, for SMMEs and their financial activities and needs (Agyapong, 2021: 154).

SMMEs should explore and adopt digital marketing (Thaha *et al.*, 2021: 4), this will assist them in gaining easier access to markets. Digital marketing will provide a platform for SMMEs, where they can monitor and provide for all the needs and desires of potential consumers. Digital marketing also provides information to potential clients regarding products and services. Furthermore, it is recommended that the government establish permanent hubs where SMMEs can be exposed to internationalisation (Zondi, 2017: 627). This will encourage SMMEs to explore the option of exports (Christianty & Hidayati, 2020: 102; Lee, 2021: 36).

SMME support agencies should incorporate the support of infrastructure into their overall objectives for SMMEs (Khambule, 2020: 98).

7.9 AREAS FOR FURTHER RESEARCH

The following areas for further research are proposed:

- Generalisability of the research cannot be done as the focus of the study was only on the Northern Cape province. Further research could therefore include other provinces in South Africa, or other African or developing countries, to confirm if the same framework could be implemented with success.
- A comparative study could be conducted between SMMEs and large businesses, to determine how large businesses could interpret and implement the framework (Table 6.1).
- The same study could also be reproduced after a period of time to confirm if the SMMEs who have implemented the framework (Table 6.1), have made some improvements in terms of their sustainability and growth.

- Furthermore, further research could focus on SMME support agencies, and evaluate the success of their implementation strategies to support SMMEs in South Africa.
- Additional and updated research and dissemination on incubators is required.
- Finally, research could be conducted to establish how technology incubation could propel further entrepreneurship development in the various provinces of South Africa.

7.10 CONCLUSION

The primary objective of the study was to develop a framework of support strategies for SMMEs in the Northern Cape province. The secondary objectives of the study were to investigate which support strategies are in place and can be further explored to grow and sustain SMMEs in the Northern Cape province, to identify the factors that limit SMMEs in the Northern Cape province from sustaining their businesses, and to determine how SMMEs in the Northern Cape province can overcome barriers to financial access, market access and a lack of infrastructure.

The literature confirmed that there is existing support for SMMEs, such as, training and development, incubation services, mentoring, financial and non-financial support that is available to ensure their survival. The literature acknowledged that there are internal/external factors that limit SMMEs from being sustainable (entrepreneurial competency, retaining labour, lack in finance, lack of infrastructure, lack in modern-day technology, political challenges, globalisation) affecting SMMEs' sustainability.

Furthermore, the literature indicated interventions to address the barriers experienced by SMMEs. These barriers refer to financial access, market access and lack of infrastructure. In terms of financial access, the government, skills and training, finance and digital finance have been highlighted as possible strategies to overcome this barrier. The section related to the barriers to market access highlighted the government, technology, and internationalisation/exports as possible strategies to overcome this barrier. A lack of infrastructure could be overcome by government actions, and the exploration of digital infrastructure.

This study discovered that the support provided to SMMEs is not necessarily aligned with the actual needs of SMMEs. It was also found that there is a negative association

between Support strategies and Barriers to SMMEs. Lastly, the results proved that the Barriers to SMMEs and Limitations and sustainability are reinforcing each other.

To address this misalignment between SMMEs and the support provided to SMMEs by the SMME support agencies, the researcher developed a framework (Table 6.1), which consisted of various building blocks that SMMEs and SMME support agencies could utilise to cover this gap. The framework (Table 6.1) encapsulated support strategies, such as networking, collaboration, stakeholder relations, incubation, mentorship, CSR, SMME barriers, and limitations and sustainability factors.

SMMEs are the cornerstones of the South African economy, and without the relevant support they will not develop, survive, and flourish. The implementation of efficient and relevant support strategies will therefore enhance their growth, survival, and sustainability.

REFERENCES

- Abdulhamid, A.A., Ango, Y. & Abubakar, H. 2023. Social capital and the performance of small and medium enterprises in kaduna metropolis. *Gusau Journal of Business Administration*, 2(1): 72-84.
- Abraham, F. & Schmukler, S.L. 2017. *Addressing the SME finance problem*. World Bank research and policy briefs, (120333). Available at: <https://documents1.worldbank.org/curated/en/809191507620842321/pdf/Addressing-the-SME-finance-problem.pdf> [Accessed: 23 December 2021].
- Abrahams, D. 2019. Transformation of the tourism sector in South Africa: A possible growth stimulant? *GeoJournal of Tourism and Geosites*, 26(3): 821-830.
- Abu-Rumman, A., Al Shraah, A., Al-Madi, F. & Alfalah, T. 2021. Entrepreneurial networks, entrepreneurial orientation, and performance of small and medium enterprises: Are dynamic capabilities the missing link? *Journal of Innovation and Entrepreneurship*, 10(29): 1-16.
- Acharyya, R. & Bhattacharya, N. 2019. *Research methodology for social science*. India: Routledge.
- Adams, K.A. & Lawrence, E.K. 2019. *Research methods, statistics and applications*. 2nd edition. London: SAGE.
- Adelekan, S.A. & Eze, B.U. 2020. Technology incubator and entrepreneurship development. In S.O. Atiku (Ed.). *Human capital formation for the fourth industrial revolution*, Hershey, USA: IGI Global, 286-304.
- Adelekan, S.A., Majekodunmi, S.A. & Omotayo, A.O. 2018. Impact of entrepreneurship development programme on economic development of Lagos State, Nigeria. *Journal of Business and Management*, 20(9): 74-81.
- Adeyele, J.S. 2018. Financial institutions' criteria and mechanisms in financing small and medium enterprises in Plateau state, Nigeria. *Ekonomski Horizonti*, 20(2): 109-125.
- Adhikari, D.B., Shakya, B., Devkota, N., Karki, D., Bhandari, U., Parajuli, S. & Paudel, U.R. 2021. Financial hurdles in small business enterprises in Kathmandu Valley. *Modern Economy*, 12(6): 1105-1118.
- Adinolfi, N.C., Jacobs, M. & Tichaawa, T. 2018. Unpacking factors limiting and promoting black-owned SMMEs to participate actively within the tourism value chain in South Africa. *Africa Insight*, 48(3): 88-104.
- Afolayan, A.O. & De la Harpe, A.C. 2020. The role of evaluation in SMMEs' strategic decision-making on new technology adoption. *Technology Analysis and Strategic Management*, 32(6): 697-710.

- Agbenyegah, A.T. 2013. Challenges facing rural entrepreneurship in selected areas in South Africa. Unpublished PhD thesis. North-West University, Potchefstroom.
- Aguilera, R.V., Desender, K., Bednar, M.K. & Lee, J.H. 2015. Connecting the dots: Bringing external corporate governance into the corporate governance puzzle. *The Academy of Management Annals*, 9(1): 483-573.
- Agwa-Ejon, J.F. & Mbohwa, C. 2015. The impact of research and innovation on SMMEs in Gauteng Province South Africa. In: Ramjugernath, D. *ICIE 2015 3rd International Conference on Innovation and Entrepreneurship*. Academic Conferences and Publishing International Limited: United Kingdom. 1-9
- Agyapong, D. 2021. Review of entrepreneurship, micro, small and medium enterprise financing schemes in Ghana. In S. Dobson, P. Jones, D. Agyapong & G. Maas (Eds.). *Enterprising Africa: Transformation through entrepreneurship*. New York: Routledge. 142-157.
- Ahmad, A.J., Bhatt, P. & Acton, I. 2019. *Entrepreneurship in developing and emerging economies*. London: SAGE.
- Ahmad, S.H. 2019. *Writing a theoretical framework for a PhD thesis. How important is it?* Available at: <https://exploringacademia.com/writing-a-theoretical-framework-for-a-phd-thesis-how-important-it-is/> [Accessed: 29 December 2023].
- Ajjawi, R., Crampton, P.E.S. & Rees, C.E. 2018. What really matters for successful research environments? A realist synthesis. *Medical Education*, 52(9): 936–950.
- Akhtar, M.I. 2016. *Research design: Research in social science: Interdisciplinary perspective*. Available at: <https://www.researchgate.net/publication/308915548> [Accessed: 10 January 2023].
- Aladejebi, O. 2020. Managing small businesses in Nigeria during Covid-19 crisis: Impact and survival strategies. *International Organisation of Scientific Research Journal of Business and Management*, 22(8): 24-34.
- Alagpuria, M. 2021. Sustainable financing for the entrepreneurship continual growth: A gap analysis on small and medium enterprises in India. *Virtual Economics*, 4(2): 105-119.
- Alayón, C.L., Säfsten, K. & Johansson, G. 2022. Barriers and enablers for the adoption of sustainable manufacturing by manufacturing SMEs. *Sustainability*, 14(4): 1-34.
- Albitz, B., Avery, C. & Zabel, D. 2017. *Leading in the new academic library*. New York, NY: ABC-CLIO.

- Albort-Morant, G. & Oghazi, P. 2016. How useful are incubators for new entrepreneurs? *Journal of Business Research*, 69(6): 2125-2129.
- Albort-Morant, G. & Ribiero-Soriano, D. 2016. A bibliometric analysis of international impact of business incubators. *Journal of Business Research*, 69(5): 1775-1779.
- Al-Fadly, A. 2020. Impact of Covid-19 on SMEs and employment. *Entrepreneurship and Sustainability Issues*, 8(2): 629-648.
- Alharbi, R.K., Yahya, S. & Ahmed, E.R. 2018. Characteristics of manager's and SMEs performance: The role of access to finance as a moderator. *International Journal of Engineering and Technology*, 7(4): 5115-5119.
- Alkahtani, A., Nordin, N. & Khan, R.U. 2020. Does government support enhance the relation between networking structure and sustainable competitive performance among SMEs? *Journal of Innovation and Entrepreneurship*, 9(1): 1-16.
- Allgén, A. & Schreurs, Z. 2021. *Entrepreneurship in sub-Saharan Africa: Achieving impactful local outcomes through partnerships*. Unpublished Master's thesis. Uppsala University, Uppsala, Sweden. Available at: <http://www.diva-portal.org/smash/record.jsf?pid=diva2%3A1577879&dswid=9283> [Accessed: 3 December 2022].
- Almalki, S. 2016. Integrating quantitative and qualitative data in mixed methods research: Challenges and benefits. *Journal of Education and Learning*, 5(3): 288-293.
- Altnaa, U., Vasa, L. & Neszmélyi, G.I. 2021. The role of network ties on SMEs internationalisation process in the developing countries/emerging markets: A comparison between Mongolia, China, and Malaysia. *International Journal of Economics and Business Administration*, 9(1): 274-291.
- Aluko, T.O. 2022. Efficiency and competitiveness of a South Africa grant support programme for small, medium, and micro-sized enterprises. *Enterprise Development and Microfinance*, 33(2): 92-104.
- Amaeshi, K., Adegbite, E., Ogbechie, C., Idemudia, U., Seny-Kan, A.K., Issa, M. & Anakwue, O.I.J. 2016. Corporate social responsibility in SMEs: A shift from philanthropy to institutional works. *Journal of Business Ethics*, 138(2): 385-400.
- Amoah, J., Jibril, A.B., Luki, B.N., Odei, M.A. & Yawson, C. 2021. Barriers of SMEs' sustainability in sub-Saharan Africa: A pls-sem (partial least square and structural modelling) approach. *International Journal of Entrepreneurial Knowledge*, 9(1): 10-24.
- Andaleeb, S.S. & Hasan, K. 2016. *Marketing research: Strategic marketing management in Asia*. United Kingdom: Emerald Group Publishing Limited.

- Antunes, M., Dias, Á., Gonçalves, F., Sousa, B. & Pereira, L. 2023. Measuring sustainable tourism lifestyle entrepreneurship orientation to improve tourist experience. *Sustainability*, 15(2): 1-14.
- Antwi, S.K. & Hamza, K. 2015. Qualitative and quantitative research paradigms in business research: A philosophical reflection. *European Journal of Business and Management*, 7(3): 217–225.
- April, K. & Dharani, B. 2021. Diversity and entrepreneurship in South Africa: Intersections and purposive collaboration. In K. April & B. Zolfaghari (Eds.). *Value-driven entrepreneurship and societal impact: Setting the agenda for entrepreneuring across (Southern) Africa*. Johannesburg: Knowledge Resources (Pty) Limited, 241-254.
- Aregbeshola, R.A. 2017. *Principles of global business management*. Cape Town: Juta and Company (Pty) Ltd.
- Asah, F.T., Louw, L. & Williams, J. 2020. The availability of credit from the formal financial sector to small and medium enterprises in South Africa. *Journal of Economic and Financial Sciences*, 13(1): 1-10.
- Ashrafi, M., Magnan, G.M., Adams, M. & Walker, T.R. 2020. Understanding the conceptual evolutionary path and theoretical underpinnings of corporate social responsibility and corporate sustainability. *Sustainability*, 12(3): 1-17.
- Assensoh-Kodua, A. 2019. The resource-based view: A tool of key competency for competitive advantage. *Problems and Perspectives in Management*, 17(3): 143-152.
- Atah, C.A, UKah, T.A. 2021. Synergy and Collaboration among Business Educators in Universities in Cross River State, Nigeria. *International Journal of Education and Evaluation*, 7(3):149-159.
- Awa, H.O., Ukoha, O. & Igwe, S.R. 2017. Revisiting technology-organisation-environment theory for enriched applicability. *The Bottom Line*, 30(1): 2–22.
- Azimovna, M.S., Shokhrukhovich, U.F. & Sodirovich, U.B. 2022. Problems in the implementation of quality management systems in small business enterprises. *Eurasian Research Bulletin*, 7(1): 54-57.
- Babalola, S.S. & Agbenyegah, A.T. 2016. Rural entrepreneurship: An insight into impeding factors influencing micro-entrepreneurial growth. *Journal of Applied Business Research*, 32(6): 1751–1760.

- Babalwa, S.V.D. 2022. Significance of e-government services for small businesses in the city of Johannesburg. *Journal of South-West Jiaotong University*, 57(4): 208-222.
- Babariya, N.A. & Gohel, A.V. 2017. Research methodology: Design, method, and techniques. In A. Munigal (Ed.). *Scholarly Communication and the Publish or Perish Pressures of Academia*, 45-73. India: IGI Global.
- Bacon-Shone, J. 2015. *Introduction to quantitative research methods: A guide for research postgraduate students at The University of Hong Kong*. Hong Kong: Graduate School, The University of Hong Kong. Available at: [http://learn.lboro.ac.uk/pluginfile.php/1293/course/section/13864/Quantitative RM UG2014.pdf](http://learn.lboro.ac.uk/pluginfile.php/1293/course/section/13864/Quantitative%20RM%20UG2014.pdf) [Accessed: 4 April 2020].
- Bala, D., Gawuna, A.A. & Abdullahi, S. 2021. Contribution of small and medium scale business enterprises (SMEs) on economic development of Kano state. *International Journal of Advanced Academic Research*, 7(8): 1-14.
- Baloyi, F. & Khanyile, M.B. 2022. Innovative mechanisms to improve access to funding for the black-owned small and medium enterprises in South Africa. *The Southern African Journal of Entrepreneurship and Small Business Management*, 14(1): 1-14.
- Baluku, M.M., Matagi, L. & Otto, K. 2020. Exploring the link between mentoring and intangible outcomes of entrepreneurship: The mediating role of self-efficacy and moderating effects of gender. *Frontiers in Psychology*, 11(1556): 1-20.
- Baluku, M.M., Onderi, P. & Otto, K. 2021. Predicting self-employment intentions and entry in Germany and East Africa: an investigation of the impact of mentoring, entrepreneurial attitudes, and psychological capital. *Journal of Small Business & Entrepreneurship*, 33(3): 289-322.
- Barney, J.B. 1991. Firm resources and sustained competitive advantage. *Journal of Management*, 17(1): 99-120.
- Barney, J.B., Ketchen Jr, D.J. & Wright, M. 2021. Resource-based theory and the value creation framework. *Journal of Management*, 47(7): 1-20.
- Bartik, W., Bertrand, M., Cullen, Z., Glaeser, E.L., Luca, M. & Stanton, C. 2020. The impact of Covid-19 on small businesses' outcomes and expectation. *Proceedings of the National Academy of Sciences (PNAS)*, 117(20): 17656-17666.
- Bartlett, M.S. 1954. A note on the multiplying factors for various Chi square approximation. *Journal of the Royal Statistical Society*, 16(2): 296-298.

- Batmanabane, V. & Kfour, J. 2017. *Qualitative data collection interviews. An introduction to health services research*. Available at: https://trp.utoronto.ca/students2016/wp-content/uploads/sites/11/2016/09/Interviews-JK_VB-V7-March-1.pdf [Accessed: 3 May 2020].
- BER (Bureau for Economic Research). 2020. *SA economic outlook with special reference to the SMME sector and an updated quarterly report*. Available at: <http://www.seda.org.za/Publications/Publications/SA%20Economic%20Outlook%20December%202020.pdf> [Accessed: 15 February 2021].
- Berger, E.S. & Blanka, C. 2023. Comprehensive and multifaceted perspectives on sustainability, urban studies, and entrepreneurship. *Small Business Economics*, 1(1): 1-31.
- Berk, A. 2017. Small business social responsibility: More than size. *The Journal of Corporate Citizenship*, 67(1): 12-38.
- Besen-Cassino, Y. & Cassino, D. 2018. *Social research methods by example. Application in the modern world*. New York: Routledge.
- Beshir, F. 2022. The ongoing political crises and their impact on micro and small enterprises: A case study of Ethiopia. *Insights into Regional Development*, 4(3): 48-60.
- Bhorat, H., Asmal, Z., Lilenstein, K. & Van der Zee, K. 2018. *SMMEs in South Africa: Understanding the constraints on growth and performance*. Working Paper 201802, University of Cape Town, Development Policy Research Unit. Available at: <https://ideas.repec.org/p/ctw/wpaper/201802.html> [Accessed: 10 March 2023].
- Bian, J., Liao, Y., Wang, Y. & Tao, F. 2021. Analysis of firm CSR strategies. *European Journal of Operational Research*, 290(3): 914–926.
- Bimha, H. & Primrose, Z.J. 2021. The impact of Covid-19 on the small, medium and micro enterprises' sector in Cape Town, South Africa. *International Journal of Research in Business, Economics and Management*, 5(2): 1-22.
- Biswas, A., Srivastava, S. & Kumar, R. 2018. A study of the factors influencing the financing gap for the MSME sector. *International Journal of Management Studies*, 5(2): 69-80.
- Blaiki, N. 2018. Confounding issues related to determining sample size in qualitative research. *International Journal of Social Research Methodology*, 21(5): 635-641.
- Blanco-Mesa, F., Gil-Lafuente, A.M. & Merigo, J.M. 2018. Dynamics of stakeholder relations with multi-person aggregation. *Kybernetes*, 47(9): 1801-1820.

- Bojica, A.M., Estrada, I. & Mar Fuentes-Fuentes, M.D. 2019. In good company: When small and medium-sized enterprises acquire multiplex knowledge from key commercial partners. *Journal of Small Business Management*, 56(2): 294-311. doi: 10.1111/jsbm.12258.
- Borel-Saladin, J. & Petersen, I. 2022. *Boosting innovation in small informal businesses through collaboration*. (HSRC Policy Brief, December 2022. Available at: <https://repository.hsrb.ac.za/bitstream/handle/20.500.11910/19682/9812577.pdf?sequence=1> [Accessed: 20 May 2023].
- Bose, M.S. & Goyal, D. 2019. Critical success factors of agri-business incubators and their impact on business. *Custos E Agronegocio Online*, 15(1): 352-378.
- Boshoff, S. 2020. Managerial ethics and social responsibility. In J.A.A. Lazenby (Ed.). *General Management*. 2nd edition. Pretoria: Van Schaik. 68 – 92.
- Bosiu, T., Goga, S. & Nyamwena, J. 2023. *Scaling up South Africa's Black Industrialist Scheme (BIS): Opportunities and challenges*. CCRED-IDTT Working Paper 2023/03, University of Johannesburg. Available at: https://static1.squarespace.com/static/52246331e4b0a46e5f1b8ce5/t/64479730fb4daa17abd8cbc7/1682413368325/IDTT+2022-2023+WP3_BIS+scaling+up+.pdf [Accessed: 25 May 2023].
- Bosma, H., Ionescu-Somers, K. & Guerrero, S. 2021. *Global Entrepreneurship Monitor (GEM) 2020/2021 Global report*. Available at: <https://www.gemconsortium.org/file/open?fileId=50691> [Accessed: 15 July 2021].
- Botha, A., Smulders, S.A., Combrink, H.A. & Meiring, J. 2021. Challenges, barriers and policy development for South African SMMEs - Does size matter? *Development Southern Africa*, 38(2): 153-174.
- Bowmaker-Falconer, A. & Meyer, N. 2022. *Global Entrepreneurship Monitor South Africa*. Available at: http://www.seda.org.za/Publications/Publications/GEM-SA-National-Report_Online_July-2022.pdf [Accessed: 2 May 2023].
- Bozkurt, A., Karadeniz, A. & Kocdar, S. 2017. Social networking sites as communication, interaction, and learning environments: Perceptions and preferences of distance education students. *Journal of Learning for Development*, 4(3): 348-365.
- Bradley, N. 2010. *Marketing research: Tools and techniques*. 2nd edition. New York: Oxford University Press.
- Branson, R. 2019. Launching the Branson Centre of Entrepreneurship South Africa. *Virgin*, 11 November 2019. [blog]. Available at: <https://www.virgin.com/branson-family/richard-branson-blog/launching-branson-centre-entrepreneurship-south-africa> [Accessed: 14 September 2021].

- Brink, H., Van der Walt, C. & Van Rensburg, G.H. 2018. *Fundamentals of research methodology for healthcare professionals*. Cape Town: Juta.
- Brinkley, M.L. & Le Roux, I.L. 2018. Coaching as a support function for potential entrepreneurs. *Southern African Journal of Entrepreneurship and Small Business Management*, 10(1): 1-12.
- Brouthers, K.D., Geisser, K.D. & Rothlauf, F. 2016. Explaining the internationalisation of ibusiness firms. *Journal of International Business Studies*, 47(5): 513–534.
- Brown, R., Rocha, A. & Cowling, M. 2020. Financing entrepreneurship in times of crisis: Exploring the impact of Covid-19 on the market for entrepreneurial finance in the United Kingdom. *International Small Business Journal*, 38(5): 380-390.
- Bruwer, J., Perold, I. & Hattingh, C. 2020. *Probable measures to aid South African small medium and micro enterprises' sustainability, post Covid-19: A literature review*. Working paper BRS/2020/004. Social Sciences Research Network. Available at: https://www.academia.edu/45180321/Probable_measures_to_aid_South_African_Small_Medium_and_Micro_Enterprises_sustainability_post_COVID_19_A_literature_review_Working_paper_BRS_2020_004 [Accessed: 4 August 2021].
- Bruwer, J.P., Coetzee, P. & Meiring, J. 2018. Can internal control activities and managerial conduct influence business sustainability? A South African SMME perspective. *Journal of Small Business and Enterprise Development*, 25(5): 710-729.
- Bruwer, J.P. & Petersen, A. 2022. The perceptions of South African small, medium and micro enterprise management on occupational fraud risk, economic sustainability and key employee characteristics: What are the relationships? *Journal of Accounting, Finance and Auditing Studies*, 8(4): 29-58.
- Bryman, A., Bell, E., Hirschsohn, P., du Toit, J., Masenge, A., Van Aardt, I. & Wagner, C. 2018. *Research methodology: Business and management contexts*. 10th edition. Southern Africa: Oxford University Press.
- Budiyanti, E., Permana, S.H. & Rivani, E. 2021. Important points for developing SMEs' e-commerce towards Indonesia 4.0. In *4th International Conference on Sustainable Innovation 2020 - Accounting and Management (ICoSIAMS 2020)*, 388-392.
- Bushe, B. 2019. The causes and impact of business failure among small to micro and medium enterprises in South Africa. *Africa's Public Service Delivery and Performance Review*, 7(1): 1-26.
- Bvuma, S. & Marnewick, C. 2020. Sustainable livelihoods of township small, medium and micro enterprises towards growth and development. *Sustainability*, 12(8): 1-17.

- Byrd, M.J. 2018. *Small business management. An entrepreneur's guidebook*. 8th edition. New York: Mc-Graw Hill Education.
- Calheiros-Lobo, N., Vasconcelos Ferreira, J. & Au-Yong-Oliveira, M. 2023. SME internationalisation and export performance: A systematic review with bibliometric analysis. *Sustainability*, 15(11): 10-36.
- Cambridge Dictionary. 2020. *Agreement*. Available at: <https://dictionary.cambridge.org/dictionary/english/support> [Accessed: 25 June 2020].
- Camilleri, M.A. 2018. The SMEs' technology acceptance of digital media for stakeholder engagement. *Journal of Small Business and Enterprise Development*, 26(1). doi: 10.1108/JSBED-02-2018-0042.
- Cammayo, E.U. 2021. Correlation between marketing strategies and financial performance of micro, small, and medium enterprises in Isabela, Philippines. *Turkish Journal of Computer and Mathematics Education*, 12(10): 4211-4222.
- Cant, M.C. 2017. The availability of infrastructure in townships: Is there hope for township businesses? *International Review of Management and Marketing*, 7(4): 108–115.
- Cant, M.C., Wiid, J.A. & Hung, Y. 2015. Internet-based ICT usage by South African SMEs: Are the benefits within their reach. *Problems and Perspectives in Management*, 13(2): 444–451.
- Cassar, L. & Meier, S. 2018. Nonmonetary incentives and the implications of work as a source of meaning. *Journal of Economic Perspectives*, 32(3): 215–238.
- Cepel, M., Gavurova, B., Dvorsky, J. & Belas, J. 2020. The impact of the Covid-19 crisis on the perception of business risk in the SME segment. *Journal of International Studies*, 13(3): 248-263.
- Chakabva, O., Tengeh, R. & Dubihlela, J. 2021. Factors inhibiting effective risk management in emerging market SMEs. *Journal of Risk and Financial Management*, 14(6): 1-12.
- Chantamas, M. 2019. Developing a CSR definition and strategic model from the sufficiency economy philosophy. In R. Schmidpeter, N. Capaldi, O.I. Samuel & A.S. Herrera (Eds.). *International dimensions of sustainable management: latest perspectives from corporate governance, responsible finance and CSR*. Switzerland: Springer, 19-34.
- Chao, E. 2021. Role of incubation centres in support youth employment: An assessment of selected cases in Tanzania. In S. Dobson, P. Jones, D. Agyapong & G. Maas (Eds.). *Enterprising Africa: Transformation through entrepreneurship*. New York: Routledge, 222-235.

- Chikwira, C. & Rawjee, V.P. 2022. Innovative financing strategies in the small and medium business sector, tapping the right sources. *The Journal of Accounting and Management*, 12(3): 7-17.
- Chiloane-Tsoka, G.E. & Mazibuko, S.G. 2020. The business case for entrepreneurial and small business in emerging economies. In G.E. Chiloane-Tsoka & E.M. Rankhumise (Eds.). *Entrepreneurship and Small Business Management. An Emerging Economies Perspective*. Pretoria: Van Schaik, 4-11.
- Chimucheka, T. & Mandipaka, F. 2015. Challenges faced by small, medium and micro enterprises in the Nkonkobe Municipality. *International Journal of Economics and Business Research*, 14(2): 309-316.
- Chin, M.Y., Foo, L.P., Falahat, M. & Chin, H.C. 2021. Digital free trade zone in facilitating small and medium enterprises for globalisation: A perspective from Malaysia SMEs. *Business and Economic Research, Macrothink Institute*, 13(2): 40-52. Available at: <https://www.dpublication.com/wp-content/uploads/2021/05/6-2006.pdf> [Accessed: 13 December 2021].
- Christianty, R. & Hidayati, R. 2020. Strategy to increase the competitiveness of SMEs and their integration into global value chain. *The International Journal of Business Management and Technology*, 4(1): 97-103.
- Chuah, M.H. & Thurusamry, R. 2022. The relationship between architecture, social, law and market in determine challenges of big data analysis for Malaysia SMEs. *Cogent Business and Management*, 9(1): 1-11.
- Chukwuneme, E.P., Olaniyi, A.T. & Innocent, B. 2023. South African government palliative funds for SMMEs during Covid-19: Challenges of implementation and suggestions for improvement. *Journal of Accounting, Finance and Auditing Studies*, 9(2): 18-45.
- Clarke, A. & Ordonez-Ponce, E. 2017. City scale: Cross-sector partnerships for implementing local climate mitigation plans. *Public Administration Review*, 2(7): 25-28.
- Cohen, L., Manion, L. & Morrison, K. 2018. *Research methods in education*. 8th edition. London: Routledge.
- Coldwell, D., Venter, R., Joosub, T. & Duh, H. 2022. The tension between SMEs' growth and sustainability in emerging and developed countries' internationalisation: Towards a conceptual model. *Sustainability*, 14(8): 1-19.
- Cosenz, F., Rodrigues, V.P. & Rosati, F. 2019. *Dynamic business modeling for sustainability: Exploring a system dynamics perspective to develop sustainable business models*. doi: 10.1002/bse.2395.

- Costa, E., Soares, A.L. & De Sousa, J.P. 2017. Institutional networks for supporting the internationalisation of SMEs: The case of industrial business associations. *Journal of Business and Industrial Marketing*, 32(8): 1182-1202.
- Creswell, J.W. & Creswell, J.D. 2017. *Research design: Qualitative, quantitative, and mixed methods approaches*. California: SAGE Publications.
- Creswell, J.W. & Plano Clark, V.L. 2018. *Designing and conducting mixed methods research*. 3rd edition. Thousand Oaks: Sage Publications.
- Cronk, B.C. 2018. *How to use SPSS. A step-by-step guide to analysis and interpretation*. 10th edition. London: Routledge.
- Curtis, M. 2016. *Supporting small businesses in developing countries: Which programmes work and why?* Available at: <https://curtisresearch.org/wp-content/uploads/SupportingSmallBusinessesReport.pdf> [Accessed: 7 March 2021].
- Dagbelou, V.K., Adekambi, S.A. & Yabi, J.A. 2021. Growth of small and medium-sized agricultural enterprises and export market integration by small holder farmers. *Agro-Science*, 20(3): 1-8.
- Debarliev, S. & Janeska-Iliev, A. 2015. Factors affecting growth of small business: The case of a developing country having experienced transition. *European Scientific Journal*, 11(28): 1-28.
- DEDAT (Department of Economic Development and Tourism). 2016. *SMME failure in the Northern Cape: In-depth*. Available at: http://www.northern-cape.gov.za/dedat/index.php?option=com_phocadownload&view=category&download=20:smme-failure-in-the-northern-cape-an-in-depth-analysis-quarter-2-report&id=4:reports-and-research&Itemid=883 [Accessed: 26 March 2020].
- DEDAT. 2021. *Annual report for the year ended March 2021*. Available at: http://www.northern-cape.gov.za/dedat/index.php?option=com_phocadownload&view=file&id=204:annual-report-2021&Itemid=193 [Accessed: 29 May 2023].
- Demmatande, J. & Suaryana, G.N.A. 2021. Leverage and media exposure on corporate social responsibility disclosures (Empirical study on mining sector companies listed in Indonesia stock exchange 2015-2019). *American Journal of Humanities and Social Sciences Research*, 5(5): 524-530.
- Denysiuk, L. 2021. Success factors for corporate-startup collaboration. An exploratory study investigating corporate-startup collaborations in the Austrian financial sector. Master Thesis. Lauder Business School, Vienna.

- Depoy, E. & Gitlin, L. 2020. *Introduction to research. Understanding and applying multiple strategies*. 6th edition. St. Louis, Missouri: Elsevier.
- Devlin, A.S. 2018. *The research experience. Planning, conducting, and reporting research*. London: SAGE Publications.
- Dhliwayo, S.N.M.R. 2017. *Entrepreneurship skills*. Hatfield, Pretoria: Van Schaik Publishers.
- DiMaggio, P.J. & Powell, W.W. 1983. The iron cage revisited: Institutional isomorphism and collective rationality in organisational fields. *American Sociological Review*, 48(2): 147–160.
- Dlamini, T.M. 2020. Role of business incubation in sustaining small and medium enterprises in the kingdom of Eswatini. Unpublished doctoral thesis. Cape Peninsula University of Technology, Capte Town, South Africa.
- Doh, J., Husted, B.W. & Marano, V. 2019. *Corporate social responsibility in emerging markets*. In A. McWilliams, D.E. Rupp, D.S. Siegel, G.K. Stahl & D.A. Waldman (Eds.). *The Oxford Handbook of corporate social responsibility: psychological and organisational perspectives*. doi: 10.1093/oxfordhb/9780198802280.013.27.
- Dos Santos, A., Du Toit, J., Faasen, N., Quesada, L.L., Masenge, A., van Aardt, I., Wagner, C., Bryman, A., Bell, E. & Hirschsohn, P. 2021. *Research methodology. Business and management contexts*. 2nd edition. Cape Town: Oxford University Press.
- Dredge, D., Phi, G.T.L., Mahadevan, R., Meehan, E. & Popescu, E.S. 2019. *Digitalisation in tourism: In-depth analysis of challenges and opportunities. Executive agency for small and medium-sized enterprises*. European Commission. Available at: <https://ec.europa.eu/docsroom/documents/33163/attachments/1/translations/en/renditions/native> [Accessed: 10 March 2023].
- DSBD (Department of Small Business Development). 2017a. *Small business and cooperatives in South Africa: Annual Review 2016/2017*. Available at: <https://www.smallbusinessinstitute.co.za/wpcontent/uploads/2019/12/DSBDAnnual-Review-of-Small-Businesses-and-Cooperatives-compressed.pdf> [Accessed: 19 April 2021].
- DSBD. 2017b. *The study on the South African small enterprise eco-system*. Available at: http://www.dsbdb.gov.za/?page_id=3085 [Accessed: 19 April 2021].
- DSBD. 2019. *Revised schedule 1 of the national definition of small enterprise in South Africa*. Available at: https://www.gov.za/sites/default/files/gcis_document/201903/423041gon399.pdf [Accessed: 2 May 2023].

- DSBD. 2020. *2020-2025 Strategic Plan (Revised)*. Available at: <https://www.thepresidency.gov.za/sites/default/files/Stratategic%20Plan%202020%20-%202025.pdf> [Accessed: 6 March 2021].
- DSBD. 2022. *Annual report. 2021/2022 Financial year*. Available at: http://www.dsbd.gov.za/sites/default/files/2023-01/DSBD%202021-22%20Annual%20Report_Tabled-15%20September%202022_0.pdf [Accessed: 23 May 2022].
- DSBD. 2023. *SMMEs and co-operatives funding policy for South Africa*. Available at: <http://www.dsbd.gov.za/sites/default/files/legislation/Draft%20SMMEs%20and%20Co-operatives%20Funding%20Policy.pdf> [Accessed: 15 April 2023].
- Dubey, U., Kothari, D.P. & Awari, G.K. 2017. *Quantitative techniques in business, management and finance: A case study approach*. Boca Raton: Chemical Rubber Company (CRC) Press.
- Dubey, U.K.B. & Kothari, D.P. 2022. *Research methodology: Techniques and trends*. New York: Chapman and Hall/CRC.
- Duffett, R. & Cromhout, D. 2022. The influence of a student-led advertising agency service-learning project on smme client satisfaction: an expectancy–disconfirmation paradigm. *Education Sciences*, 12(12): 1-16.
- Duman, D.U., Giritli, H. & McDermott, P. 2016. Corporate social responsibility in construction industry: A comparative study between United Kingdom and Turkey. *Built Environment Project and Asset Management*, 6(2): 218-231.
- Duppati, G., Scrimgeour, F., Chancharat, S. & Kijkasiwat, P. 2021. Ethnic diverse and financing choices affecting of business survival: A case study of New Zealand small- and medium-sized enterprises. *Journal of Economics, Finance and Administrative Science*, 26(51): 160-174.
- Durst, S. & Gerstlberger, W. 2021. Financing responsible small and medium-sized enterprises: An international overview of policies and support programmes. *Journal of Risk and Financial Management*, 14(1): 1-23.
- Dutta, C. 2018. The role of business incubators in entrepreneurship development: A brief review of literatures. *Research Bulletin*, 44(1): 105-120.
- Dwyer, L.M. & Bernauer, J.A. 2014. *Quantitative research for the qualitative researcher*. USA: SAGE Publications.

- Elfring, T. & Hulsink, W. 2019. Dynamic networking by entrepreneurs: Collaborative efforts in developing opportunities and mobilising resources, In J. Reuer, S.F. Matusik & J. Jones (Eds.). *The Oxford Handbook of Entrepreneurship and Collaboration*. New York: Oxford University Press, 155-175.
- Elhusseiny, H.M. & Crispim, J. 2022. SMEs, barriers and opportunities on adopting industry 4.0: A Review. *Procedia Computer Science*, 196(1): 864-871.
- Ellis, P. 2016. The language of research (part 11) - Research methodologies: Interview types. *Wounds United Kingdom*, 12(4): 104-106.
- Engel, Y., Kaandorp, M. & Elfring, T. 2017. Toward a dynamic process model of entrepreneurial networking under uncertainty. *Journal of Business Venturing*, 32(1): 35–51.
- Enwereji, P.C. 2022. Impact of Covid-19 on SMMEs and the future sustainability measures: A systematic review. *Holistica—Journal of Business and Public Administration*, 13(2): 111-131.
- Erasmus, B., Rudansky-Kloppers, S. & Strydom, J. 2020. *Introduction to business management*. 11th edition. Cape Town: Oxford University Press.
- European Commission. 2020/21. *Annual report on European SMEs*. Available at: <https://op.europa.eu/en/publication-detail/-/publication/4b9b0f42-dade-11eb-895a-01aa75ed71a1/language-en/format-PDF/source-search> [Accessed: 16 September 2021].
- Eyiah, K.A., Kheni, N.A. & Acquah, R. 2018. SME financing constraints: Evidence from the survey of construction firms in Ghana. *International Journal of Small Medium Enterprise Business and Sustainability*, 3(2): 23-47.
- Faasen, N. & Hirschsohn, P. 2021. Project planning, research designs. In A. Dos Santos, J. Du Toit, N. Faasen, L.L. Quesada, A. Masenge, I. van Aardt, C. Wagner, A. Bryman, E. Bell & P. Hirschsohn (Eds.). *Research methodology*. 2nd edition. Southern Africa: Oxford University Press, 148-172.
- Fanelli, R.M. 2021. Barriers to adopting new technologies within rural small and medium enterprises (SMEs). *Social Sciences*, 10(11): 1-5.
- Fanggidae, H.C., Sutrisno, S., Fanggidae, F.O. & Permana, R.M. 2023. Effects of social capital, financial access, innovation, socioeconomic status and market competition on the growth of small and medium enterprises in West Java Province. *The ES Accounting and Finance*, 1(2): 104-112.

- Farisani, T.R. 2022a. Evaluating the capacity of rural-based South African stakeholders in the transformation of small, medium-sized and micro-enterprises. *South African Journal of Economic and Management Sciences*, 25(1): 1-12.
- Farisani, T.R. 2022b. The impact of social and institutional networks in sustaining South African rural small, medium and micro enterprises during the crisis. *Acta Commercii*, 22(1): 1-14.
- Faroque, A.R., Morrish, S.C., Kuivalainen, O., Sundqvist, S. & Torkkeli, L. 2021. Microfoundations of network exploration and exploitation capabilities in international opportunity recognition. *International Business Review*, 30(1): 1-15.
- Fatima, T. & Elbanna, S. 2023. Corporate social responsibility (CSR) implementation: A review and a research agenda towards an integrative framework. *Journal of Business Ethics*, 183(1): 105-121.
- Fatoki, O. 2019. Entrepreneurial marketing and performance of small and medium enterprises in South Africa. *Journal of Reviews on Global Economics*, 8(1): 1429-1437.
- Ferejo, M.N., Ahmed, H.M., Muzeyin, J.R., Amde, S.J., Thomran, M. & Mamuye, F. 2022. Exploring factors affecting growth of micro and small enterprises: Evidence from Ethiopia. *International Journal of Sustainable Development and Planning*, 17(5): 1523-1533.
- Ferrero-Ferrero, I., Fernández-Izquierdo, M.A., Muñoz-Torres, M.J. & Bellés-Colomer, L. 2018. Stakeholder engagement in sustainability reporting in higher education: An analysis of key internal stakeholders' expectations. *International Journal of Sustainability in Higher Education*, 19(2): 313-336.
- Filia, K.M., Jackson, H.J., Cotton, S.M., Gardner, A. & Killackey, E.J. 2018. What is social inclusion? A thematic analysis of professional opinion. *Psychiatric Rehabilitation Journal*, 41(3): 183-195.
- Fitriasari, F. 2020. How do small and medium enterprises (SMEs) survive the Covid-19 outbreak? *Jurnal Inovasi Ekonomi*, 5(2): 53-62.
- Flaminiano, J.P. & Francisco, J.P. 2021. Firm characteristics and credit constraints among SMEs in the Philippines. *Small Business International Review*, 5(1): 1-15.
- Flick, U. 2018. *Qualitative data collection*. London: SAGE.
- FNB (First National Bank). 2021. *Supplier development programme*. Available at: <https://edgegrowth.com/programmes/fnbsd/> [Accessed: 14 September 2021].

- Fonn, S. & Nkonki, L., 2020. Decisive and strong leadership and intersectoral action from South Africa in response to the COVID-19 virus. *South African Medical Journal*, 110(5): 339-340.
- Ford, D., Mattsson, L.G. & Snehota, I. 2017. Management in the interactive business world. In H. Håkansson & I. Snehota (Eds.). *No business is an island*. Bingley: Emerald Publishing Limited. doi: 10.1108/978-1-78714-549-820171002.
- Forsgren, M. 2016. A note on the revisited Uppsala internationalisation process model – The implications of business networks and entrepreneurship. *Journal of International Business Studies*, 47(9): 1135–1144.
- Fourberg, N., Serpil, T.A.Ş., Wiewiorra, L., Godlovitch, I., De Streeel, A., Jacquemin, H., Jordan, H.I.L.L., Madalina, N.U.N.U., Jacques, F., Ledger, M. & Lognoul, M. 2021. *Online advertising: The impact of targeted advertising on advertisers, market access and consumer choice*. Available at: <https://pure.unamur.be/ws/files/55305529/8781.pdf> [Accessed: 15 December 2021].
- Frey, B.B. 2018. *Pragmatic paradigm. The encyclopedia of educational research, measurement, and evaluation*. Thousand Oaks: SAGE.
- Friese, S. 2018. *ATLAS.ti 8 Windows - User manual - Updated for program version 8.3*. Berlin: ATLAS.ti Scientific Software Development GmbH. Available at: http://downloads.atlasti.com/docs/manual/atlasti_v8_manual_en.pdf [Accessed: 3 March 2023].
- GAAP (Generally Accepted Accounting Practice). 2015. *Generally accepted accounting practice, as approved by the Accounting Practice Board*. Available at: <https://www.saica.org.za/resources/corporate-reporting/financial-reporting/accounting-practices-board-apb> [Accessed: 16 January 2021].
- Gaglio, C., Kraemer-Mbula, E. & Lorenz, E. 2022. The effects of digital transformation on innovation and productivity: Firm-level evidence of South African manufacturing micro and small enterprises. *Technological Forecasting and Social Change*, 182(1): 1-12.
- Gakpo, M.D.Y. 2021. The impact of high credit risk in financing small scale businesses in Ghana: The case of Universal Merchant Bank. *Journal of International Business and Management*, 4(1): 1-23.
- Gandolph, A.C., Kolawole, O.E.A.F.L., Joshua, O.O. & Gbolahan, A.A. 2021. Environmental impacts and organisation business survival on SMEs. *Global Scientific Journal*, 9(2): 1703-1711.

- Ganjeh, F.M., Sanayei, A. & Alam, A. 2021. A networking capability perspective on marketing performance of SMEs: The role of market knowledge and entrepreneurial orientation. *Journal of Industrial Strategic Management*, 6(2): 33-53.
- Garner, J. 2017. *It's who you know: How a network of 12 key people can fast-track your success*. Hoboken, NJ: Wiley.
- Gasela, M.M. 2021. The impact of strategy alignment on organisational performance in national public entities in the Northern Cape province of South Africa. *Africa's Public Service Delivery and Performance Review*, 9(1): 1-9.
- Gawali, R.B. & Gadekar, A. 2017. Financial management practices in micro, small and medium enterprises: An exploratory analysis with the help of literature review. *International Journal of Research in Finance and Marketing*, 7(6): 45-59.
- Hilmerssona, F.P., Hilmersson, M. 2021. Networking to accelerate the pace of SME innovations. *Journal of Innovation & Knowledge*, 6(1): 43–49.
- Giang, M.H., Trung, B.H., Yoshida, Y., Xuan, T.D. & Que, M.T. 2019. The causal effect of access to finance on productivity of small and medium enterprises in Vietnam. *Sustainability*, 11(19): 1-19.
- Gibbs, G.R. 2018. *Analysing qualitative data*. 2nd edition. London: SAGE.
- Gielnik, M.M., Zacher, H. & Schmitt, A. 2017. How small business managers' age and focus on opportunities affect business growth: A mediated moderation growth model. *Journal of Small Business Management*, 55(3): 460–483.
- Gil-Lafuente, A.M. & Paula, L.B. 2013. Algorithm applied in the identification of stakeholders. *Kybernetes*, 52(5): 674–685.
- Giraldi, L., Coacci, S. & Cedrola, E. 2023. How relational capability can influence the success of business partnerships. *International Journal of Productivity and Performance Management*, 1(1): 1-28.
- Gitonga, P. 2021. The influence of technological factors on e-procurement adoption in small and medium-sized enterprises in Nyeri County Kenya. *Africa Journal of Technical and Vocational Education and Training*, 6(1): 96-109.
- Godwil, E.A. 2015. *Fundamentals of research methodology: A holistic guide for research completion, management, validation and ethics*. New York, NY: Nova Science Publishers, Inc.

- Golubić, G. & Huertas, M. 2021. Focusing on financial literacy: A step towards sustainable financing (infrastructure) for SMEs. *Journal for the International and European Law, Economics and Market Integrations*, 8(1): 92-128.
- Gomes-Casseres, B. 2019. Entrepreneurship through mergers and alliances: Schumpeter remixed. In J.J. Reuer, S.F. Matusik & J. Jones (Eds.). *The Oxford handbook of entrepreneurship and collaboration*. doi: 10.1093/oxfordhb/9780190633899.013.36.
- Gomwe, G., Potgieter, M. & Litheko, A. 2023. Business intelligence as a competitive advantage for SMMEs in the North-West province of South Africa. *Journal of Contemporary Management*, 20(1): 474-498.
- Goode, G. 2017. The changing nature of strategic collaboration: The emergence of equity participation in the UK media industry. *Strategic Direction*, 33(10): 1–3.
- Goodman, S. & Thompson, V.L.S. 2017. The science of stakeholder engagement in research: Classification, implementation, and evaluation. *Translational Behavioural Medicine*, 7(3): 486–491.
- Gour, L., Maurya, S.B., Koutu, G.K., Singh, S.K., Shukla, S.S. & Mishra, D.K. 2017. Characterisation of rice (*Oryza sativa* L.) genotypes using principal component analysis including scree plot and rotated component matrix. *International Journal of Chemical Studies*, 5(4): 975-83.
- Gournelos, T., Hammonds, J.R. & Wilson, M.A. 2019. *Doing academic research: A practical guide to research methods and analysis*. Routledge. doi: 10.4324/9780429263552.
- Government of Republic of Kenya. 2007. *Kenya vision 2030*. Available at: <http://www.unido.or.jp/files/KENYA-VISION-2030.pdf> [Accessed: 1 June 2023].
- Grant, R.M. 1991. The resource-based theory of competitive advantage: Implications for strategy formulation. *California Management Review*, 33(3): 114-135.
- Gravetter, F.J. & Wallnau, L.B. 2017. *Statistics for the behavioural sciences*. 10th edition. New York: Cengage Learning.
- Grondys, K., Ślusarczyk, O., Hussain, H.I. & Androniceanu, A. 2021. Risk assessment of the SME sector operations during the Covid-19 pandemic. *International Journal for Environmental Research and Public Health*, 18(8): 1-19.
- Guerrero, M., Urbano, D., Cunningham, J.A. & Gajon, E. 2018. Determinants of graduates' start-ups creation across a multi-campus entrepreneurial university: The case of Monterrey Institute of Technology and higher education. *Journal of Small Business Management*, 56(1): 150–178.

- Gupta, D., Bhattacharyya, S., Khanna, A. & Sagar, K. 2020. *Intelligent data analysis: From data gathering to data comprehension*. Hoboken, NJ: Wiley.
- Gupta, S. & Hoda, N. 2021. Perceived motivators and barriers for entrepreneurship: An empirical study of SMEs in Oman. *The Journal of Asian Finance, Economics and Business*, 8(5): 863-872.
- Hagaman, A.K. & Wutich, A. 2017. How many interviews are enough to identify meta themes in multi-sited and cross-cultural research? *Field Methods*, 29(1): 23-41.
- Hagin, C. & Caesar, L.D. 2021. The antecedents of success among small- and medium-sized enterprises: Evidence from Ghana. *Journal of Global Entrepreneurship Research*, 11(1): 1-19.
- Hair, J., Black, W., Anderson, R. & Babin, B. 2018. *Multivariate data analysis*. 8th edition. United Kingdom: Cengage Learning.
- Hakim, M.S., Oktavianti, V. & Gunarta, I.K. 2018. Determining factors that contribute to financial literacy for small and medium enterprises. In *Institute of Physics Conference Series: Materials Science and Engineering*, 29-30 August 2017, Denpasar, Bali, Indonesia, 337(1): 1-7. Available at: <https://iopscience.iop.org/article/10.1088/1757-899X/337/1/012064/pdf> [Accessed: 29 October 2022].
- Hapompwe, C., Kukano, C. & Sichoongwe, K. 2021. Challenges and opportunities for loan financing of small and medium enterprises (SMEs) through Citizens Economic Empowerment Fund, Lusaka-Zambia. *International Journal of Scientific and Research Publications*, (11)4: 379-386.
- Hatten, T.S. 2016. *Small business management. Entrepreneurship and beyond*. 6th edition. Canada: Cengage Learning.
- Hausberg, J.P. & Korreck, S. 2018. Business incubators and accelerators: A co-citation analysis-based, systematic literature review. *The Journal of Technology Transfer*, 45(1): 151-176.
- He, C., Baranchenko, Y., Lin, Z., Szarucki, M. & Yukhanaev, A. 2020. From global mindset to international opportunities: The internationalisation of Chinese SMEs. *Journal of Business Economics and Management*, 21(4): 967–986.
- Headd, B. 2015. Small businesses' share of employment: Charting the course over the last three decades. In S.L. Newbert (Ed.). *Small business in a global economy*. California: ABC-CLIO, LLC, 7-13. Heale, R. & Twyncross, A. 2015. Validity and reliability in quantitative studies. *Business Management Journal*, 18(3): 66-67.

- Hennink, M.M., Kaiser, B.N. & Weber, M.B. 2019. What influences saturation? Estimating sample sizes in focus group research. *Qualitative Health Research*, 29(10): 1483-1496.
- Heo, M., Kim, N. & Faith, M.S. 2015. Statistical power as a function of Cronbach's alpha of instrument questionnaire items. *BioMedical Central Medical Research Methodology*, 15(1): 1-9.
- Herrington, M. & Kew, P. 2018. *Global Entrepreneurship Monitor. South Africa 2017-2018 Report*. Available at: <https://www.gemconsortium.org/report/gem-south-africa-2017-2018-report> [Accessed: 19 April 2021].
- Hewitt, L.M. & Janse van Rensburg, L.J.J. 2020. The role of business incubators in creating sustainable small and medium enterprises. *Southern African Journal of Entrepreneurship and Small Business Management*, 12(1): 1-9.
- Hidayati, V.P. & Dartanto, T. 2021. Identifying the effect of financial and market access on micro-enterprise performance in Indonesia. In *Asia-Pacific Research in Social Sciences and Humanities Universitas Indonesia Conference*, 538(1): 635-643.
- Hisrich, R.D. & Ramadani, V. 2017. *Effective entrepreneurial management: Strategy, planning, risk management, and organisation*. Cham: Springer. doi: 10.1007/978-3-319-50467-4.
- Hoque, M. & Koali, T. 2021. *Investigating the finance needs of small manufacturing businesses in the eThekweni Metropolitan area in South Africa, 3rd International Conference on Future of Business, Management and Economics*. Available at: <https://www.dpublication.com/wp-content/uploads/2021/05/05-624.pdf> [Accessed: 7 October 2021].
- Huiying, W. & Patel, C. 2015. *"Research design", adoption of Anglo-American models of corporate governance and financial reporting in China*. United Kingdom: Emerald Group Publishing Limited.
- IDC (Industrial Development Corporation). 2018. *Integrated Report*. Available at: <https://www.idc.co.za/research-reports/> [Accessed: 7 March 2021].
- IDC. 2022. *Integrated Report*. Available at: https://v9x2w3s4.stackpathcdn.com/wp-content/uploads/2022/12/IDC_IR_2022_Final.pdf [Accessed: 27 May 2023].
- IDC. 2023. *What we offer*. Available at: <https://www.idc.co.za/what-we-offer-2/> [Accessed: 28 May 2023].

- ILC (International Labour Conference). 2015. *Small and medium sized enterprises and decent and productive employment creation*. Available at: https://www.ilo.org/ilc/ILCSessions/previous-sessions/104/reports/reports-to-the-conference/WCMS_358294/lang--en/index.htm [Accessed: 7 March 2021].
- In, J. 2017. *Introduction of a pilot study*. Available at: <http://ekja.org> [Accessed: 10 September 2020].
- International Trade Centre. 2019. *Promoting SME competitiveness in Kenya: Targeted solutions for inclusive growth*. Available at: https://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/Kenya_SME_Comp_final_low_res.pdf [Accessed: 18 August 2021].
- IOA (In On Africa). 2018. *An assessment of South Africa's SME landscape: Challenges, opportunities, risks and next step*. Available at: <https://www.smallbusinessinstitute.co.za/wp-content/uploads/2019/12/AssessmentOfSAsSMELandscape.pdf> [Accessed: 18 June 2020].
- IQ Business. 2017. *Research agenda - Final narrative*. Available at: http://www.dsbd.gov.za/wp-content/uploads/2019/03/DSBD-Research-Agenda_Final-Narrative_6June17.pdf [Accessed: 5 May 2020].
- Isaksson, L. & Mitra, N. 2019. *To legislate or not: That is the question - Comparing CSR intent and effects in economies with voluntary CSR and legislated CSR*. Available at: https://link.springer.com/chapter/10.1007/978-3-030-04819-8_3 [Accessed: 19 July 2021].
- Isharyadi, F. & Kristiningrum, E. 2021. Profile of system and product certification as quality infrastructure in Indonesia. *Open Engineering*, 11(1): 556-569.
- Ismail N.W. & Mahyideen J.M. 2015. *The impact of infrastructure on trade and economic growth in selected economies in Asia*. ADBI Working Paper 553. Available at: <https://www.econstor.eu/bitstream/10419/145401/1/84507122X.pdf> [Accessed: 28 October 2021].
- Ismanu, S., Kusmintarti, A. & Riwayatanti, N.I. 2021. The effects of product innovation, process innovation and government policy on SMEs' performance: Evidence from Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(12): 305-311.
- ISO26000 (International Organisation for Standardisation). 2018. *International Standards for Standardisation (ISO) 26000 guidance and social responsibility*. Available at: <https://www.iso.org/files/live/sites/isoorg/files/store/en/PUB100258.pdf> [Accessed: 18 July 2021].

- Istifadah, N. & Tjaraka, H. 2021. The competitive strategy of SMEs in digital era. In *Ninth International Conference on Entrepreneurship and Business Management, (ICEBM 2020)*: 415-419.
- Iyamu, E. & Isizah, G.T. 2021. Business mentoring and small-scale business survival in Delta State. *International Business Education Journal*, 14(1): 80-90.
- Jacobs, L., Du Preez, E. & Fairer-Wessels, F. 2019. *Rough road to the stars: A route development framework for astro tourism in the Karoo arid region*. Travel and Tourism Research Association: Advancing tourism research globally. Available at: <https://core.ac.uk/download/pdf/220132406.pdf> [Accessed: 15 February 2021].
- Jamieson, L. & Van Blerk, L. 2022. Responding to Covid-19 in South Africa – Social solidarity and social assistance. *Children's Geographies*, 20(4): 1-11.
- Jang, Y.J., Zheng, T. & Bosselman, R. 2017. Top managers' environmental values, leadership, and stakeholder engagement in promoting environmental sustainability in the restaurant industry. *International Journal of Hospitality Management*, 63(1): 101-111.
- Jauhiainen, J.S., Eyvazlu, D., Junnila, J. & Virnes, A. 2022. Digital divides, the Internet and social media uses among Afghans in Iran. *Technology in Society*, 70(1): 1-10.
- Jayashree, S., Reza, M.N.H., Malarvizhi, C.A.N. & Mohiuddin, M. 2021. Industry 4.0 implementation and triple bottom line sustainability: An empirical study on small and medium manufacturing firms. *Heliyon*, 7(8): 1-14.
- Jedynak, E. 2015. Small and medium-sized enterprises in Denmark. *Acta Universitatis Nicolai Copernici Zarządzanie*, 42(4):103. doi: 10.12775/AUNC_ZARZ.2015.050.
- Jeganathan, P.P., Degamboda, S. & Prasad, D. 2021. A framework for the SME development in the Western Province of Sri Lanka. *European Journal of Management and Marketing Studies*, 6(4): 48-82.
- Jegade, C.T. & Irewole, O.E. 2021. Agencies for entrepreneurship development and SME promotion in Nigeria. *Cimexus*, 15(2): 165-193.
- Jenkins, E., D'Aoust, R., Elias, S., Han, H.R., Sharps, P. & Alvarez, C. 2021. Faculty peer review of teaching taskforce: A quantitative descriptive research study for the peer review process. *Nurse Education Today*, 106(1): 1-6.
- Johnson, R.B. & Christensen, L. 2014. *Educational research: Quantitative, qualitative, and mixed approaches*. 5th edition. Washington, DC: SAGE Publications.

- Jordaan, H. 2020. Access to finance of SMMEs from formal lending institutions in the Free State goldfields. Unpublished doctoral thesis in Economics. University of the Free State, Mangaung. South Africa. Available at: <https://scholar.ufs.ac.za/bitstream/handle/11660/11139/JordaanH.pdf?sequence=1&isAllowed=y> [Accessed: 10 November 2022].
- Juergesen, J., Guimón, J. & Narula, R. 2020. European SMEs amidst the Covid-19 crisis: Assessing impact and policy responses. *Journal of Industrial and Business Economics*, 47(1): 499-510.
- Junne, G. 2018. African entrepreneurship: Constraints and improvements. In G. Junne (Ed.). *African entrepreneurship: Challenges and opportunities for doing business*. Cham, Switzerland: Palgrave, 117-130.
- Kahloul, I., Sbai, H. & Gira, J. 2022. Does corporate social responsibility reporting improve financial performance? The moderating role of board diversity and gender composition. *The Quarterly Review of Economics and Finance*, 84(1): 305-314.
- Kalemli-Özcan, S., Gourinchas, P., Penciakova, V. & Sander, N. 2021. *Covid-19 and SME failures*. Working Paper No. 2020/207. International Monetary Fund. Available at: https://www.ecb.europa.eu/pub/conferences/shared/pdf/20211011_mon_pol_conf/Kalemli-OzcanSME_Failures.pdf [Accessed: 26 July 2021].
- Kar, B. & Sarangi, S. 2020. Factors of small business mentoring and practices. *Small Enterprises Development, Management & Extension Journal*, 47(2): 104-114.
- Karami, M. & Tang, J. 2019. Entrepreneurial orientation and SME international performance: The mediating role of networking capability and experiential learning. *International Small Business Journal*, 37(2): 105–124.
- Karaoulanis, A. 2020. *Small business management: A road map for survival during crisis*. Entrepreneurship and Small Business Management Collection. Business Expert Press: New York. Available at: <https://search.ebscohost.com/login.aspx?direct=true&db=nlebk&AN=2366215&site=ehost-live&scope=site> [Accessed: 15 March 2021].
- Kaur, J., Kumar, S., Narkhede, B.E., Dabić, M., Rathore, A.P.S. & Joshi, R. 2022. Barriers to blockchain adoption for supply chain finance: The case of Indian SMEs. *Electronic Commerce Research*. Doi: 10.1007/s10660-022-09566-4
- Kearney, C. & Hisrich, R.D. 2014. Entrepreneurship in developing economies: Transformation, barriers and infrastructure. In J. Brewer & S.W. Gibson (Eds.). *Necessity entrepreneurs: microenterprise education and economic development*. Cheltenham, UK: Edward Elgar, 103-117.

- Kelly, T.D., Shumba, K., Zindiye, S. & Donga, G. 2021. An evaluation of government support services for SMMEs in Thohoyandou, South Africa. *Journal of Entrepreneurial Innovations*, 2(1): 69-83.
- Khambule, I. 2020. A question of capacity and funding: The role of local economic development agencies in South Africa's development landscape. *Urban Forum*, 31(1): 95-113.
- Khan, I., Ming, J., Ali, M. & Zhang, Z. 2022. Influence of government support on small and medium enterprises' development: Case study of Swat Valley. *Journal of Small Business Management*, 60(6): 1-32.
- Khan, M.A. 2022. Barriers constraining the growth of and potential solutions for emerging entrepreneurial SMEs. *Asia Pacific Journal of Innovation and Entrepreneurship*, 16(1): 38-50.
- Khoase, R.G. & Ndayizigamiye, P. 2018. Analysing the role and impact of public and private supporting institutions interventions on SMMEs' access to funding: A comparative study between Lesotho and South Africa. *Acta Universitatis Danubius. OEconomica*, 14(4): 58-71.
- Khuntia, J., Kathuria, A., Andrade-Rojas, M.G., Saldanha, T. & Celly, N. 2021. How foreign and domestic firms differ in leveraging IT-enabled supply chain information integration in BOP markets: The role of supplier and client business collaboration. *Journal of the Association for Information Systems*, 22(3): 1-67.
- Kibuuka, P. & Tustin, D. 2019. The key triggers for the transitioning of informal SMMEs to formal SMMEs: A baseline survey of the Gauteng province – South Africa. *Psychology Research*, 9(1): 32-44.
- King Report III. 2009. *The 'Code of Corporate Practices and Conduct' representing the principles of good governance, as set out in the King Report III of 2009, which supersedes the King Report II of 2002.* Available at: https://cdn.ymaws.com/www.iodsa.co.za/resource/resmgr/king_iii/King_Report_on_Governance_fo.pdf [Accessed: 27 December 2020].
- Kivunja, C. & Kuyini, A.B. 2017. Understanding and applying research paradigms in educational contexts. *International Journal of Higher Education*, 6(5): 26–41.
- Klonaridis, R. & Meyer, N. 2022. Small business requirements of university business incubator services during the business life cycle phases. *Proceedings of the 2022 International Business Conference, Tshwane University of Technology*, 813-823.

- Knight, F. 2020. *Kenya market update*. Available at: <https://content.knightfrank.com/research/1487/documents/en/kenya-market-update-2nd-half-2020-7817.pdf>. [Accessed: 12 December 2021].
- Koti, K. & Modiba, F.S. 2022. The role of microfinance institutions in enhancing the sustainability of women-owned SMMEs. *Investment Management and Financial Innovations*, 19(2): 306-319.
- Kromidha, E. & Robson, P.J.A. 2021. The role of digital presence and investment network signals on the internationalisation of small firms. *International Small Business Journal: Researching Entrepreneurship*, 39(2): 109–129.
- Kulkarni, M. 2020. A research paper on the need for digitalisation of SMEs in India. *Proceedings of 2nd International Research E-Conference on “Corporate Social Responsibility & Sustainable Development”*. Available at: <https://media.neliti.com/media/publications/336033-a-research-paper-on-the-need-for-digital-93d06c17.pdf> [Accessed: 19 December 2021].
- Kumar, R. 2014. *Research methodology: A step by step guide for beginners*. London: SAGE Publications.
- Kunaka, C. & Moos, M.N. 2019. Evaluating mentoring outcomes from the perspective of entrepreneurs and small business owners. *Southern African Journal of Entrepreneurship and Small Business Management*, 11(1): 1-11.
- Kuratko, D.F., Neubert, E. & Marvel, M.R. 2021. Insights on the mentorship and coachability of entrepreneurs. *Business Horizons*, 64(2): 199-209.
- Kuzilwa, J.A. & Nyamsogoro, G.D. 2017. The influence of credit and formalisation on the growth of SMEs in Tanzania. In C.C. Williams & A. Gurtoo (Eds.). *Routledge Handbook of Entrepreneurship in Developing Economies*. London: Routledge, 429-439.
- Labaree, R.V. 2023. *Organising your social science research paper*. Available at: <https://libguides.usc.edu/writingguide/theoreticalframework> [Accessed: 29 December 2023].
- Ladzani, M.W. 2022. The impact of Covid-19 on small and micro-enterprises in South Africa. *International Journal of Global Environmental Issues*, 21(1): 23-38.
- Lall, S.A., Chen, L.W. & Mason, D.P. 2022. Digital platforms and entrepreneurial support: A field experiment in online mentoring. *Small Business Economics*, 1(1): 1-24.
- Lambert, M. (Ed.). 2019. *Practical research methods in education: An early researcher's critical guide*. Milton Park, Abingdon-on-Thames, UK: Routledge.

- Leavy, P. 2017. *Research design. Quantitative, qualitative, mixed methods, arts-based, and community-based participatory research approaches*. New York: The Guilford Press.
- Lebambo, M.M., Sambo, W. & Van den Berg, A. 2017. *Entrepreneurial skills*. Hatfield, Pretoria: Van Schaik.
- Leboea, S.T. 2017. The factors influencing SME failure in South Africa. Unpublished Master's dissertation. University of Western Cape, Cape Town, South Africa. Available at: https://open.uct.ac.za/bitstream/handle/11427/25334/thesis_com_2017_leboea_sekhametsi_tshepo.pdf?sequence=1&isAllowed=y [Accessed: 14 November 2022].
- Lechuga, F. 2021. *Challenges and opportunities for manufacturing SMEs in developing countries*. World Manufacturing Foundation. Available at: https://worldmanufacturing.org/wp-content/uploads/03_Lechuga-1.pdf [Accessed: 10 March 2023].
- Leckel, A., Veilleux, S. & Dana, L.P. 2020. Local open innovation: A means for public policy to increase collaboration for innovation in SMEs. *Journal of Technological Forecasting and Social Change*, 153(1): 1-53.
- Ledford, J.R. & Gast, D.L. 2018. *Single case research methodology: Applications in special education and behavioural science*. 3rd edition. London: Routledge.
- Lee, J. 2021. *Digital infrastructure for the internationalisation of small and medium-sized enterprises in the Republic of Korea*. UN ECLAC (United Nations Economic Commission for Latin America and the Caribbean). Available at: <https://hdl.handle.net/11362/46650> [Accessed: 17 November 2021].
- Leedy, P. & Ormrod, J. 2020. *Practical research: Planning and design*. 12th edition. USA: Pearson Education, Limited.
- Lewis, A.C., Cardy, R.L. & Huang, L.S. 2019. Institutional theory and Human Resource Management: A new look. *Human Resource Management Review*, 29(3): 316-335.
- Li, C., Ur Rehman, H. & Asim, S. 2019. Induction of business incubator centres in educational institutions: An effective approach to foster entrepreneurship. *Journal of Entrepreneurship Education*, 22(1): 1–12.
- Li, H., Lu, Z. & Yin, Q. 2023. The development of Fintech and SME innovation: Empirical evidence from China. *Sustainability*, 15(3): 1-14.
- Li, J.C., Benamraoui, A., Shah, N. & Mathew, S. 2021. Dynamic capability and strategic corporate social responsibility adoption: Evidence from China. *Sustainability*, 13(5333): 1-19.
- Liamputtong, P. 2020. *Qualitative research methods*. Australia: Oxford.

- Lin, N. 2017. *Building a network theory of social capital*. In R. Dubos. ed. *Social capital: Theory and research*. New York: Routledge.
- Lincoln, A. 2018. Nigerian entrepreneurship in the twenty first century: Corporate social responsibility challenges and coping strategies of Nigerian male and female entrepreneurs. In D. Opoku & E. Sandberg (Eds.). *Challenges to African entrepreneurship in the 21st century*. Switzerland: Springer, 117-146.
- Lindsay, W.A. 2014. Entrepreneurial intentions of nascent entrepreneurs motivated out of necessity. In J. Brewer & S.W. Gibson (Eds.). *Necessity entrepreneurs: Microenterprise Education and Economic Development*. Cheltenham, UK: Edward Elgar, 118-144.
- Litheko, A. 2020. Growth strategy for small business enterprise in the wine industry. *Growth*, 6(2): 15-23.
- Lohr, S.L. 2021. *Sampling: Design and analysis*. 3rd edition. UK: CRC Press.
- Longenecker, J.G., Petty, J.W., Palich, L.E., Hoy, F., Radipere, S. & Phillips, M. 2017. *Small business management: Launching and growing entrepreneurial ventures*. Hampshire, UK: Cengage Learning.
- López-Concepción, A., Gil-Lacruz, A.I. & Saz-Gil, I. 2022. Stakeholder engagement, CSR development and SDGS compliance: A systematic review from 2015 to 2021. *Corporate Social Responsibility and Environmental Management*, 29(1): 19-31.
- Lose, T. & Khuzwayo, S. 2021. Technological perspectives of a balanced scorecard for business incubators: Evidence from South Africa. *Problems and Perspectives in Management*, 19(4):40.
- Lose, T. & Mapuranga, M. 2022. Antecedents that inhibit the performance of business incubators in South Africa. *Academy of Entrepreneurship Journal*, 28(1): 1-13.
- Lozano, R. 2015. A holistic perspective on corporate sustainability drivers. *Corporate Social Responsibility and Environmental Management*, 22(1): 32-44.
- Lukiastuti, F. & Kusuma, A.H. 2021. The moderating role of access to financing on the relationship between entrepreneurial orientation and performance of batik SMEs. In *3rd International Conference of Banking, Accounting, Management and Economics (ICOBAME 2020)*, 123-128.
- Lumpkin, G.T. & Bacq, S. 2019. Civic wealth creation: A new view of stakeholder engagement and societal impact. *Academy of Management Perspectives*, 33(4): 383-404. doi: 10.5465/amp.2017.0060.

- Luo, X. & Xu, X. 2018. Infrastructure, value chains, and economic upgrades. *Journal of Infrastructure, Policy and Development*, 2(2): 258-271.
- Mabasa, K., Akinradewo, O., Aigbavboa, C. & Oguntona, O. 2023. Contributions of construction small, medium, and micro enterprises towards the sustainable growth of Zambia. *Sustainability*, 15(10): 1-14.
- Mabele, M.B. 2021. The effects of renewable energy on communities: The case of Upington in the Northern Cape, South Africa. Unpublished Master's of Development Studies dissertation. University of the Free State, Bloemfontein, South Africa.
- Maduku, H. & Kaseeram, I. 2021. Success indicators among black owned informal small, micro and medium enterprises (SMMEs) in South Africa. *Development Southern Africa*, 38(4): 664-682.
- Magnani, G. & Zucchella, A. 2019. Coping with uncertainty in the internationalisation strategy. *International Marketing Review*, 36(1): 131–163.
- Mahambehala, T. 2019. Small, medium and micro enterprise development challenges in a post-apartheid South Africa: Lessons learnt. Unpublished Master's dissertation. University of the Western Cape, Cape Town, South Africa. Available at: <http://hdl.handle.net/11394/6812> [Accessed: 25 March 2021].
- Makhitha, K.M. 2019. Marketing strategies for closing the market access gap experienced by small craft producers in South Africa. *Journal of Business and Retail Management Research*, 13(3): 147-159.
- Makwara, T. 2019. Taking on the challenge: Small, micro and medium enterprises (SMMEs) and socioeconomic development in South Africa. *African Journal of Hospitality, Tourism and Leisure*, 8(1): 1-14.
- Makwara, T. 2022. Large firms as threats to small business survival in South Africa: An exploratory literature review. *Journal of Management and Entrepreneurship Research*, 3(1): 14-25.
- Malgas, M. & Zondi, W.B. 2020. Challenges facing small business retailers in selected South African townships. *Southern African Journal of Entrepreneurship and Small Business Management*, 12(1): 1-9.
- Malinao, C.W.M. & Hernando, F.G. 2021. Are people in Ifugao, Philippines entrepreneurial? *International Journal of Management and Entrepreneurship Research*, 3(6): 208-217.

- Manaf, H.A., Misnan, S.N.S., Wallang, M. & Dollah, N.F. 2021. The entrepreneurs' environment nexus: Understanding the entrepreneurial training, skills and networking for youths' business sustainability. *Turkish Journal of Computer and Mathematics Education*, 12(3): 1156-1165.
- Mankgele, K. 2023. The effect of organisational ambidexterity on the sustainable performance of SMEs in the Limpopo province of South Africa. *International Journal of Research in Business and Social Science*, 12(2): 65-72.
- Manzaneque-Lizano, M., Alfaro-Cortés, E. & Priego de la Cruz, A.M. 2019. Stakeholders and long-term sustainability of SMEs. Who really matters in crisis contexts, and when. *Sustainability*, 11(23): 1-27.
- Manzoor, F., Wei, L. & Sahito, N. 2021. The role of SMEs in rural development: Access of SMEs to finance as a mediator. *Public Library of Science One*, 16(3): 1-18.
- Maqbool, R., Rashid, Y. & Ashfaq, S. 2022. Renewable energy project success: Internal versus external stakeholders' satisfaction and influences of power-interest matrix. *Sustainable Development*, 30(6): 1542-1561. doi:10.1002/sd.2327.
- Maree, K. 2015. *First steps in research*. Revised edition. Pretoria: Van Schaik Publishers.
- Martins, A., Branco, M.C., Melo, P.N. & Machado, C. 2022. Sustainability in small and medium-sized enterprises: A systematic literature review and future research agenda. *Sustainability*, 14(11): 1-26.
- Masama, B. 2018. Revisiting the economic factors which influence fast food South African small, medium and micro enterprise sustainability. *Expert Journal of Business and Management*, 6(1): 19-28.
- Mashilo, K.S. 2022. Sustainable economic development challenges faced by managers of small, medium and micro enterprises (SMMEs) at Lepelle Nkumpi Municipality in the Limpopo Province. Unpublished Master's dissertation. University of Limpopo, Polokwane, South Africa. Available at: <http://hdl.handle.net/10386/4150> [Accessed: 9 January 2023].
- Masingili, E. 2022. The effect of financial literacy on the sustainability of SMMEs in South Africa Gauteng province. Unpublished Master's dissertation. Cape Peninsula University of Technology, Cape Town, South Africa. Available at: https://etd.cput.ac.za/bitstream/20.500.11838/3589/1/Esona_Masingili_211137561.pdf [Accessed: 10 June 2023].
- Massaro, M., Moro, A., Aschauer, E. & Fink, M. 2019. Trust, control and knowledge transfer in small business networks. *Review of Managerial Science*, 13(1): 267-301.

- Masuku, B. & Nzewi, O. 2021. The South African informal sector's socio-economic exclusion from basic service provisions: A critique of Buffalo City Metropolitan Municipality's approach to the informal sector. *Journal of Energy in Southern Africa*, 32(2): 59-71.
- Mataboobe, M.J., Venter, E. & Rootman, C. 2016. Understanding relational conditions necessary for effective mentoring of black-owned small businesses: A South African perspective. *Acta Commercii*, 16(1): 1-11.
- Matekenya, W. & Moyo, C. 2022. Innovation as a driver of SMME performance in South Africa: A quantile regression approach. *African Journal of Economic and Management Studies*, 13(3): 452- 467.
- Matuleviciene, M. & Stravinskiene, J. 2016. How to develop key stakeholders' trust in terms of corporate reputation. *Engineering Economics*, 27(4): 472-478.
- Matviiernko, M. 2021. Changing the large bank loans' role in the small business development. *Development of Management and Entrepreneurship Methods on Transport*, 1(74): 87-96.
- Mavrodieva, A.V., Budiarti, D.S., Yu, Z., Pasha, F.A. & Shaw, R. 2019. Governmental incentivisation for SMEs' engagement in disaster resilience in Southeast Asia. *International Journal of Disaster Risk Management*, 1(1): 32-50.
- Mazibuko, S.G. 2020. Ethics, governance and sustainability. In G.E. Chiloane-Tsoka & E.M. Rankhumise (Eds.). *Entrepreneurship and small business management: an emerging economies perspective*. Pretoria: Van Schaik, 117-124.
- Maziriri, E.T. & Maramura, T.C. 2022. Green innovation in SMEs: The impact of green product and process innovation on achieving sustainable competitive advantage and improved business performance. *Academy of Entrepreneurship Journal*, 28(1): 1-14.
- Mazwi, B.S. 2020. Perceptions on the effectiveness of National Youth Development Agency empowerment programs: A case study of the youth in Tsakane Ekurhuleni Municipality. Unpublished Master's dissertation. University of Johannesburg, Johannesburg.
- Mbuyisa, B.B. 2017. ICT usage in small, medium and micro enterprises: A South African perspective of its role and impact on poverty reduction. Unpublished Doctoral thesis. University of Pretoria. Available at: <https://repository.up.ac.za/handle/2263/61705?show=full> [Accessed: 3 December 2022].
- McEvoy, D.M. 2018. *A guide to business statistics*. Hoboken, NJ: Wiley and Sons.
- McKevitt, D. & Marshall, D. 2015. The legitimacy of entrepreneurial mentoring. *International Journal of Entrepreneurial Behaviour & Research*, 21(2): 263-280.

- Mdlalose, N.B. 2019. Owners' perceptions of factors that constrain the survival and growth of small, medium and micro chemical manufacturing businesses in KwaZulu-Natal, South Africa. Unpublished Master's dissertation. University of KwaZulu-Natal, Durban. Available at: <https://ukzn-dspace.ukzn.ac.za/handle/10413/20689?show=full> [Accessed: 4 May 2023].
- Memon, J., Rozan, M.Z.A., Ismail, K., Uddin, M. & Daud, D. 2015. Mentoring an entrepreneur: Guide for a mentor. *Sage Open*, 5(1): 1-10.
- Meng, L. 2021. Using IoT in supply chain risk management, to enable collaboration between business, community, and government. *Smart Cities*, 4(3): 995-1003.
- Menne, F., Surya, B., Yusuf, M., Suriani, S., Ruslan, M. & Iskandar, I. 2022. Optimising the financial performance of SMEs based on Sharia economy: Perspective of economic business sustainability and open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(1): 1-24.
- Merriam, S.B. & Grenier, R.S. 2019. *Qualitative research in practice: Examples for discussion and analysis*. 2nd edition. Hoboken, NJ: John Wiley & Sons.
- Mestre, L.V., Pérez, M.G. & Jiménez, D.J. 2021. Effects of social entrepreneurship on organisational performance: The mediating role of corporate social responsibility. In L.V. Mestre, M.G. Pérez & D.J. Jiménez (Eds.). *Knowledge Management for Corporate Social Responsibility*. Hershey: IGI Global, 90-104.
- Mhlongo, T. & Daya, P. 2023. Challenges faced by small, medium and micro enterprises in Gauteng: A case for entrepreneurial leadership as an essential tool for success. *Southern African Journal of Entrepreneurship and Small Business Management*, 15(1): 1-12.
- Mkhonza, V.M. & Sifolo, P.P. 2022. Investigating small, medium and micro-scale enterprises' strategic planning techniques in Johannesburg Central Business District post-Covid-19 lockdown. *Southern African Journal of Entrepreneurship and Small Business Management*, 14(1): 1-13.
- Mkhwanazi, N. 2023. An investigation of InvoTech business incubation programme and its effect on entrepreneurs. Unpublished Masters' dissertation. Durban University of Technology, Durban.
- Mlotshwa, S.H. & Msimango-Galawe, J. 2020. The risk of overvaluing networking on small and medium enterprises' performance in Gauteng province, South Africa. *Southern African Journal of Entrepreneurship and Small Business Management*, 12(1): 1-13.

- Mohammed, I. & Bunyaminu, A. 2021. *Major obstacles facing business enterprises in an emerging economy: The case of Ghana using the World Bank Enterprise Survey*. *Journal of Small Business and Enterprise Development*, 28(3): 475-487. doi:10.1108/jsbed-04-2020-0110.
- Moise, L.L., Khoasa, R. & Ndayizigamiye, P. 2019. The influence of government support interventions on the growth of African foreign-owned SMMEs in South Africa. In M.G. Martin, M.M. Picazo & M.C. Martinez (Eds.). *Analysing the relationship between innovation, value creation, and entrepreneurship*. USA: IGI Global, 104-124.
- Mok, K.Y., Shen, G.Q. & Yang, R.J. 2017. Addressing stakeholder complexity and major pitfalls in large cultural building projects. *International Journal of Project Management*, 35(3): 463-478.
- Mokoena, S.L. & Liambo, T.F. 2023. The sustainability of township tourism SMMEs. *International Journal of Research in Business and Social Science*, 12(1): 341-349.
- Molefe, K., Meyer, N. & De Jongh, J. 2018. A comparative analysis of the socio-economic challenges faced by SMMEs: The case of the Emfuleni and Midvaal local municipal areas. *Journal of Economics and Behavioural Studies*, 10(4): 7-21.
- Mphidi, J. 2022. An evaluation of corporate fraud at the Small Enterprise Agency: A South African perspective. Unpublished Doctoral thesis. University of South Africa, Pretoria. Available at: <https://uir.unisa.ac.za/handle/10500/29958> [Accessed: 29 May 2023].
- Msomi, T.S. & Olarewaju, O.M. 2021. Factors affecting small and medium enterprises' financial sustainability in South Africa. *African Journal of Inter/Multidisciplinary Studies*, 3(1):103-117.
- Mthombeni, T.F. 2019. Vegetation classification of the Witsand nature reserve, Northern Cape province, South Africa. Unpublished Doctoral thesis. University of the Free State, Bloemfontein.
- Mugo, A.N., Kahuthia, J. & Kinyua, G. 2019. Effects of infrastructure on growth of small and medium enterprises in Kenya: A case of clothing and textile businesses in Nairobi Central Business District. *International Academic Journal of Human Resource and Business Administration*, 3(6): 133-149.
- Mukherjee, S.P. 2020. *A guide to research methodology: An overview of research problems, tasks and methods*. New York: CRC Press.
- Mukwarami, S., Mukwarami, J. & Tengeh, R.K. 2020. Local economic development and small business failure: The case of a local municipality in South Africa. *International Journal of Business and Globalisation*, 25(4): 489-502.

- Mullens, D. 2018. Entrepreneurial orientation and sustainability initiatives in family firms. *Journal of Global Responsibility*, 9(2): 160-178.
- Mund, C.S. 2020. Problems of MSME finance in India and role of Credit Guarantee Fund Trust for micro and small enterprises (CGTMSE). *The International Organisation of Scientific Research Journal of Economics and Finance*, 11(4): 1-6.
- Munemo, J. 2021. *Do Chinese infrastructure loans promote entrepreneurship in African countries?* Working Paper No. 2021/46. China Africa Research initiative. School of Advanced International Studies. Johns Hopkins University. Available at: https://africa.isp.msu.edu/files/7216/3625/4010/WP_46_Munemo_Chinese_Infrastr_Loans_African_Entrepreneurship.pdf [Accessed: 23 November 2021].
- Municipal Demarcation Board. 2018. *Municipal powers and functions capacity assessment 2018*. Available at: <http://www.demarcation.org.za/site/wp-content/uploads/2019/01/MDB-capacity-assessment-Executive-Summary-FINAL-1.pdf> [Accessed: 14 June 2020].
- Municipalities of South Africa. 2023. *Northern Cape Municipalities*. Available at: <https://municipalities.co.za/provinces/view/7/northern-cape> [Accessed: 14 March 2021].
- Munnik, D. 2021. Outcomes of SMMEs' participation in incubator programmes in South Africa. Unpublished Master's dissertation. University of Cape Town, Cape Town. Available at: https://open.uct.ac.za/bitstream/handle/11427/35522/thesis_com_2021_munnik%20daryn.pdf?sequence=1 [Accessed: 1 March 2023].
- Munyanyi, W. & Pooe, D. 2019. The influence of absorptive capacity and networking capabilities on small and medium enterprises. *Southern African Journal of Entrepreneurship and Small Business Management*, 11(1): 1-10.
- Muthusamy, M. 2022. The influence of business incubator mentorship strategies on building sustainable, successful and ethical small businesses. Unpublished Doctoral thesis. University of South Africa, Pretoria.
- Mwale, B.J., Nyamkure, B. & Costa, K. 2021. *Introducing the SISM model – A holistic approach to SMME incubation programmes*. The African Decentral Open Access Portal. AfricArxiv 2k7m6, Center for Open Science. doi: 10.31219/osf.io/2k7m6.
- Nair, G.S. & Gopal, N. 2021. Credit access from banks and financial institutions in the MSMEs' sector of the food processing industry in Kerala. *International Journal of Management*, 12(2): 441-454.
- Nair, S. 2020. *Catalysing SMME success and sustainability in South Africa*. Available at: <https://letsema.co.za/consulting/economic-development/catalysing-smme-success-sustainability/> [Accessed: 14 March 2021].

- Nair, S. & Blomquist, T. 2018. The temporal dimensions of business incubation: A value-creation perspective. *The International Journal of Entrepreneurship and Innovation*, 21(1): 39-46.
- Nair, T. & Das, K. 2019. Financing the micro and small enterprises in India. *Economic and Political Weekly*, 54(3): 37-43.
- Nangoli, S., Turinawe, D.D., Kituyi, G.M., Kusemererwa, C. & Jaaza, M. 2013. Towards enhancing business survival and growth rates in LDCs: An exploratory study of the drivers of business failure among SMMEs in Kampala-Uganda. *International Journal of Humanities and Social Science*, 3(8): 284–291.
- Narooz, R. & Child, J. 2017. Networking responses to different levels of institutional void: A comparison of internationalising SMEs in Egypt and the UK. *International Business Review*, 26(4): 683-696. doi: 10.1016/j.ibusrev.2016.12.008.
- National Youth Development Agency (NYDA). 2018. *Annual Report 2017/18*. Available at: http://www.nyda.gov.za/Portals/0/Downloads/Publications/NYDA_AnnualReport2017-18.pdf [Accessed: 14 February 2021].
- National Youth Development Agency (NYDA). 2022. *Annual Report 2021/22*. Available at: https://www.nyda.gov.za/Portals/0/downloads/Annual_Report_2021-22_Final.pdf [Accessed: 5 May 2023].
- Nazir, M.A. & Khan, M.R. 2022. Identification of roles and factors influencing the adoption of ICTs in the SMEs of Pakistan by using an extended Technology Acceptance Model (TAM). *Innovation and Development*. doi: 10.1080/2157930X.2022.2116785.
- NCEDA (Northern Cape Economic Development Trade and Investment Agency). 2018. *Investment opportunities in the Northern Cape*. Available at: https://contenidos.ceoe.es/CEOE/var/pool/pdf/cms_content_documents-file-679-presentacion-sobre-las-opportunidades-de-negocio-en-northern-cape.pdf [Accessed: 24 January 2021].
- NCEDA. 2022. *Annual report 2021/22*. Available at: [https://provincialgovernment.co.za/entity_annual/818/2022-northern-cape-northern-cape-economic-development-trade-and-investment-promotion-agency-\(nceda\)-annual-report.pdf](https://provincialgovernment.co.za/entity_annual/818/2022-northern-cape-northern-cape-economic-development-trade-and-investment-promotion-agency-(nceda)-annual-report.pdf) [Accessed: 4 June 2023].
- NCPT (Northern Cape Provincial Treasury). 2017. *Policy brief: Unlocking the potential of SMMEs*. Available at: http://www.ncpt.gov.za/Portals/0/Policy%20Brief%2034%202017%20-%20Unlocking%20the%20potential%20of%20SMMEs.pdf?ver=9_ePKVspj-qcKLb9zW_aXg%3D%3D [Accessed: 5 March 2020].
- Ndagi, A. 2017. Role of technology incubation on entrepreneurship development in Nigeria: A case of Minna technology incubation centre. *International Journal of Advanced Studies in Economics and Public Sector Management*, 5(3): 131-138.

- Ndlela, M.N. 2019. *Crisis communication: A stakeholder approach*. Cham, Switzerland: Palgrave Pivot.
- NDP (National Development Plan). 2012. *National development plan 2023. Our future - make it work*. Available at: https://www.gov.za/sites/default/files/gcis_document/201409/ndp-2030-our-future-make-it-workr.pdf [23 May 2022].
- Neale, B. 2020. *Qualitative longitudinal research: Research methods*. London, UK: Bloomsbury Publishing.
- NECI (National Entrepreneurship Context Index). 2020. *GEM Results: NES-NECI 2020*. Available at: <https://www.gemconsortium.org/images/media/gem-neci-background-notes-1613753990.pdf> [Accessed: 17 July 2021].
- NEF (National Empowerment Fund). 2021. *A funding solution for black SMMEs in the Northern Cape province*. Available at: https://www.nefcorp.co.za/wp-content/uploads/2021/04/03_A4Brochure_NEF_NCBlendedSMMEFund-1.pdf [Accessed: 20 June 2023].
- NEF. 2022. *2021/2022 Integrated report. Positioning black entrepreneurs to drive recovery and growth*. Available at: <https://www.nefcorp.co.za/annual-reports/intergrated-report-2021-22/> [Accessed: 25 May 2023].
- Neghabi, S.M.M. & Anoosheh, M. 2020. Presenting a model for network development of small and medium enterprises: Grounded theory. *Journal of Business Management*, 12(4): 1030-1049.
- Neilson, T. & Gibson, T.A. 2022. Social media editors and the audience funnel: Tensions between commercial pressures and professional norms in the data-saturated newsroom. *Digital Journalism*, 10(4): 556-578.
- Nel, J. & De Beer, A. 2014. *Business management: A contemporary approach*. 2nd edition. Cape Town: Juta and Company.
- Nemoto, N. & Koreen, M. 2019. *Digital innovation can improve financial access for SMEs. SME policy faced with development of financial technology G20 Japan*. Available at: <https://t20japan.org/wp-content/uploads/2019/03/t20-japan-tf9-1-digital-innovation-improve-financial-access-smes.pdf> [Accessed: 12 December 2021].
- Ngcobo, S. & Khumalo, N. 2022. Challenges of adopting entrepreneurship education as a strategic approach to unemployed youth in South Africa. *Technium Social Science Journal*, 29(1): 98-109.
- Ngumbela, X. 2023. Women entrepreneurship in tourism: The case of the Buffalo city metropolitan municipality in the Eastern Cape province, South Africa. *International Journal of Innovative Technologies in Economy*, 2(42): 1-11.

- Nguyen, L.H. & Sagara, M. 2020. *Credit risk database for SME financial inclusion*. Asian Development Bank Institute, Working Paper Series No. 1111. Available at: <https://www.adb.org/sites/default/files/publication/579746/adbi-wp1111.pdf> [Accessed: 23 December 2021].
- Nieman, G. & Bennett, A. 2014. *Business management. A value chain approach*. 2nd edition. Pretoria: Van Schaik.
- Nieuwenhuizen, C. 2019. *Entrepreneurship: An African perspective*. Claremont, Cape Town: Juta and Company (Pty) Ltd.
- Nieuwenhuizen, C. & Badenhorst, J.A. 2018. *Business management for entrepreneurs*. Cape Town: Juta and Company (Pty) Ltd.
- Nikmah, F., Hermawan, A., Wardoyo, C. & Hasan, H. 2021. TOE: Perspective: Technology adoption by SMEs in facing the industrial revolution 4.0. *European Journal of Business, Economics and Accounting*, 9(1): 25-34.
- Nikolić, J. & Zlatanović, D. 2018. Corporate governance and corporate social responsibility synergies: A systemic approach. *Naše gospodarstvo/Our Economy*, 64(3): 36-46.
- Nikolić, N., Jovanović, I., Nikolić, Đ., Mihajlović, I. & Schulte, P. 2019. Investigation of the factors influencing SME failure as a function of its prevention and fast recovery after failure. *Entrepreneurship Research Journal*, 9(3): 1-22.
- Nkansah-Sakyi, E.A. 2023. Challenges small and medium manufacturing entities (SMMEs) encounter in accessing financial support in Ghana. *Central European Management Journal*, 31(2): 286-293.
- Northern Cape Provincial Government. 2021. *Northern Cape Socio-Economic Review and Outlook*. Available at: <http://www.ncpt.gov.za/LinkClick.aspx?fileticket=-TultXK0zrg%3D&tabid=239&portalid=0&mid=1720> [Accessed: 16 September 2021].
- Northern Cape Provincial Treasury. 2017. *Policy brief: Unlocking the potential of SMMEs*. Available at: http://www.ncpt.gov.za/Portals/0/Policy%20Brief%2034%202017%20-%20Unlocking%20the%20potential%20of%20SMMEs.pdf?ver=9_ePKVspj-qcKlb9zW_aXg%3D%3D [Accessed: 5 March 2020].
- Novotna, L. 2021. Business networking as a tool of the information and knowledge management of the owners of small and middle enterprises – Case of study. *Proceedings of the International Scientific Conference Hradec Economic Days 2021*. doi:10.36689/UHK/HED/2021-01-060.

- Nthite, N. & Worku, Z. 2020. The impact of non-financial support for small, micro and medium-sized enterprises located in Atteridgeville, Ga-Rankuwa, Mabopane, Mamelodi and Soshanguve townships, South Africa. *International Journal of Applied Science and Research*, 3(1): 130-137.
- Nwosu, A. 2017. Enhancing small-business competitiveness in Nigeria through public-private partnerships in cluster development. Unpublished Doctoral thesis. University of Stellenbosch, Stellenbosch, South Africa.
- Nyanzu, F. & Quaidoo, M. 2017. *Access to finance constraint and SMEs functioning in Ghana*. Munich Personal RePEc Archive. Available at: https://mpra.ub.uni-muenchen.de/83202/1/MPRA_paper_83202.pdf [Accessed: 12 December 2021].
- OECD (Organisation for Economic Cooperation and Development). 2021. *OECD SME and entrepreneurship Outlook 2021*. Denmark: OECD Publishing. Available at: <https://www.oecd.org/cfe/smes/Denmark.pdf> [Accessed: 13 June 2023].
- Oflazoglu, S. 2017. *Qualitative versus quantitative research*. Croatia: Intech.
- Oji, O.N.E., Iwu, C.G. & Haydam, N. 2017. The use of social media marketing strategies by SMMEs in the hospitality sector in Cape Metropole, South Africa. *African Journal of Hospitality, Tourism and Leisure*, 6(1): 1-16.
- Olaore, G.O., Adejare, B.O. & Udofia, E.E. 2021. The gains and pains of small and medium-scale enterprises (SMEs): The way forward for entrepreneurship development in Nigeria. *Rajagiri Management Journal*, 15(1): 53-68.
- Oloyede, A.A., Faruk, N. & Raji, W.O. 2022. Covid-19 lockdown and remote attendance teaching in developing countries: A review of some online pedagogical resources. *African Journal of Science, Technology, Innovation and Development*, 14(3): 678-696.
- Omar, A.R.C., Ishak, S. & Jusoh, M.A. 2020. The impact of Covid-19 movement control order on SMEs' businesses and survival strategies. *Malaysian Journal of Society and Space*, 16(2): 139-150.
- Omer, N.A.E. 2016. The moderating effect of microfinance on the financial constraints to SMME growth in South Africa. Unpublished Doctoral thesis. University of Western Cape. Cape Town.
- Onyeiwu, C. & Nkoyo, U. 2020. Financing of small and medium scale enterprises and its growth impact in Nigeria. *Journal of Entrepreneurial Finance*, 22(2): 1-19.
- Oosthuizen, A., Van Vuuren, J. & Botha, M. 2020. Compliance or management: The benefits that small business owners gain from frequently sourcing accounting services. *Southern African Journal of Entrepreneurship and Small Business Management*, 12(1): 1-12.

- Ophelia, A., Min, S., Aliou, D.M., Farhana, A., George, N., Justice, G. & Philip, A.S. 2021. The impact of debt financing on performance of small and medium enterprises in Ghana. *International Journal of Advanced Engineering Research and Science*, 8(7): 193-201.
- Ordonez-Ponce, E., Clarke, A. & MacDonald, A. 2021. Business contributions to the sustainable development goals through community sustainability partnerships. *Sustainability Accounting, Management and Policy Journal*, 12(6): 1239-1267.
- Ortiz-Avram, D., Domnanovich, J., Kronenberg, C. & Scholz, M. 2018. Exploring the integration of corporate social responsibility into the strategies of small- and medium-sized enterprises : A systematic literature review. *Journal of Cleaner Production*, 201: 254–271. doi: 10.1016/j.jclepro.2018.08.011.
- Owusu, E.B. 2019. *Financing challenges faced by SMEs in Ghana*. Working paper, Oulu Business School, Oulu. Available at: <https://core.ac.uk/download/pdf/344906058.pdf> [Accessed: 9 December 2021].
- Owusu, J., Owusu Ansah, W., Djan, K.O. & Anin, E.K., 2021. Impact of financial resource building effort on financial resource availability among small and medium enterprises. *Cogent Business & Management*, 8(1): 1-13.
- Pallant, J. 2020. *SPSS survival manual: A step by step guide to data analysis using IBM SPSS*. London: Routledge.
- Parida, V., Patel, P.C., Wincent, J. & Kohtamäki, M. 2016. Network partner diversity, network capability, and sales growth in small firms. *Journal of Business Research*, 69(6): 2113-2117.
- Parliamentary Monitoring Group. 2019. *Department of Small Business Development 2019/20 Annual Performance Plan, with Minister and Deputy Minister*. Available at: <https://pmg.org.za/committee-meeting/28475/> [Accessed: 16 April 2020].
- Parmar, B.L., Freeman, R.E., Harrison, J.S., Wicks, A.C., Purnell, L. & De Colle, S. 2010. Stakeholder theory: The state of the art. *Academy of Management Annals*, 4(1): 403-445.
- Patten, M.L. & Newhart, M. 2018. *Understanding research methods : An overview of the essentials*. New York, NY: Routledge.
- Patton, M.Q. 2015. *Qualitative research and evaluation methods*. 4th edition. Thousand Oaks, CA: SAGE.
- Pauca, M.A.V., Vásquez, M.E.Z., Acobo, R.Y.C. & Gonzáles, J.L.A. 2022. Factors that influence the decision of Peruvian women to become entrepreneurs. *Revista Venezolana de Gerencia: RVG*, 27(8): 1036-1047.

- Pauw, W.P. & Chan, M. 2018. Multistakeholder partnerships for adaptation: The role of micro, small and medium enterprises. In C. Schaer & N. Kuruppu (Eds.). *Private-sector action in adaptation: Perspectives on the role of micro, small and medium size enterprises*. USA: UNEP DTU, 98-109.
- Perifanis, N.A. & Kitsios, F. 2023. Investigating the influence of artificial intelligence on business value in the digital era of strategy: A literature review. *Information*, 14(2): 1-42.
- Peter, F., Adegbuyi, O., Olokundun, M., Peter, A.O., Amaihian, A.B. & Ibidunni, A.S. 2018. Government financial support and financial performance of SMEs. *Academy of Strategic Management Journal*, 17(3): 1-10.
- Petrovic, A., Koprivica, V. & Bokan, B. 2017. Quantitative, qualitative and mixed research in sport science: A methodological report. *South African Journal for Research in Sport, Physical Education and Recreation*, 39(2): 181-197.
- Pilotti, F., Paolone, G., Di Valerio, D., Marinelli, M., Cocca, R. & Di Felice, P. 2021. An IT infrastructure for small- and medium-sized enterprises willing to compete in the global market. In *Proceedings of the 23rd International Conference on Enterprise Information Systems (ICEIS 2021)*, 2(1): 768-775.
- Prihatiningtias, Y.W. & Wardhani, M.R. 2021. Understanding the effect of sustained use of cloud-based point of sales on SMEs' performance during Covid-19 pandemic. *The Indonesian Accounting Review*, 11(1): 33-46.
- Pruzan, P. 2016. *Research methodology. The aims, practices and ethics of science*. Switzerland: Springer International Publisher.
- Purba, J.T., Gumulya, D., Hariandja, E. & Pramono, R. 2023. Valuable, rare, inimitable, non-substitutable of resources in building innovation capability for sustainable development: Evidence from creative social enterprises. *International Journal of Sustainable Development & Planning*, 18(2): 429- 438.
- Pusceddu, G., Moi, L. & Cabiddu, F. 2022. The intersection between SMEs' business strategies and the phases of unexpected events: A systematic review of the literature. *Sinergie Italian Journal of Management*, 40(2): 63-86.
- Qader, K.S., Hamza, P.A., Othman, R.N., Anwer, S.A., Hamad, H.A., Gardi, B. & Ibrahim, H.K. 2022. Analysing different types of advertising and its influence on customer choice. *International Journal of Humanities and Education Development*, 4(6): 8-21.
- Qu, M., McCormick, A.D. & Funck, C. 2022. Community resourcefulness and partnerships in rural tourism. *Journal of Sustainable Tourism*, 30(10): 2371-2390.

- Quinton, S. & Wilson, D. 2016. Tensions and ties in social media networks: Towards a model of understanding business relationship development and business performance enhancement through the use of LinkedIn. *Industrial Marketing Management*, 54(2016): 15-24.
- Ramdani, B., Belaid, F. & Goutte, S. 2023. SME internationalisation: Do the types of innovation matter? *International Review of Financial Analysis*, 88(1): 1-10.
- Rangongo, M.F. & Ngwakwe, C.C. 2020. Essential success factors in entrepreneurship for emerging economies. In G.E. Chiloane-Tsoka & E.M. Rankhumise (Eds.). *Entrepreneurship and small business management: an emerging economies perspective*. Pretoria: Van Schaik, 43-50.
- Ranjan, M., Kumar, A. & Narain, D. 2023. Study of barriers of internationalisation of small and medium enterprises SMEs. *International Journal of Progressive Research in Engineering Management and Science*, 3(4): 1091-1098.
- Rao, P., Kumar, S. & Madhavan, V. 2019. A study on factors driving the capital structure decisions of small and medium enterprises (SMEs) in India. *Indian Institute of Management Bangalore Management Review*, 31(1): 37-50.
- Rathore, U. & Khanna, S. 2020. From slowdown to lockdown: Effects of the Covid-19 crisis on small firms in India. *SSRN Electronic Journal*. doi: 10.2139/ssrn.3615339.
- Ratten, V. & Jones, P. 2018. Bringing Africa into entrepreneurship research. In L.P. Dana, V. Ratten & B.Q. Honyenuga (Eds.). *African entrepreneurship: challenges and opportunities for doing business*. Cham, Switzerland: Palgrave, 9-27.
- Razumovskaia, E., Yuzvovich, L., Kniazeva, E., Klimenko, M. & Shelyakin, V. 2020. The effectiveness of Russian government policy to support SMEs in the Covid-19 pandemic. *Journal of Open Innovation: Technology, Market and Complexity*, 6(160): 1-20.
- Republic of South Africa. 2019. Government Gazette. Vol. 645, Iss: 42304. (Online) Available at: <[http://www.gpwonline.co.za/Gazettes/Gazettes/42304_15-3_National Government.pdf](http://www.gpwonline.co.za/Gazettes/Gazettes/42304_15-3_National_Government.pdf)> [Accessed: 30 September 2019]
- Riegler, M., Burton, A.M., Scholz, M. & De Melo, K. 2023. Why companies team up for sustainable development: Antecedents of company engagement in business partnerships for sustainability. *Business Strategy and the Environment*, 1(1): 1-15.
- Roa, U.T. & Joshi, R. 2021. Entrepreneurial ecosystem and entrepreneurial finance: A study of financing and funding of early state ventures. *International Journal of Applied Finance and Accounting*, 3(1): 61-68.

- Rodavia, J.J.C. & Hudtohan, E.T. 2021. Formal and informal financing as source of funds of Carinderia owners. *International Journal of Management and Education in Human Development*, 1(1): 18-23.
- Romein, A. & Trip, J.J. 2017. The role of business incubators in the development of sustainable clusters of cultural and creative industries. *International Journal of Sustainable Development Planning*, 12(3): 435-445.
- Rosenstein, L.D. 2019. *Research design and analysis: A primer for the non-statistician*. United States of America: John Wiley & Sons.
- Rosyadi, S., Kusuma, A.S., Fitrah, E., Haryanto, A. & Adawiyah, W. 2020. The multi-stakeholder's role in an integrated mentoring model for SMEs in the creative economy sector. *SAGE Open*, 10(4): 1-14.
- Rudansky-Kloppers, S. 2020. Introduction to general management. In B. Erasmus, S. Rudansky-Kloppers & J. Strydom (Eds.). *Introduction to business management*. 11th edition. Cape Town: Oxford University Press, 186-209.
- Rudenko, L.G., Zaitseva, N.A., Mekush, G.E., Dmitrieva, N.V. & Vasilieva, L.S. 2016. Improving private sector and government partnership systems to support small businesses in the service sector. *International Electronic Journal of Mathematics Education*, 11(5): 1261-1270.
- Rungani, E.C. 2022. Towards a comprehensive SMME support framework in South Africa. *Journal of Contemporary Management*, 19(2): 654-674.
- Rungani, E.C. & Klaas, Y. 2022. The role of entrepreneurial education and training on small, medium and micro enterprises' performance in the Eastern Cape province. In I. Kaseeram, *Mbali Conference 2022 Proceedings*. Available at: <http://mbali.unizulu.ac.za/wp-content/uploads/2022/12/Mbali-conference-proceedings-2022-FINAL.pdf#page=523> [Accessed: 25 May 2023].
- Rungani, E.C. & Potgieter, M. 2018. The impact of financial support on the success of small, medium and micro enterprises in the Eastern Cape province. *Acta Commercii*, 18(1): 1-12.
- Sa'id, K.S.A., Talib, A.B.A. & Hassan, R. 2019. The role of access to capital and the component of strategic orientations on SMEs' performance: A conceptual framework. *International Journal of Business, Economics and Law*, 19(5): 311-321.
- Salganik, M.J. 2018. *Bit by bit. Social research in the digital age*. New Jersey: Princeton University Press.

- Salmons, J. 2019. *Find the theory in your research: Little quick fix*. United Kingdom: SAGE Publications.
- Sandberg, E. 2018. Challenges to African entrepreneurship in the twenty-first century. In D. Opoku & E. Sandberg (Eds.). *Challenges to African entrepreneurship in the 21st century*, Switzerland: Palgrave Macmillan, 179-202.
- Sanusi, A., Razak, D., Amrawaty, A. & Hasrul, M. 2020. Smart manufacturing adoption in supporting technologies infrastructure in Indonesia: The case of South Sulawesi SMEs. In *Institute of Physics Conference Series: Earth and Environmental Science*, 575(1): 1-6.
- Sanya, E.A.O. & Popoola, K.O. 2021. Impact of small and medium enterprises on employment generation in Nigeria: Evidence from selected SMEs in Ibadan North Local Government. *Journal of Management and Social Sciences*, 3(1): 24-33.
- Sarwar, Z., Khan, M.A., Yang, Z., Khan, A., Haseeb, M. & Sarwar, A. 2021. An investigation of entrepreneurial SMEs' network capability and social capital to accomplish innovativeness: A dynamic capability perspective. *Sage Open*, 11(3): 1-14.
- SASOL. 2017. *Applying for the Sasol accelerating businesses programme*. Available at: <https://www.sasol.com/media-centre/media-releases/sasol-supports-smmes-take-their-business-new-levels> [Accessed: 14 September 2021].
- Saunders, M., Lewis, P. & Thornhill, A. 2016. *Research methods for business students*. 7th edition. Essex, UK: Pearson Education Limited.
- Saunders, M., Lewis, P. & Thornhill, A. 2019. *Research methods for business students*. Harlow: Pearson Education.
- Saunderson, B., Sim, J., Kingstone, T., Baker, S., Waterfield, J., Bartlam, B., Burroughs, H. & Jinks, C. 2017. Saturation in qualitative research: Exploring its conceptualisation and operationalisation. *Quality and Quantity*, 52(4): 1893-1907.
- SBC (Small Business Council). 2019. *Defining small business. Recommendations of the New Zealand Small Business Council for the Minister of Small Business*. Available at: <https://www.mbie.govt.nz/assets/defining-small-business.pdf> [Accessed: 5 December 2022].
- Schreier, M., 2018. *The SAGE handbook of qualitative data collection*. London: SAGE Publications Ltd. Available at: <https://doi.org/10.4135/9781526416070> [Accessed: 12 Oct 2022].
- Schreier, C., Scherrer, S., Udomkit, N. & Farrar, J. 2020. Trustworthy small and medium-sized enterprise network partners: Small and medium-sized enterprise partnerships in the international entrepreneurial process. *Global Business Review*, 21(1): 88-107.

- Schutte, F. 2019. Small business incubator coaching in South Africa: Exploring the landscape. *International Journal of Entrepreneurship*, 23(4): 1-13.
- Schutte, F. & Barbeau, N. 2022. The influence of business incubators on the post-incubation success of small businesses. *International Journal of Entrepreneurship*, 26(7): 1-16.
- Schutte, F. & Chauke, T. 2021. The role and effectiveness of business incubators in growing small businesses: A focus on the manufacturing industry. *Academy of Entrepreneurship Journal*, 27(4), 1-13.
- SEDA (Small Enterprise Development Agency). 2019. *SMME quarterly update 3rd quarter 2018. The Small Enterprise Development Agency executive summary*. Available at: <http://www.seda.org.za/Publications/Publications/SMME%20Quarterly,%202018-Q3.pdf> [Accessed: 20 March 2021].
- SEDA. 2020. *SMME quarterly update 1st quarter 2020*. Available at: <http://www.seda.org.za/Publications/Publications/SMME%20Quarterly%202020%20Q1.pdf> [Accessed: 10 February 2021].
- SEDA. 2021. *SMME quarterly update 3rd quarter 2020*. Available at: https://edse.org.za/wp-content/uploads/2021/04/SMME-Quarterly-2020-Q3_08032021.pdf [Accessed: 6 October 2022].
- SEDA. 2022a. *Annual Report 2021-2022*. Available at: http://www.seda.org.za/Publications/Annual%20Reports/Sed_%20Annual%20Report%202021-22.pdf.pdf [Accessed: 24 May 2023].
- SEDA. 2022b. *SMME Quarterly Update 3rd Quarter 2022*. Available at: [http://www.seda.org.za/Publications/Publications/SMME%20Quarterly%202022-Q3%20\(005\).pdf](http://www.seda.org.za/Publications/Publications/SMME%20Quarterly%202022-Q3%20(005).pdf) [Accessed: 17 July 2023].
- SEDA. 2023. *SMME quarterly update 3rd quarter 2022*. Available at: [http://www.seda.org.za/Publications/Publications/SMME%20Quarterly%202022-Q3%20\(005\).pdf](http://www.seda.org.za/Publications/Publications/SMME%20Quarterly%202022-Q3%20(005).pdf) [Accessed: 23 May 2023].
- SEDA & DSBD (Small Enterprise Development Agency & Department of Small Business Development). 2019. *Women and youth owned SMMEs: The status, needs, opportunities and challenges in South Africa*. Available at: <http://www.seda.org.za/Publications/Publications/SEDA%20Integrated%20report%20-%20DSBD%2024%20Feb%202020.pdf> [Accessed: 19 April 2021].
- SEFA (Small Enterprise Finance Agency). 2020. *Corporate plan financial year 2019/20*. Available at: http://pmg-assets.s3-website-eu-west-1.amazonaws.com/SBD_APP_2018_19_web.pdf [Accessed: 24 March 2021].

- SEFA. 2022. *Annual report*. Available at: <https://www.sefa.org.za/uploads/files/files/SEFA-Annual-Report-2022.pdf> [Accessed: 30 May 2023].
- Sekaran, U. & Bougie, R. 2016. *Research methods for business: A skill-building approach*. Chichester, UK: John Wiley & Sons Ltd.
- Sekatane, M.B. 2018. South African women entrepreneurs: Challenges and coping strategies. In D. Opoku & E. Sandberg (Eds.). *Challenges to African entrepreneurship in the 21st century*. Cham, Switzerland: Palgrave Macmillan. doi: 10.1007/978-3-319-61000-9_4.
- Shah, M.H., Bin Othman, A.R. & Bin Mansor, M.N. 2016. Mentoring and organisational performance: A review of effects of mentoring on small and medium enterprises. *Journal of Business and Social Review in Emerging Economies*, 2(2): 143-158.
- Shah, S.S., Shah, A.A. & Khaskhelly, N. 2019. Pragmatism research paradigm: A philosophical framework of advocating methodological pluralism in social science research. *Grassroots*, 52(1): 90–101.
- Shava, E. 2022. Survival of African governments in the Fourth Industrial Revolution, In E. Benyera (Ed.). *Africa and the fourth industrial revolution – Curse or cure: Advances in African economic, Social and political development*. Cham, Switzerland: Springer, 125-144.
- Shekar, M., Hassan, M. & Al Mubarak, M. 2021. Revisiting the challenges affecting SMEs through behavioural approach. *International Journal of Academic Research in Business and Social Sciences*, 234-258. doi: 10.6007/IJARBSS/v11-i9/10753.
- Shevchenko, D. & Arku, H.K. 2019. State institutions of financial support for small business in volatile economies: Possible application of Russian experience in Ghana. In J.C. Carvalho & E.M.C. Sabino (Eds.). *Strategy and superior performance of micro and small businesses in volatile economies*. Hershey, PA: IGI Global, 1417-1434.
- Showkat, N. & Parveen, H. 2017. *Non-probability and probability sampling*. Available at: https://www.researchgate.net/profile/Nayeem_Showkat/publication/319066480_Non-Probability_and_Probability_Sampling/links/598dd68ea6fdcc1225fca1e2/Non-Probability-and-Probability-Sampling.pdf?origin=publication_detail [Accessed: 22 April 2022].
- Shrestha, N. 2021. Factor analysis as a tool for survey analysis. *American Journal of Applied Mathematics and Statistics*, 9(1): 4-11.
- Silvia, P.J. & Cotter, K.N. 2021. *Researching daily life: A guide to experience sampling and daily diary methods*. American Psychological Association. doi: 10.1037/0000236-000.

- Siregar, N. & Irawaar, I. 2022. The synergy model of entrepreneurship development through SMEs in Samosir (Triple Helix model). In *The 2nd International Conference of Strategic Issues on Economics, Business and Education (ICoSIEBE 2021)*. doi: 10.2991/aebmr.k.220104.039.
- Slaper, T. & Hall, T. 2011. The triple bottom line: What is it and how does it work? *Indiana Business Review*. Available at: <https://www.ibrc.indiana.edu/ibr/2011/spring/article2.html> [Accessed: 11 January 2022].
- SME Support Japan. 2021. *About SME support Japan*. Available at: https://www.smrj.go.jp/english/common/pdf/SME_eng_pamphlet.pdf [Accessed: 1 June 2023].
- Smith, C., Smith, J.B. & Shaw, E. 2017. Embracing digital networks: Entrepreneurs' social capital online. *Journal of Business Venturing*, 32(1): 18-34.
- Smolander, H. 2021. Online and offline business networking methods of tourism entrepreneurs. Unpublished Doctoral thesis. University of Eastern Finland, Finland.
- Sommer, C. 2017. *Drivers and constraints for adopting sustainability standards in small and medium-sized enterprises (SMEs)* (No. 21/2017). Discussion Paper. Available at: <https://www.econstor.eu/bitstream/10419/199511/1/die-dp-2017-21.pdf> [Accessed: 12 January 2022].
- Song, H., Yang, Y. & Tao, Z. 2020. How different types of financial service providers support small and medium enterprises under the impact of Covid-19 pandemic: From the perspective of expectancy theory. *Frontiers of Business Research in China*, 14(27): 1-27.
- Soriano, M. 2021. *Philippines as a potential international market for Finnish SMEs*. Theseus. Available at: https://www.theseus.fi/bitstream/handle/10024/496400/Maria_Soriano.pdf?sequence=2 [Accessed: 29 May 2023].
- Soumya, K. & Jayaprada, D.N. 2018. Review of studies on micro, small and medium enterprises. *International Journal for Innovative Research in Science and Technology*, 4(9): 100-106.
- Soundararajan, V., Jamali, D. & Spence, L.J. 2018. Small business social responsibility: A critical multilevel review, synthesis and research agenda. *International Journal of Management Reviews*, 20(4): 934–956.
- South African Government. 1940. *Industrial Development Act, 22 of 1940*. Available at: https://www.gov.za/sites/default/files/gcis_document/201505/act-22-1940.pdf [Accessed: 4 March 2023].

- South African Government. 1996a. *Gender Equality Act, 39 of 1996*. Available at: https://www.parliament.gov.za/storage/app/media/ProjectsAndEvents/womens_month_2015/docs/Act39of1996.pdf [Accessed: 3 March 2021].
- South African Government. 1996b. *Mine Health and Safety Act, 29 of 1996*. Available at: https://www.dmr.gov.za/Portals/0/mhs_act_29_of_19960_1.pdf [Accessed: 17 March 2021].
- South African Government. 1997. *Housing Act, 107 of 1997*. Available at: https://www.gov.za/documents/housing-act?gclid=EAlaIQobChMIjt6nqfHE7wIVwu3tCh0LuAdIEAAYASAAEgIV9_D_BwE [Accessed: 24 January 2021].
- South African Government. 1998a. *Consumer Protection Measures Act No. 95 of 1998*. Available at: https://www.gov.za/sites/default/files/gcis_document/201409/a95-98.pdf [Accessed 13 March 2021].
- South African Government. 1998b. *Employment Equity Act, 55 of 1998*. Available at: <https://www.labourguide.co.za/download-top/135-eepdf/file> [Accessed: 18 March 2021].
- South African Government. 1998c. *Skills Development Act, 97 of 1998*. Available at: <http://www.nationalskillsauthority.org.za/wp-content/uploads/2015/11/skills-development-act.pdf> [Accessed: 1 February 2021].
- South African Government. 1999. *World Heritage Convention Act, 49 of 1999*. Available at: https://www.gov.za/documents/world-heritage-convention-act?gclid=EAlaIQobChMI-vmrivHE7wIVJe_tCh13MQ1NEAAYASAAEgKL6vD_BwE# [Accessed: 25 January 2021].
- South African Government. 2007. *Public Service Amendment Act, 30 of 2007*. Available at: https://www.gov.za/sites/default/files/gcis_document/201409/a30-07.pdf [Accessed 28 February 2021].
- South African Government. 2008a. *Consumer Protection Act No. 68 of 2008*. Available at: https://www.gov.za/sites/default/files/gcis_document/201409/321864670.pdf [Accessed: 18 January 2021].
- South African Government. 2008b. *National Youth Development Agency Act, 54 of 2008*. Available at: https://www.gov.za/sites/default/files/gcis_document/201409/3178013.pdf [Accessed: 28 May 2023].
- South African Government. 2013. *Protection of Personal Information Act, 4 of 2013*. Available at: <https://legalservices.ukzn.ac.za/wp-content/uploads/2021/05/POPI-ACT.pdf> [Accessed: 13 June 2023].
- StatsSA (Statistics South Africa). 2016. *Provincial profile Northern Cape. Community survey 2016*. Available at: <https://www.statssa.gov.za/publications/Report%2003-01-14/Report%2003-01-142016.pdf> [Accessed: 17 May 2023].

- StatsSA. 2019. *Sustainable development goals: Country report 2019*. Available at: http://www.statssa.gov.za/MDG/SDGs_Country_Report_2019_South_Africa.pdf [Accessed: 24 March 2020].
- StatsSA. 2020. *Three facts about small business turnover in South Africa*. Available at: <http://www.statssa.gov.za/?p=13900> [Accessed: 5 March 2021].
- StatsSA. 2022. *Mid-year population estimates*. Available at: <https://www.statssa.gov.za/publications/P0302/P03022022.pdf> [Accessed: 17 May 2023].
- StatsSA. 2023. *Quarterly Labour Force Survey*. Available at: <https://www.statssa.gov.za/publications/P0211/P02111stQuarter2023.pdf> [Accessed: 5 April 2023].
- Stewart, D. & Klein, S. 2016. The use of theory in research. *Journal of Clinical Pharmacology*, 38(3): 615-619.
- St-Jean, É. & Tremblay, M. 2020. Mentoring for entrepreneurs: A boost or a crutch? Long-term effect of mentoring on self-efficacy. *International Small Business Journal*, 38(5): 424-448.
- Stokes, D. & Wilson, N. 2017. *Small business management and entrepreneurship*. 7th edition. Hampshire, UK: Cengage Learning.
- Stuart, K.V., Dold, C., Van der Westhuizen, D.P. & De Vasconcelos, S. 2022. The epidemiology of ocular trauma in the Northern Cape, South Africa. *African Vision and Eye Health*, 81(1): 1-8.
- Surya, B., Menne, F., Sabhan, H., Suriani, S., Abubakar, H. & Idris, M. 2021. Economic growth, increasing productivity of SMEs, and open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1): 1-37.
- Swanson, D.L. & Orlitzky, M. 2017. Towards a conceptual integration of corporate social and financial performance. In S. Diehl, M. Karmasin, B. Mueller, R. Terlutter & F. Weder (Eds.). *Handbook of integrated CSR communication*. Berlin, Germany: Springer, 129-148.
- Szabó, R.Z., Szedmák, B., Tajti, A. & Bera, P. 2023. Environmental sustainability, digitalisation, and the entrepreneurial perception of distances as drivers of SME's internationalisation. *Sustainability*, 15(3): 1-21.
- Taherdoost, H. 2018. Validity and reliability of the research instrument: How to test the validation of a questionnaire/survey in a research. *Social Science Research Network Electronic Journal*, 5(3): 28-36. doi: 10.2139/ssrn.3205040.
- Tajeddini, K. & Ratten, V. 2020. The moderating effect of brand orientation on inter-firm market orientation and performance. *Journal of Strategic Marketing*, 28(3): 194–224.

- Tambunan, T.T.H. 2018. MSMEs and access to financing in a developing economy: The Indonesian Experience. In A. Woldie & B. Thomas (Eds.). *Financial entrepreneurship for economic growth in emerging nations*, Hershey, USA: IGI Global, 148-172.
- Tehseen, S., Ramayah, T. & Sajilan, S. 2017. Testing and controlling for common method variance: A review of available methods. *Journal of Management Sciences*, 4(2): 142-168.
- Teka, B.M. 2022. Determinants of the sustainability and growth of micro and small enterprises (MSEs) in Ethiopia: Literature review. *Journal of Innovation and Entrepreneurship*, 11(1): 1-16.
- Telukdarie, A., Philbin, S., Mwanza, B.G. & Munsamy, M. 2022. Digital platforms for SMME enablement. *Procedia Computer Science*, 200(1): 811-819.
- Thaha, A.R., Maulina, E., Muftiadi, R.A. & Alexandri, M.B. 2021. Digital marketing and SMEs: A systematic mapping study. *Library Philosophy and Practice*, 2021(1): 1-19.
- Theodorakopoulos, N., Kakabadse, N.K. & McGowan, C. 2014. What matters in business incubation? A literature review and suggestion for situated theorising. *Journal of Small Business and Enterprise Development*, 21(4): 602-622.
- Theofanidis, D. & Fountouki, A. 2018. Limitations and delimitations in the research process. *Perioperative Nursing*, 7(3): 155-163.
- Thizy, D., Emerson, C., Gibbs, J., Hartley, S., Kapiriri, L., Lavery, J., Lunshof, J., Ramsey, J., Shapiro, J., Singh, J.A., Toe, L.P. & Coche, I. 2019. Guidance on stakeholder engagement practices to inform the development of area-wide vector control methods. *PLoS Neglected Tropical Diseases*, 13(4): 1-11.
- Thomas, C.G. 2021. *Research methodology and scientific writing*. Switzerland: Springer International Publishing. doi:10.1007/978-3-030-64865-7.
- Thomas, S. 2016. *Instant networking: The simple way to build your business network and see results in just 6 months*. West Sussex: Capstone.
- Timm, S. 2011. *How South Africa can boost support to small businesses: Lessons from Brazil and India. Trade & Industrial Policy Strategies (TIPS)*. Available at: http://www.tips.org.za/files/india_brazil_2011_edit_s_timm.pdf [Accessed: 18 December 2022].
- Tiwasing, P. 2021. Social media business networks and SME performance: A rural–urban comparative analysis. *Growth and Change*, 52(1): 1892–1913.
- Todd, L., Leask, A. & Ensor, J. 2017. Understanding primary stakeholders' multiple roles in hallmark event tourism management. *Tourism Management*, 59(1): 494–509.

- Thomas, A. & Gupta, V. 2021. Social capital theory, social exchange theory, social cognitive theory, financial literacy, and the role of knowledge sharing as a moderator in enhancing financial well-being: From bibliometric analysis to a conceptual framework model. *Frontiers in Psychology*, 12(1): 1-16.
- Ton, G., Van Rijn, F. & Pamuk, H. 2023. Evaluating the impact of business coaching programmes by taking perceptions seriously, *Evaluation*, 29(1): 73-90.
- Torala, N. 2021. Utilising strategic partnerships in the formation of construction industry business ecosystems. Unpublished Master's dissertation. University of Turku, Finland Available at: https://www.utupub.fi/bitstream/handle/10024/151923/Torala_Nina_opinnayte.pdf?sequence=1 [Accessed: 16 September 2021].
- Tredoux, C. & Durrheim, K. 2019. *Hypothesis and conclusions: A course in statistics for the social sciences*. 3rd edition. Juta and Company. Available at: <https://0-search-ebSCOhostcom.oasis.unisa.ac.za/login.aspx?direct=true&db=nlebk&AN=1885539&site=ehost-live&scope=site> [Accessed: 27 February 2023].
- Treharne, G.J. & Riggs, D.W. 2015. Ensuring quality in qualitative research. In P. Rohleder & A.C. Lyons (Eds.), *Qualitative research in clinical and health Psychology*. New York: Palgrave Macmillan, 57-73.
- Trunina, A. & Ashourizadeh, S. 2021. *Business model-network interactions: Comparative case studies from Zhongguancun and Silicon Valley*. Available at: <https://doi.org/10.1016/j.techsoc.2021.101600> [Accessed: 14 August 2021].
- Tsambou, A.D. & Esono, L.I.N. 2016. Cameroon: Characteristics of entrepreneurs and SMME development. In L. Achtenhagen & E. Brundin (Eds.). *Entrepreneurship and SME management across Africa: Context, challenges, cases*. Singapore: Springer, 3-30.
- Tuffour, I. 2017. A critical overview of interpretative phenomenological analysis: A contemporary qualitative research approach. *Journal of Healthcare Communications*, 2(4): 52–56.
- Turner, D.P. 2020. *Sampling methods in research design*. Available at: <https://headachejournal.onlinelibrary.wiley.com/doi/10.1111/head.13707> [Accessed: 26 November 2021].
- Turner, S.F., Cardinal, L.B. & Burton, R.M. 2017. Research design for mixed methods: A triangulation-based framework and roadmap. *Organisational Research Methods*, 20(2): 243–267.
- Tur-Porcar, A., Roig-Tierno, N. & Llorca Mestre, A. 2018. Factors affecting entrepreneurship and business sustainability. *Sustainability*, 10(2): 1-12.

- Turunen, T. 2021. Inter-organisational collaboration in circular business model experimentation (CBME): Perspective of SMEs. Unpublished Master's dissertation. University of Eastern Finland, Kuopio, Finland. Available at: https://erepo.uef.fi/bitstream/handle/123456789/25528/urn_nbn_fi_uef-20210923.pdf [Accessed: 16 September 2021].
- Udimal, T.B., Liu, E. & Lou, M. 2021. Network reliance and entrepreneurial performance, the role of external networking behaviour and entrepreneurial orientation: The case of rural farmer-entrepreneurs. *Innovation and Management Review*. doi: 10.1108/INMR-10-2019-0127/full/html.
- Ukko, J., Nasiri, M., Saunila, M. & Rantala, T. 2019. Sustainability strategy as a moderator in the relationship between digital business strategy and financial performance. *Journal of Cleaner Production*, 236(1): 1-9.
- Uko, J., Suanila, M., Nasiri, M. & Rantala, T. 2021. The importance of sustainability engagement in small businesses' supplier collaboration. *Sustainable Development*, 30(1): 1-9. doi: 10.1002/sd.2224.
- Ullah, M.R., Tahir, S.H., Shahzadi, H. & Kamran, H.W. 2023. Digital pathways to success: The transformative power of digitalisation and digital capabilities on SMEs' financial performance. *International Research Alliance for Sustainable Development Journal of Economics*, 5(2): 465-485.
- UNEP (United Nations Environment Programme). 2017. *The Emissions Gap Report 2017. A United Nations Environment Synthesis Report*. Available at: https://wedocs.unep.org/bitstream/handle/20.500.11822/22070/EGR_2017.pdf [Accessed: 7 December 2021].
- UNISA (University of South Africa). 2016. *Policy on research ethics*. Available at: https://www.unisa.ac.za/static/corporate_web/Content/Library/Library%20services/research%20support/Policy%20on%20Research%20Ethics.pdf [Accessed: 23 April 2020].
- United States Government. 2022. *Small Business Act No 631 of 1953. As amended through P.L. 117–328, enacted December 29, 2022*. Available at: <https://www.govinfo.gov/content/pkg/COMPS-1834/pdf/COMPS-1834.pdf> [Accessed: 3 June 2023].
- Urban, B. & Dlamini, Z. 2020. Intersections between policy and institutions: A focus on enterprise growth in Swaziland. *Journal of Entrepreneurship and Public Policy*, 9(3): 253-275.
- Urban, B. & Maphathe, T.L. 2021. Social media marketing and customer engagement: A focus on small and medium enterprises (SMEs) in South Africa. *Journal of Contemporary Management*, 18(1): 48-69.

- Ursachi, G., Horodnic, I.A. & Zait, A. 2015. How reliable are measurement scales? External factors with indirect influence on reliability estimators. *Procedia Economics and Finance*, 20(1): 679-686.
- Van Coller-Peter, S. & Cronjé, J.P. 2020. The contribution of coaching and mentoring to the development of participants in entrepreneurial development programmes. *International Journal of Evidence Based Coaching and Mentoring*, 18(2): 1-67.
- Van der Spuy, S.J. 2019. The state of business incubation in the Northern Cape: A service spectrum perspective. *Southern African Journal of Entrepreneurship and Small Business Management*, 11(1): 1-16.
- Van der Spuy, S.J. & Antonites, A. 2022. Incubator management experiences engaging with public SMME financiers at national and provincial levels in South Africa. *Journal of Contemporary Management*, 19(1): 1-42.
- Van Scheers, L., 2018. Marketing challenges small and medium enterprises (SME) are facing in South Africa. *The Journal of Accounting and Management*, 8(1): 27-34.
- Van Scheers, L. 2020. Small business start-ups in emerging economies, In G.E. Chiloane-Tsoka & E.M. Rankhumise (Eds.). *Entrepreneurship and small business management: an emerging economies Perspective*, Pretoria: Van Schaik, 16-23.
- Van Scheers, L. & Makhitha, K.M. 2016. Are small and medium enterprises (SMEs) planning for strategic marketing in South Africa? *Foundations of Management*, 8(1): 243-250.
- Van Weele, M.A., Van Rijnsoever, F.J., Groen, M. & Moors, E.H. 2019. Gimme shelter? Heterogeneous preferences for tangible and intangible resources when choosing an incubator. *The Journal of Technology Transfer*, 3(1): 1–32.
- Van Wissen, N. & Wonneberger, A. 2017. Building stakeholder relations online: How nonprofit organisations use dialogic and relational maintenance strategies on Facebook. *Communication Management Review*, 2(1): 54-74.
- Van Wyk, M.M. & Okeke, C. 2018. *Educational research. An African approach*. Cape Town: Oxford University Press.
- Venter, P. 2020. The business world and business management, In B. Erasmus, S. Rudansky-Kloppers & J. Strydom (Eds.). *Introduction to business management*. 11th edition. Cape Town: Oxford University Press, 20-55.
- Vigliaa, G., Perab, R. & Bigné, E. 2018. The determinants of stakeholder engagement in digital platforms. *Journal of Business Research*, 89(3): 404-410. doi: 10.1016/j.jbusres.2017.12.029.

- Virglerová, Z., Kramoliš, J. & Capolupo, N. 2022. The impact of social media use on the internationalisation of SMEs. *Economics and Sociology*, 5(1): 268-283.
- Visser, T., Chodokufa, K., Amadi-Echendu, A. & Phillips, M. 2019. Small business constraints: The influence of time. *Academy of Entrepreneurship Journal*, 25(4): 1-16.
- Waite, M. 2013. *Pocket Oxford English Dictionary*. 11th edition. United Kingdom: Oxford University Press.
- Wanjogo, J.W. & Muathe, S.M. 2022. Gaining competitive advantage through generic strategies in medical training colleges in Kenya. *International Journal of Research in Business and Social Science*, 11(2): 29-41.
- Ward, S. 2021. *What is business networking?* Available at: <https://www.thebalancesmb.com/what-is-business-networking-and-what-are-the-benefits-2947183>. [Accessed: 25 August 2021].
- Ward, R.M. & Delamont, S. 2020. *Handbook of qualitative research in education*. Cheltenham, United Kingdom: Edward Elgar Publishing Limited.
- Warwick, M. & Roshen, F. 2020. The economic impact of Covid-19. In R. Baldwin & B. Weder di Mauro (Eds.). *Economics in the time of Covid-19*. London: CEPR Press, 45-51.
- Wassenaar, D. & Singh, S. 2016. Contextualising the role of the gatekeeper in social science research. *South African Journal of Bioethics and Law*, 9(1): 42-46.
- Weeks, J.R. 2020. *Population: An introduction to concepts and issues*. 13th edition. Australia: Cengage Learning.
- Wehn, U., Collins, K., Anema, K., Basco-Carrera, L. & Lerebours, A. 2018. Stakeholder engagement in water governance as social learning: Lessons from practice. *Water International*, 43(1): 34-59.
- Wellalage, N.H., Locke, S. & Samujh, H. 2020. Firm bribery and credit access: Evidence from Indian SMEs. *Small Business Economics*, 55(1): 283-304.
- Wicks, A.C. & Harrison, J.S. 2019. Stakeholder management: A managerial perspective, In A. McWilliams, D.E. Rupp, D.S. Siegel, G.K. Stahl & D.A. Waldman (Eds.). *The Oxford Handbook of Corporate Social Responsibility: Psychological and Organisational Perspectives*. Oxford: Oxford University Press, 433-451.
- Wiepking, P. 2020. The global study of philanthropic behaviour. *Voluntas: International Journal of Voluntary and Nonprofit Organisations*, 32: 194-203. doi: 10.1007/s11266-020-00279-6.
- Wiid, J. 2021. *Marketing research*. 4th edition. Cape Town: Juta and Company.

- Willemse, A.K. 2018. *The moderating effect of mentorship on enterprise development in South Africa*. Unpublished Master's dissertation. University of the Witwatersrand, Johannesburg. Available at: <https://wiredspace.wits.ac.za/server/api/core/bitstreams/9fbd9eaf-9b4e-4623-ac2a-4fee3c4981a6/content> [Accessed: 3 December 2022].
- Willemse, I. & Nyelisani, P. 2019. *Statistical methods and calculations*. Cape Town: Juta and Company.
- Wright, M. 2019. Temporality and collaboration in entrepreneurial ownership and finance. In J. Reuer, S.F. Matusik & J. Jones (Eds.). *The Oxford handbook of entrepreneurship and collaboration*. New York: Oxford University Press, 1-14.
- Wu, L. 2015. *Information acquisitions and sharing through inter-organisational collaboration: Impacts of business performance in China*. Hershey, PA: IGI Global.
- Xia, B., Olanipekun, A., Chen, Q., Xie, L. & Liu, Y. 2018. Conceptualising the state of the art of corporate social responsibility (CSR) in the construction industry and its nexus to sustainable development. *Journal of Cleaner Production*, 195(1): 340-353.
- Yakubu, J.I.G. & Onuoha, B.C. 2022. Entrepreneurial personality and performance of small and medium enterprises in Rivers state. *African Journal of Business and Economic Development*, 2(1): 61-75.
- Ye, J. & Kulathunga, K.M.M.C.B. 2019. How does financial literacy promote sustainability in SMEs? A developing country perspective. *Sustainability*, 11(10): 1-21.
- Yosefi, M.R., Aali, S., Sanoubar, N. & Esfahlan, H.N. 2021. Designing the model of international networking capability. *Journal of System Management*, 7(1): 71-99.
- Yoshino, N. & Taghizadeh-Hesary, F. 2018. *The role of SMEs in Asia and their difficulties in accessing finance*. Working Paper No. 911. Asia Development Bank. Available at: <https://www.adb.org/sites/default/files/publication/474576/adbi-wp911.pdf> [Accessed: 8 December 2021].
- Yudiasuti, A., Murwani, F.D. & Hermawan, A. 2021. Network perspective in the internationalisation of Indonesian SMEs in the era of industrial revolution 4.0. *International Journal of Science, Technology and Management*, 2(4): 1073-1081.
- Yuliarmi, N.N., Dewi, N.P., Rustariyuni, S.D., Marhaeni, A.A.I.N. & Andika, G. 2021. The effects of social capital and human resources on financing and SME's performance. *International Journal of Human Capital in Urban Management*, 6(1): 29-44.
- Yusubova, A., Andries, P. & Clarysse, B. 2019. The role of incubators in overcoming technology ventures' resource gaps at different development stages. *Research & Development Management*, 49(5): 803-818.

- Zahra, F., Abdullah, M., Din, M., Thahir, H., Harun, H. & Ali, J. 2021. The role of e-purchasing in government procurement fraud reduction through expanding market access. *International Journal of Data and Network Science*, 6(1): 179-184.
- Zaid, M.A. 2015. *Correlation and regression analysis textbook*. Ankara, Turkey: The Statistical, Economic and Social Research and Training Centre for Islamic Countries (SESRIC). Available at: https://www.academia.edu/37839237/correlation_and_regression_analysis_textbook_organisation_of_islamic_cooperation_statistical_economic_and_social_research_and_training_centre_for_islamic_countries_oic_accreditation_certificate_programme_for_official_statistics. [Accessed: 1 March 2023].
- Zarefar, A. & Sawarjuwono, T. 2021. Corporate social responsibility: Theory, practice and its impact on the company. *Jurnal Akuntansi Keuangan Dan Bisnis*, 14(1): 103-112.
- Zarefard, M. & Cho, S.E., 2017, 'Relationship between entrepreneurs' managerial competencies and innovative start-up intentions in university students: An Iranian case', *International Journal of Entrepreneurship*, 21(3): 1–12.
- Zaridis, A., Vlachos, I. & Bourlakis, M. 2021. SMEs' strategy and scale constraints impact on agri-food supply chain collaboration and firm performance. *Production Planning and Control*, 32(14): 1165-1178.
- Zhang, B., Veijalainen, J. & Kotkov, D. 2016. Volkswagen emission crisis - Managing stakeholder relations on the web. *WEBSITE 2016 - Proceedings of the 12th International Conference on Web Information Systems and Technologies*. 1(1): 176-187.
- Zheng, C., Ahsan, M. & DeNoble, A.F. 2020. Entrepreneurial networking during early stages of opportunity exploitation: Agency of novice and experienced new venture leaders. *Entrepreneurship Theory and Practice*, 44(4): 671–699.
- Zhou, H. & Zondo, R.W.D. 2023. Do firms' growth rates follow a random walk? Evidence from incubated small and medium enterprises in South Africa. *African Journal of Inter/Multidisciplinary Studies*, 5(1): 1-12.
- Zikmund, W.G., Quinlan, C., Griffin, M., Babin, B.J., Carr, J.C., & 2019. *Business research methods*. 9th edition. Boston, MA: Cengage Learning.
- Zondi, W.B. 2017. Challenges facing small business development in South Africa. *International Journal of Economic Perspectives*, 11(2): 621-628.
- Žukauskas, P., Vveinhardt, J. & Andriukaitienė, R. 2018. *Philosophy and paradigm of scientific research. Management culture and corporate social responsibility*. London: Intech Open Limited.

Zulu, B., Ngwenya, T. & Zondi, B. 2023. An evaluation of the factors that impact the sustainability of maritime SMMEs in the Kwazulu-Natal Province. *African Journal of Inter/Multidisciplinary Studies*, 5(1): 1-13.

Zvarimwa, C. & Zimuto, J. 2022. Valuable, rare, inimitable, non-substitutable and exploitable resources on competitive advantage. *International Journal of Business & Management Sciences*, 8(1): 9-22.

APPENDIX A: ETHICAL CLEARANCE CERTIFICATE



UNISA ETHICS REVIEW COMMITTEE

12 June 2022

NHREC Registration # : N/A
ERC Reference # 2022_CEMS_BM_138
Name : Mrs N Weilbach
Student #69971838
Staff # N/A

Dear Mrs N Weilbach

**Decision: Ethics Approval from
10 June 2022 to 09 June 2025**

Researcher(s): Name: Mrs N Weilbach
E-mail address: 69971838@mylife.unisa.ac.za
Telephone # 083 408 9037

Supervisor(s): Name: Prof T Visser
E-mail address # vissed@unisa.ac.za
Telephone # 012 429 2113

Working title of research:

**A Framework to Develop Support Strategies for SMMEs in the Northern Cape Province,
South Africa**

Qualification: PhD

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 09 June 2022 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment. The decision was approved on 09 June 2022.*

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.
2. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.



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

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 13 June 2026. Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Review Committee approval.

Note:

The reference number 2022_CEMS_BM_138 should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.

Yours sincerely,



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


Prof. H.E. MOLAUDZI (Jun 27, 2022 16:02 GMT+2)

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

APPENDIX B: QUESTIONNAIRE

Dear Sir/Madam

I hereby invite you to willingly participate in the survey to ask you about support strategies for SMME in the Northern Cape province. This should take no more than 20 minutes of your time. Please be assured that your answers to this survey are completely confidential. There is no information in this survey that can identify you or your organisation.

Before commencing with this survey, please confirm that you have read and understood the Participant Consent form sent to you together with the link to this survey. By ticking (X) in the checkbox below, you acknowledge that you willingly provide your consent to participate in this survey.

I have read and understood the Participant Consent form	<input type="checkbox"/>
---	--------------------------

By completing the attached questionnaire, you give full consent to participate in the survey. Please complete the questionnaire as honestly as possible.

Please complete every question/statement to ensure the validity and reliability of the study.

1. This questionnaire should only be completed by SMME owners or managers.
2. Kindly respond to all questions.
3. Choose only one option unless where it is otherwise stated by marking (X) in the relevant boxes.
4. Completion of this information is voluntary, and confidentiality is assured. No individual data will be reported.

SECTION A: BIOGRAPHICAL AND BACKGROUND INFORMATION						
Option	Question 1	Question 2	Question 3	Question 4	Question 5	Question 6
	What is your gender?	In which district is your business located?	What is your highest academic qualification?	How long has your business been in operation?	Did the Covid-19 pandemic affect your business income?	If Yes, how did your business recover?
1	Female	Frances Baard District	Lower than Grade 12	Less than 1 year	Yes	My business adopted digital technology (Example: Online sales).
2	Male	John Taolo Gaetsewe District	Grade 12	Between 1 and 5 years	No	I increased working hours.
3	Prefer not to say	ZF Mgcawu District	Certificate	Between 6 and 10 years		I laid off (retrenched) employees.
4		Namakwa District	Diploma	Between 11 and 15 years		My business adopted new products.
5		Pixley Ka Seme District	Undergraduate degree	16 years and more		My business spread out to new markets.
6			Honours' degree			If other, please specify.
7			Master's degree			
8			Doctoral degree			

SECTION B: Please rate the following questions from 1 (Strongly disagree) to 5 (Strongly agree) and according to your own opinion.		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
7. Support strategies for SMMEs		1	2	3	4	5
7.1	I need support to sustain my business.					
7.2	I know where to find support for my business.					
7.3	SMME incubation is familiar to me.					
7.4	Stakeholder relations will help my business to become sustainable.					
7.5	My business adheres to corporate socially responsible practices.					
7.6	My business support upliftment projects in the local communities.					
7.7	I network with other SMMEs in my district.					

8. What type of support does your business need? (You may select more than one option with this question).

8.1	Financial support	
8.2	Entrepreneurial training	
8.3	Mentorship	
8.4	Partnerships with other businesses	
8.5	Business coaching	
8.6	Administrative support	
8.7	If other, please specify. .	

9. Which SMME support agencies do you know off in your Municipal area? (You may select more than one option with this question).

9.1	Small Enterprise Development Agency (SEDA)	
9.2	Small Enterprise Finance Agency (SEFA)	
9.3	Industrial Development Corporation (IDC)	
9.4	Northern Cape Economic Development, Trade, and Investment Promotion Agency (NCEDA)	
9.5	National Empowerment Fund (NEF)	
9.6	National Youth Development Agency (NYDA)	
9.7	Business Incubation Centre	
9.8	If other, please specify..	

SECTION C:		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Please rate the following questions from 1 (Strongly disagree) to 5 (Strongly agree) and according to your own opinion.						
10. Limitations and sustainability		1	2	3	4	5
10.1	It is a challenge to find qualified and experienced employees for my business.					
10.2	My business suffers from the impact of the Covid-19 pandemic.					
10.3	I experience difficulties to use the latest technologies and social media platforms.					
10.4	Staff members lack technology skills.					
10.5	I experience difficulty to use the local media to advertise products/services (i.e., newspapers, radio, etc.).					

SECTION D:		1	2	3	4	5
Barriers to SMMEs						
11.1	It is a challenge to get/obtain access to funding.					
11.2	I need assistance with financial management.					
11.3	It is a challenge to access markets for my product/service.					
11.4	I lack the knowledge on how to access markets for my product/service.					
11.5	The local municipality does not make provision for business infrastructure to expand SMMEs.					
11.6	My business is negatively affected by high internet costs.					
11.7	My business is negatively affected by the expensive cost to transport products/services in my area.					

Thank you very much for taking the time to complete the questionnaire.

APPENDIX C: INTERVIEW GUIDE

Dear Participant,

I am a student at the University of South Africa (UNISA) studying for a Doctor of Philosophy in Management Studies. My research topic is:

“A framework to develop support strategies for SMMEs in the Northern Cape province, South Africa.”

Before commencing with the interview, please ensure that you read and complete the Participant Consent Form sent to you via email.

Participants in the interviews are officials of SMME support agencies. I am interviewing you today to seek your views on support strategies for SMMEs in the Northern Cape province, South Africa.

Your participation is voluntary. Please be assured that your answers to this interview guide are completely confidential. There is no information that can identify you or your organisation. The duration of the interview will be no more than one hour.

I will now ask you some questions. Please let me know if anything is unclear or confusing.

I thank you for your support.

SECTION A: BIOGRAPHICAL AND BACKGROUND INFORMATION

1. What is your gender?
2. In which district do you reside?
3. How long have you been working for this organisation?
4. What is your highest academic qualification?

SECTION B: SUPPORT FOR SMMEs

5. What kind of support does your organisation provide to SMMEs?
6. What are the challenges that prohibit your organisation from supporting SMMEs?
7. In your opinion, how can your organisation improve on the support that they provide to SMMEs?
8. What can SMMEs in the Northern Cape province do to ensure their businesses do not fail?

SECTION C: FACTORS LIMITING SMMEs

9. What are the factors that limit SMMEs in the Northern Cape province to be sustainable?
10. How did the Covid-19 pandemic affect the support programmes offered to SMMEs?
11. How do you advertise lending packages to SMMEs?
12. Explain how you support SMMEs at local municipality level when they apply for access to infrastructure.
13. Explain how SMMEs use technology to their advantage.

SECTION D: BARRIERS TO FINANCIAL, INFRASTRUCTURE AND MARKET ACCESS

14. How can SMMEs in the Northern Cape province overcome:
 - 14.1 financial barriers
 - 14.2 barriers to infrastructure
 - 14.3 barriers to market access?

SECTION E: STRATEGIES TO SUPPORT SMMEs

15. How can SMMEs collaborate with:
 - 15.1 other SMMEs
 - 15.2 large organisations?

16. Explain how SMMEs may use collaboration as a mechanism to grow their businesses.

17. Explain the platforms that SMMEs use to network with each other.

18. Describe the mentorship programmes in place to mentor SMMEs.

19. Explain how stakeholder relations assist SMMEs to sustain their businesses.

20. How do SMMEs incorporate corporate socially responsible programmes in their business strategies?

21. Describe the incubation programmes available for SMME start-ups and what these programmes entail.

Conclusion

This concludes our interview. Do you have any final remarks or questions for me to consider?

Thank you for your valuable time and participation in this interview. Please be assured that the information you provided will remain confidential and your responses will be anonymised.

APPENDIX D: DECLARATION OF PROFESSIONAL EDIT



Retha Burger
S.A. PHEDU

tel: 012 807 3864
cell: 083 653 5255

fax: 012 807 3864
e-mail: retha@skillnet.co.za

Independent Skills Development Facilitator

Dear Ms Weilbach

This letter is to record that I have completed a language edit of your thesis entitled, "A framework to develop support strategies for SMMEs in the Northern Cape province, South Africa".

The edit that I carried out included the following:

- Spelling
- Grammar
- Vocabulary
- Punctuation
- Pronoun matches
- Word usage
- Sentence structure
- Correct acronyms (matching your supplied list)
- Captions and labels for figures and tables
- Spot checking of 10 references

The edit that I carried out excluded the following:

- Content
- Correctness or truth of information (unless obvious)
- Correctness/spelling of specific technical terms and words (unless obvious)
- Correctness/spelling of unfamiliar names and proper nouns (unless obvious)
- Correctness of specific formulae or symbols, or illustrations

Yours sincerely

Retha Burger

20 October 2023