# THE USE OF SMALL, MEDIUM AND MICRO-ENTERPRISES AS A STRATEGIC TOOL FOR WOMEN SOCIO-ECONOMIC EMPOWERMENT IN THE NORTHERN RURAL KWAZULU-NATAL

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**BY**

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**ABSTRACT**

Positive women entrepreneurial support can change the entrepreneurial spirit, attitude and perceptions among the women communities with specific references to rural women in the northern region of KwaZulu-Natal province. A lot of previous research survey about how SMMEs can improve women's socio-economic challenges did not properly include those women living in the rural places such as KwaZulu-Natal. This study aims to analyse the use of SMMEs as a strategic tool for women's socio-economic empowerment in rural northern KwaZulu-Natal. The study was conducted within the rural areas of northern KwaZulu-Natal using qualitative method. The sample for the study consisted of 250 respondents of rural women SMMEs. The respondents were selected using quota sampling. Respondents were asked to complete 2 page questionnaires with an interviewer present to assist. The data analysis was done by using SPSS version 24.0. The results were presented through tables and bar graphs.

The main aim of the study was to investigate and describe the use of SMMEs as a strategic tool, to identify factors influencing the use and to examine to what extent they affect the use of SMMEs as a strategic tool for women empowerment. The findings of the study reveals that rural women SMMEs are mostly affected by external factors while on the other hand they also indicated that lack of proper training and entrepreneurial education have impact on the day- to -day running of their businesses. The study was limited by the exploratory nature and small sampling size. Therefore, generalisation of the findings should be done with care and further research is encouraged and should include other places in the area.

DECLARATION

I, Mary-ann Nokulunga Nhleko, declare that, to the best of my knowledge and belief, this is my own work, and all the sources used in this dissertation have been properly acknowledged and accurately reported.

I furthermore, testify that this dissertation has neither been submitted for a degree at any other University, nor for publication as journal articles/ conference papers.

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Mary-ann Nokulunga Nhleko

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DEDICATION

This research is dedicated to my mom, my uncle and the rest of my family for instilling in me the importance of hard work and the value of education. I really thank my family for understanding and praying with me.

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LIST OF ACRONYMS

DUT …….. Durban University of Technology

KZN…….KwaZulu-Natal

SMMEs……. Small, medium and Micro Enterprises

DTI…… Department of Trade and Industry

GEM…… Global Entrepreneurship Monitoring

GDPR…….Gross Domestic Product Ratio

TEA…… Total Entrepreneurial Activity

# CHAPTER 1: INTRODUCTION AND BACKGROUND

## 1.1 INTRODUCTION

Many previous studies have been conducted in the field of entrepreneurship local and abroad without necessarily looking too much into women entrepreneurs, in particular those in rural places, it is believed that SMMEs play a critical role in enhancing economic growth of countries all over the world. However, according to Simrie, Herrington, Kew and Turton (2011) the South African economy continues to experience lower levels of entrepreneurial activities in comparison with other developing countries with specific reference to women entrepreneurship. Women entrepreneurial activities suffer from many challenges including lack of financial support, stiff competition as well as human capital (Tundui et al 2012). Literature indicates that women entrepreneur's business performances are lower than male entrepreneurs even though women entrepreneurs play a significant role in the economic development of their families and countries. Kamberidou (2013) believes that supporting women entrepreneurs is essential since the entrepreneurial potential has not yet been fully exploited. This emphasises the need for government and all relevant stakeholders to participate in the development of rural entrepreneurship including those operating in the rural areas such as Northern KwaZulu-Natal.

The understanding and knowledge of factors hindering the developmental growth of the women entrepreneurial activities in the rural South Africa with specific reference to Northern KwaZulu-Natal is still largely unknown. Therefore, there is a need for the study of this nature to be conducted as it will provide insight in terms of information for decision makers and policy makers with regard to various factors contributing to the failure of many women entrepreneurs in urban and rural regions. This study intends to conduct a full investigation into the use of SMMEs as a strategic tool for the socio-economic empowerment of women in Northern KwaZulu-Natal.

## 1.2 **BACKGROUND OF THE STUDY**

The literature indicates that the upgrading of small, medium and micro enterprises (SMMEs) has been identified as a national government policy objective since the start of South African democracy transition in 1994 where the intention was to transform the South African economy and promote equality (Rogerson, 2004, 2008; Timms, 2011; Malefane, 2013). In South Africa SMMEs are regarded as the major contributing factor to addressing the alleviation of poverty for the local people. This is perceived to be main objective of the government for post- apartheid reconstruction and development. SMMEs economic support and promotion plays the role of job creation to counter the slow growth of employment and opportunities challenges facing South Africa. The national policy development of the South African national economic development production strategy was highlighted on the white paper for the development and promotion of small businesses of 1995; it was launched by the department of trade and industry in the same year.

In South Africa, young people are faced with complex challenges which include poor socio-economic status in all parts of the country that forced the national government to provide state assistance in the form of social grants to a large percentage of the youth and unemployed people. This is due to the alarming and persistent youth unemployment and low entrepreneurial activities among the woman and young people including those in the rural places. The South African unemployment rate is estimated to be 25% and rises to about 36% if the workers are included in the calculation. 75% of unemployment total figure is youth for example for every unemployed adult there are 3 unemployed youth in South Africa. The latest Global Entrepreneurship Monitoring (GEM) report indicated that 0.9% of South Africa's TEA rate of 8.9% is due to youth; this means that one of every nine South Africans starting an enterprise is youth. More important than these statistics is the fact that young people do not possess the requisite skills or experience that can contribute to driving the economy forward.

However, the South African government has put a number of policy interventions strategies in place to deal with all challenges facing South African youth and women which will be able to bring them into the mainstream of economy. This includes those in rural areas. The introduction

of an unemployment policy strategy to alleviate poverty among the South Africans with specific reference to the rural people has been put in place and implementation has already begun in the key areas of the economic participation of women in business as well as the economic development of rural women enterprises. The government has put in place support mechanisms even although the support strategy has some critical short falls.

The concept of 'Women entrepreneurship' is developing into a global phenomenon, having become prominent in India, in the latter half of the 80's. Now, women's entrepreneurship has been recognised as an important, untapped source of economic growth. In India, it is estimated that women entrepreneurs presently comprise about 10 percent of the total number of entrepreneurs, with the percentage growing every year. Should the prevailing trends continue, it is likely that, in another five years, women will comprise 20 percent of the entrepreneurial force Even though women in India own around 10 percent of the total enterprises in the small business sector; the gross output of these units is just 3.5 percent of the total output of the small business sector. By contrast, in developed countries, such as the United States (US), women own nearly 91 percent of small businesses and the number of women-owned start-ups is at nearly twice the rate of their male counterparts. India has 397 million workers, 123.9 million are women, 106 million are in rural areas, 18 million are in urban areas, only seven percent of India's labour force is in the organised sector; 93 percent is in unorganized sector (Jaiswal, 2011).

The SMME sector plays a significant role in the economic growth and development of any economy. It contributes to the goals of economic growth, economic empowerment, job creation and poverty reduction in different ways (DTI 2003). In addition, SMMEs in the manufacturing sector make a significant contribution to economic growth. However, most of the research into innovation management in the manufacturing sector has focused on large organisations (Mile, 2010: 892). SMMEs in the manufacturing sector are also confronted with increased competition from cheaper manufactured products from countries such as China and India (Bessant and Tidd 2007: 89), and are consequently struggling to develop appropriate competitive strategies.

Innovation is viewed as a means by which new knowledge is transformed into economic growth (Alessandra, Klaciba and Christian 2013: 14). The authors further support the argument that

more innovation generates more growth, which promotes higher levels of employment and job creation. Furthermore, innovation is confirmed to have a positive effect on the rate of firm growth, and is of crucial importance for high-growth firms (Alessandra, Klaciba and Christian 2013: 14). Sheshinski, Strom and Baumol (2007: 247), state that a major source of the 'growth miracle' of the past two centuries is the surge of innovation. Hence, innovation has long been considered as the key factor for the survival, growth and development of SMMEs.

## 1.3 PROBLEM STATEMENT

According to Chimucheka (2013), post-apartheid South Africa faces socio-economic problems that need urgent attention, similar to those in other developing countries. The challenges include a very high unemployment rate, skills shortages, high illiteracy rate, an ever escalating crime rate and rural poverty. Chalera (2007:9) observes that these challenges are more prevalent in rural communities. SMMEs should be empowered to be able to help solve some of these challenges in South Africa. From 2002 to 2011, GEM reports consistently highlighted that the South African economy continued to experience lower levels of entrepreneurial activities, in comparison with other developing countries Simrie, Herrington, Kew and Turton (2011).

According to Tundui et al (2012) most of the women entrepreneurial activities suffer from the liabilities of smallness and newness, but also face stiff competition. One possible avenue to stand the test of these challenges is to opt for diversified business activities that offer and lead to better chances of survival.

In order for SMMEs in rural areas of South Africa to develop and grow, they have to adopt a variety of ways to market their products/services and encourage sales. The adoption of mobile marketing strategy brings new change in the small business sector and it is benefiting their stakeholders even although the adoption rate is still very low (Elvin web marketing, 2015). Jagongo and Kinnyua (2013) maintain that there is too much pressure on the small businesses to bring in the new technology which will connect them with their potential customers. These include rural women enterprises such as in KwaZulu-Natal. Baird and Parasni (2011, in Jagongo and Kinnyua, 2013) continue that customer activity plays a major role to promote the livelihood of any business in recent days. According to Valliere, 2010), the development of

entrepreneurship requires good management skills such as marketing function, business communications, and modern technology as well as positive attitudes towards business growth. However, it is not yet understood how these concepts may operate in the digital marketing context of rural SMMEs, with specific reference to South Africa (Lekhanya, 2015).

The ministry of Trade and Industry discovered a high degree of inability for SMMEs to grow in South Africa. The cause of this originates from factors, such as lack of managerial skills, lack of support from the government, training and access to finance, to proper technology (Nkonde 2012: 6). Susanna (2007: 9) stresses that, successful policy implementation can foster local innovation and address a number of challenges facing many African countries, these challenges include lack of educated personnel, skilled labour force, high quality and financial management as well as managerial and marketing capacities. The lack of funds is further stressed by Susanna (2007: 9), to also contribute to low levels of innovation. These situations require investigation by both academic and business professionals, which is why this study is of high importance.

## 1.4 RESEARCH AIM AND OBJECTIVES

The overall aim of this study is to explore the use of SMMEs as a strategic tool for women socio-economic empowerment in rural northern KZN.

In order to achieve the aim of this study, the following objectives will be pursued:

- To examine the use of SMMEs as a strategic tool for women's socio-economic empowerment in the northern part of the KZN province.
- To identify and explain factors affecting women entrepreneurs in the northern area of the KZN province.
- To ascertain the extent of the impact of these factors on women entrepreneurs in the rural areas of the KZN province.
- To recommend intervention strategies that can be employed to improve women entrepreneurship in rural northern KZN.

## 1.5 RESEARCH QUESTIONS

This study will address the following, critical questions:

- What are the factors affecting woman entrepreneurs in rural northern KZN?
- How can SMME's be examined as a strategic tool for women's socio-economic empowerment?
- What strategies can be employed to improve women entrepreneurs in rural northern KZN?
- What are the recommendations that can be employed to improve the situation of women entrepreneurs?

## 1.6 SIGNIFICANCE OF THE STUDY

The reason for conducting this study is to contribute to the body of existing knowledge, concerning the need for the SMME sector in South Africa, particularly in KZN. The findings from this study will be a useful tool for SMMEs in South Africa, enabling a greater understanding of the importance of entrepreneurship, as one of the primary sources of achieving growth in the industry.

This section will describe the research methodology employed, when conducting this study. It will comprise the research design, the population of the study, and samples. Data collection, data analysis, validity and reliability of data are also expanded on (Deborah 2003: 78).

## 1.7 RESEARCH DESIGN

The method and procedures employed to conduct the research are encompassed in this section (Broadman, 2007:85). It also provides critical discussion of how the investigation procedures will be followed, these covered how data was to be collected, which instruments would be employed, and how instruments would be engaged and how the data had been analysed. This study will be conducted with women operating SMMEs in rural KZN, with the research methods involving questionnaires, observations and interviews. Observations will assist the researcher to identify and record those women in SMMEs that are prospering and those that are struggling. For this survey 200 questionnaires will be distributed amongst SMMEs operating in rural KZN.

Questions will cover challenges faced by women operating SMMEs in rural KZN and the role of SMMEs in rural economic development. The aim is to identify and explain factors affecting women entrepreneurs in rural KZN, establishing what can be done to improve women entrepreneurs' situation, while also assessing the challenges facing SMMEs in rural KZN, and to recommend interventions that might be offered by educational institutions and government entities, which might be useful for the development of rural women operating as SMMEs.

Therefore, the proposed research design focuses on the use of SMMEs, as a strategic tool that can be applied to address women's socio–economic empowerment in rural KZN. The design of the research follows the quantitative approach, involving the use of a survey and questionnaire, as the primary data collection methods. The research will be limited to SMMEs operating in rural northern KZN.

### 1.7.1 TARGET POPULATION

Marczak and Sewell, (2005) describe target population as the collection of individuals that are the main focus of survey query. For this study target population are 250 rural women entrepreneurs operating in the northern KZN rural places.

### 1.7.2 SAMPLE

In this study, the target population consists of women operating as SMMEs in rural KZN. The sample to be approached will be a convenience sample of 250 women in SMMEs in rural KZN. The respective rural areas have been selected for the preponderance of specific businesses, known by the researcher to operate in these areas. This population can be reached easily by the researcher, with the aid of a research assistant, to distribute questionnaires and interact with the respondents. The same applies to conducting interviews with respondents (Sampling in qualitative research, 2009).

## 1.8 DATA COLLECTION INSTRUMENTS

A total of 250 questionnaires, consisting mainly of closed-ended questions will be utilised, as well as semi-structured interviews. A fully trained research assistant will be employed to distribute and collect the questionnaires.

### 1.8.1 QUESTIONNAIRES AND INTERVIEWS

This study used literature reviewed as the source of information to formulate the questionnaire which is mainly a five-point Likert scale type of questionnaire, with responses ranging from 'strongly agree' to 'strongly disagree', will be distributed to the selected respondents operating as SMMEs within the KZN province. A fully trained research assistant will ensure the distribution of the questionnaires within 10 days, at the selected location of the SMMEs. The research assistant will also manage the questionnaires by visiting the respondents five days after the distribution of the questionnaire, so as to ensure the progress, proper completion of the questionnaire and to provide clarity where needed. The research assistant was used to help the researcher; this was to ensure the collection of the questionnaires from the respondents, 15 days after the distribution of the questionnaire. A five-point Likert-scale type of questionnaires is time-effective. It will enable the researcher to get the number of respondents needed for the study on-time. The researcher also employed the research assistant, in order to clarify some points in the questionnaire where the researcher requires clarity from the respondents.

### 1.8.2 RECRUITING PROCESS AND DATA COLLECTION METHOD

The data collection method is a primary collection method, whereby questionnaires will be used to collect information. Also, the researcher will conduct interviews with the women operating as SMMEs, to collect information as well.

### 1.8.3 ADMINISTRATION OF THE INSTRUMENT

The measuring instrument used was a questionnaire, which mainly consisted of closed-ended questions. The literature was used as the source of information to formulate the questionnaire. The distribution of the questionnaires was managed by the researcher with the aim and content of the questionnaire explained fully to the trained research assistant, so that it will be easier to give clarity on the questions to the respondents, whenever needed.

The researcher used Excel software in analysing data. Once the data had been analysed, graphs and tables were used to present the findings.

## 1.9 DATA ANALYSIS

SPSS is a software package specifically designed for analysing statistical data and thus it offers a great range of methods, graphs and charts. General programs may offer other procedures but specialised programs are better suited for this function. SPSS also comes with more techniques of screening or cleaning up of the information, in preparation for further analysis (benefitof.net 2015). The researcher has chosen the statistical programme SPSS 24.0, to analyse data from the respondents because of its reliability. A qualified statistician will be employed to analyse the data for this study.

### 1.9.1 DELIMITATIONS

This study will be confined only to the women operating as SMMEs in the rural KwaZulu-Natal. It will not consider other provinces in South Africa. The reason for this is that it will not be feasible for the researcher to conduct the study in the entire SMME sector of South Africa, due to time constraints, cost and the inability of the researcher to survey and obtain the actual results.

### 1.9.2 LIMITATIONS

Lack of time and unwillingness by the respondents to complete questionnaires may create problems in obtaining a representative sample. This study only focussed on women operating SMMEs businesses, and did not consider proposals for new business. However, to deal with these issues, one month was allocated to field work. The intention was to afford the researcher and the research assistant enough time to explain the purpose of the surveys in more detail to the target population. This action assisted in creating a willingness from the respondent to participate.

## 1.10 ETHICAL CONSIDERATION

This study took ethical considerations into account, which was addressed through voluntary participation. The respondents' right to privacy was exercised by obtaining direct consent from them and respondents were informed of their right to withdraw from the study at any time, without coercion. Informed consent was obtained and respondents were made aware of the positive and negative aspects of participation. Anonymity would also be ensured to avoid biased replies from the respondents.

## 1.11 RELIABILITY AND VALIDITY TEST

### 1.11.1 Validity

Validity ensures that the measurement tool (questionnaires) used is appropriate for the study undertaken (Leedy and Omrod, 2006: 274). To test the validity of this study, a pre-test with 100 women operating in the SMME sector, from each of the selected areas, was be done. The length of the questionnaires was also considered as lengthy questions would lead to loss of participation by the respondents. In order to establish the validity, the following questions regarding the study were asked:

• Does the research actually assess the entrepreneurial economic conditions, institutional, financial and infrastructural, as well as the socio-cultural environment, entrepreneurial characteristics and innovation capabilities, activities and their development, in rural and under-developed areas in South Africa?

• Are the research measuring instruments appropriate for the research objectives?

### 1.11.2 Reliability

The empirical data was used to test the reliability for this study. Statistical tests were done for this study and found to be good for all the questionnaire items (Cronbach's alpha > 0.75). The reliability of the study was acceptable.

## 1.12 STRUCTURE OF CHAPTERS

The profiles of women operating in the SMME sector, who participated in the survey, were first displayed and then the results were presented for each of the questions related to the issues or variables being investigated, as identified in the research objectives.

**Chapter 1** outlines the problem statement of the study, after which it informs the reader of the intentions, aims and objectives, as well as the study's limitations. This chapter acts as a guide through the research problem and outlines the intended solution of the problem.

**Chapter 2** discusses the literature review, providing an overview of previous research on the rural woman entrepreneurship sector with specific reference to South Africa in northern region of KwaZulu-Natal province. The literature review further highlights aspects relating to the internal or personal and external/economic environmental factors, entrepreneurial knowledge, and the entrepreneurial abilities of rural South Africans.

**Chapter 3** discusses the research methodology with specific reference to a quantitative study. This method of study is used to describe the relationships between the variables to determine if the research hypotheses are acceptable. The quantitative method will use a statistical test; such as a chi–square test by applying the Pearson correction. The Pearson correlation will be used to test and ensure the relevance of the relationships of variables.

**Chapter 4** comprises the analysis and results, presenting the statistical analysis of the data obtained through the questionnaires. It will describe how the data will be processed into meaningful results that the reader will be able to interpret and understand. The chapter also focuses on the interpretation of the results for this study, relative to the findings of the literature review.

**Chapter 5** this chapter outlines the conclusions drawn from the findings in Chapter 4 and various recommendations are made for further research.

## 1.13 CONCLUSION

This chapter outlined the background of the study, problem statement, and research aim and objectives, delimitations and limitations. The plan of the chapters was also presented. In the following chapter, the literature review will be covered regarding the strategic tools used by rural women entrepreneurs in northern KZN.

# CHAPTER 2: LITERATURE REVIEW

## 2.1 INTRODUCTION

The previous sections of the study discussed an introduction and background; the present chapter will cover an in-depth review of literature by highlighting relevant theories on the strategic tools used by rural women SMMEs for socio-economic empowerment in KZN. The purpose of the literature review is to combine the general ideas regarding all the challenges facing the women entrepreneurship sector particular in rural northern KwaZulu-Natal. The study will cover all the aspects of the topic which has been highlighted by previous studies conducted in similar investigations locally and internationally.

## 2.2 Overview of the SMME's sector in South Africa

Small Medium and Micro Enterprises play an important part in the development of countries' economies and in the creation of jobs among the women in the world. However, the uptake of SMMEs capacity development more particularly in the developing countries is too limited. Mseleku and Chimucheka (2013) adds that in South Africa the diversity of SMMEs industries include those in construction and services, mining, retailing, wholesaling, farming as well as manufacturing. This is similar to the SMMEs industry in other developing countries. The development of SMMEs in South Africa still experience many challenges. These challenges affect the socio-economic development initiative taken by the new democratic government dispensation (www.ifc.org, 2015).

However, the important contribution of a vibrant and thriving SME sector, in the national socio–economic development of a country, has been widely recognised (Sefiani and Bown, 2013:1). SMMEs are increasingly being acknowledged as productive drivers of economic growth and development for African countries, including South Africa (Gatt, 2012:1). According to Kim (2011:2) in South Africa, which is considered the most economically developed African country, SMEs generated more than 55 percent of all jobs and 22 percent of the country's GDP. Mpahlwa (2008) reports that a substantial contribution to GDP is made by SMMEs, with the contribution to employment being even greater. However, most SMMEs are micro and survival enterprises with little potential for growth.

Cant and Ligthelm (2003, in Cant and Wiid, 2013:707) are of the opinion that the number of failed SMMEs can be estimated at 70-80 percent. Kennon, Snyman, Schutte and von Leipzig (2013:817-2) believe that the failure rate is due to the fact that South African SMMEs are unable to overcome the primary obstacle of access to funding, which translates into an inability to attain the necessary physical, human and consulting resources. In 2010, South Africa ranked 27th out of 59 countries, with a Total Entrepreneurial Activity (TEA) rate of 8.9 percent -below the average (11.9 percent) of all participating countries (Radipere and Dhliwayo, 2014:190). Furthermore, Witbooi et al. (2011:1936-1941) indicate that the absence of entrepreneurial success factors, makes it impossible for the many survivalist businesses active in the informal sector to be sustainable and show any form of growth.

Pravin Gordhan, Minister of Finance (2012), concurs that the role already played by SMEs in the South African economy, is significant. In a speech, delivered in October 2012 to the South Africa Chamber of Commerce and Industry, he pointed out that "About 70 percent of private employment is in firms with fewer than 50 workers." The SME sector employs around nine million South Africans and allegedly contributes 60 percent of the national GDP. Moreover, SMEs are creating a disparate amount - up to 80 percent - of the new jobs, again according to Minister Gordhan, who indicated "a sustained upward shift in the number of firms operating in the country and the expansion of jobs created in smaller firms", as part of addressing the employment challenge facing South Africa. However, Brand, Schutte and du Preez (2013:1) argue that a sustainable business model for SMMEs in South Africa does not yet exist. Therefore, South African policy-makers do not generally know the steps that must be taken to transform small–scale, informal enterprises, into dynamic firms operating in the formal economy.

According to D'Imperio (2016), small, medium and micro enterprises (SMMEs) contribute valuable economic development and sustainable income and creation of employment for the women. However, the financial climate change and crisis in the world economy have a very negative impact on the development of women SMMEs in particular those in rural places. These affect their quality of goods and services leading to poor performance. Therefore, poor

performance of SMMEs prevents financial institutions and banks from lend them money. According to Groepe (2015), SMMEs are regarded as a reliable socio–economic developmental tool whereby many people can enter the economic and social mainstream of a society particularly adapted at creating opportunities for women, immigrants and minority groups.

**The National Small Business Act divides SMMEs into the following categories:**

| **Category of SMME** | **Description** |
|---|---|
| **Survivalist enterprises** | Operates in the informal sector of the economy.<br><br>Mainly undertaken by unemployed persons. Income generated below the poverty line, providing minimum means to keep the unemployed and their families alive. Little capital invested, not much assets. Not much training. Opportunities for growing the business very small. |
| **Micro enterprises** | Between one to five employees, usually the owner and family.<br><br>Informal - no license, formal business premises, labour legislation. Turnover below the VAT registration level of R300 000 per year. Basic business skills and training potential to make the transition to a viable formal small business. |
| **Very small enterprise** | Part of the formal economy, use technology<br><br>Less than 10 paid employees Include self-employed artisans (electricians, plumbers) and professionals. |
| **Small enterprise** | Less than 100 employees<br><br>More established than very small enterprises, formal and registered, fixed business premises. Owner managed, but more complex management structure |
| **Medium enterprise** | Up to 200 employees<br><br>Still mainly owner managed, but decentralised management structure with division of labour. Operates from fixed premises with all formal requirements. |

**Source: entrepreneurstoolkit (2016)**

## 2.3 Definition of the women entrepreneur

Kumar, Mohan, Vijaya and Lokeshwar (2013: 100 – 104) describe women entrepreneurs as a group of female persons who start, plan organize, lead and run business enterprises. According to the concept of the Schumpeterian entrepreneur's innovation, women starting or innovating business ideas and activities are mentioned as women business entrepreneurs. Those are the people who accept and take business challenges and are willing to overcome them while reaching economic benefit. The desire to achieve is a positive characteristic of women entrepreneurs who are capable of contributing values to both family and social life (Kumar, Mohan, Vijaya and Lokeshwari, 2013).

### 2.3.1 Rural women entrepreneurship empowerment

It has been noticed that information and communications technologies (ICT's) can be used as a critical and essential strategic tool for the empowering of women entrepreneurs with specific reference to the developing countries' economic development. A practical guide prepared by UNCTAD is aimed at assisting policy-makers when developing policies in the ICTs and women entrepreneurship. Women entrepreneurship is considered an important tool in enabling women empowerment (Maheshwari and Sodani, 2015: 1). In many cases the term 'women's economic empowerment' is discussed as the capacity of all women to be completely involved in, subsidised and assisted from the economic growth and development plan.

The women's economic empowerment is a broad term consisting of various aspects which are integrated socio-economic strategies. Its framework includes a variety of sub-groups of special attention such as women from historically disadvantaged communities, young women, women with disabilities as well as women living in the rural areas. There is a high demand for leadership skills development that can improve the effectiveness of women in businesswomen's organisations and other development formations.

## 2.4 Status of rural women Entrepreneurship in South Africa

According to Yusuff, Bakar and Ahmad (2016), the role of women generally are synonymous with their marital life where their role as woman is mainly responsibility towards her husband, children and the household work. These days, more women are no longer bound to traditional, gender-specific roles but venture into the business world. Ramukumba (2013: 1-20) shows that 90% of African business operations are made of SMMEs and they are creating over 50% of employment in African countries and contributing to their Growth Domestic Product (GDP).

Hove and Tarisai (2013: 57) maintains and emphasises that all over the world, policy–makers and governments have admitted the influence of small, medium and micro enterprises (SMMEs) on employment creation, development of people's standards of living and hence an overall impact on the economy. This idea articulated further by Cant and Wiid, 2013) that SMMEs play a crucial role in almost all economies but, particularly, in developing countries with major employment and income distribution challenges, such as South Africa. However, European Commission Vice-President Antonio Tajani, Commissioner for Industry and Entrepreneurship (2010, in Kamberidou, 2013) indicates that supporting women entrepreneurs is essential to stimulating growth since the entrepreneurial potential of women has not yet been fully exploited. Ambepitiya (2016: 161–178) believes that women play a significant role in the economic development of any country. This means that it is important for women entrepreneurs to get support in order to make them survive and grow. Gamede and Adams (2012) reckon that factors such as funding are affecting the abilities and activities of many SMMEs including those owned by women. According to the authors this is due to the fact that SMMEs owners/mangers cannot produce the qualifying proposals to the financial institutions and also they are affected by hurdles posed by business regulations and legislation as many cannot meet collateral requirement.

## 2.5 The importance of rural women entrepreneurship

In fact, women entrepreneurs play a vital role in their families and in the development of the country's economy. It has been argued that SMMEs owned/managed by women, have low business performance as compared with those owned/managed by male entrepreneurs. According to Runte (2011), if entrepreneurial activities of SMMEs owned/managed by women are not fully active about half of likely potential society and economic development will suffer.

Chimucheka (2013: 784) noted that in many cases, most SMMEs practice entrepreneurial activities. DTI (2008) indicates that from way back SMMEs contribute immensely to the creation of jobs and to the national GDP of the country. According to Alert (2013:4), SMMEs are perceived to be the successful employment strategies in many countries in the Southern African Developing Countries (SADC) including South Africa. Furthermore, SMMEs play a critical part in the labour absorption of local communities and as a survival, are capital intensive. In recent years, SMMEs have made a major social impact in the hiring of many young women. This is due to the fact that SMMEs provide employment for the people who are unemployed and marginalised by labour market characteristics. According to the SMME Growth index, the hiring patterns of the unemployed are very common in Africa, in particular for those who have below matric level educational qualifications (which means low-skilled). Kumar, Mohan, Vijaya and Lokeshwar ( 2013: 100 – 104) state that in many countries women get involved in various forms of enterprises such as hotels, health, insurance and manufacturing, cultural cosmetics as well as education. The authors believe that it is essential for policy reforms review by government in order to include women in the labour force. This will improve SMMEs owned/ managed by women and will also increase the women entrepreneurial activities, creation of women business leadership and women social development. All these will improve and enhance the quality of women life hood and women business leadership skills. As the evidence shows, women represent approximately 56 percent of the survivalist company category, 38 percent of micro-enterprises with no employees, and 15 percent of micro-enterprises with 1-4 employees (entrepreneurstoolkit, 2016).

### 2.6 Status of rural women entrepreneurship from the international Perspective

According to Kiraka et al, (2013), there are about 65 percent of women enterprises in Ethiopia, 48 percent women enterprises in Kenya, 43 percent of women enterprises in Tanzania and 67 percent of women enterprises in Zimbabwe. Hence, in most African countries particularly in the SADC region the number of women-owned/managed enterprises do not grow beyond the five year period; this means that they don't graduate from micro level. In general this characterises women-owned/managed enterprises (Stevenson and St-Onge 2005). This indicates that, in many African countries including South Africa, women entrepreneurs are still faced with numerous

challenges such as legitimizing them, strengthening their capacity, reviewing the policy stereotyping towards the women business independency. In addition, (Alhassan, Hoedoafia and Braimah 2016) highlighted that availability of credit provision for the women-owned/managed enterprises is still the major difficulty confronting their profitability and expansion opportunities. Moreover, Roomi and Parrot (2008) indicated that women entrepreneurs as compared to their male entrepreneurs do not enjoy the same support and opportunities. They continue that this discriminatory behaviour is due to socio-cultural values and customs inherited by most African social values that women must not always be sitting in the business premises more specially where there is selling of liquor/alcohol. There is also lack of support from family members for the women who are in business. They also believed that to make sound development for women enterprises growth, the media, government agencies, policy-makers, should combine efforts in improving women who are willing to participate or in business, with improved access to business services and also facilitate local, regional and national networks. Shah and Saurabh (2015) state that imperative opportunity developments for women enterprises make good economic sense and show good development practices. United Nations (2012) reports that women entrepreneurs operating in rural and remote places such as KZN have challenges of policy inequalities that require policy changes in order to accelerate economic growth and poverty reduction. The acceleration of economic growth requires an increased supply of women entrepreneurs (shah 2012), which, when successful, act as a change maker in their families and society and inspire others to become self-reliant and take up entrepreneurship.

The Global Entrepreneurship Monitor (GEM) (2012) reports that about 126 million women in 67 economies around the world were starting or running new businesses. Furthermore, about 98 million women managing established businesses. 52 percent of Sub-Saharan Africa women have demonstrated the highest average intention to start a business in the next three years (Mjadu, 2015). According to Shah (2012), the successful women entrepreneurs help their families, their society, and contribute to the growth of nation's local and regional economies. As cited by VanderBrug (2013) in the emerging markets women plough back 90 cents of every additional dollar of income into human resources which includes their families' education, health, and nutrition (compared to 30–40% for men), thereby helping their families, communities, and nations.

## 2.7 Entrepreneurial activities in rural places around the world

In many countries all over the world such as Vietnam, rural employment opportunities emanated from private entrepreneurs (Brünjes and Diez, 2012: 1-28). 75% of the population in OECD (Organisation for Economic Co-operation and Development) countries live in the rural land (OECD, 2006). However, according to Brown and Schafft, 2011), rural regions are faced with significant challenges in relation to other regions. It is further articulated that a poor socio-economic environment, a low density, ageing population and also distance to markets and services are some of the challenges (OECD, 2006). Such characteristics, among others, have a substantial influence on entrepreneurial dynamics and job creation (Dinis, 2006), on the quality of educational and other public service resources, and on the existence and quality of certain types of infrastructure (OECD, 2006). Problems are particularly evident in terms of employment opportunities (Bosworth, 2012) and access to public services, such as education and health services (Lehmann et al., 2008). The development of rural communities through entrepreneurship is on the agenda of several governments and institutions (Ferrão and Lopes, 2003). Some authors contend that it is possible to promote better economic and social conditions through entrepreneurial actions, which benefit both the individuals engaged and the community as a whole (Duarte and Diniz, 2011). In fact, institutions and individuals seem to agree on the urgency of developing enterprises located in rural areas (Petrin and Gannon, 1997): politicians see it as a key strategy to prevent rural depopulation; farmers see it as an instrument to increase farm earnings; women see it as an employment possibility near their homes which provides some autonomy and independence; and young people see it as a job opportunity in their region. Despite the interest in rural entrepreneurship, little research is available on the extent to which local initiatives contribute to rural development (Meccheri and Pelloni, 2006). In many cases local initiatives seek to encourage synergies among diverse sectors and local amenities, but the empirical findings are scarce and mixed, raising a number of important questions, namely the need for appropriate policy measures to take full account of women's potential and to provide economic incentives for young people to stay in rural areas (CE, 2012).

## 2.8 THEORETICAL FRAMEWORK FOR RURAL WOMEN ENTREPRENEURSHIP IN SOUTH AFRICA

Parvin, Rahman and Jia (2012) mentioned many external factors such as training access of entrepreneurs, the alliance membership with development organizations, access to credit, access to information and favourable infrastructure, as well as depicting inspiring factors in participating micro- entrepreneurship. They also highlighted a number of factors hindering the smooth development of women SMMEs. The South African government development of SMMEs is regarded as a strategy for job creation to overcome the high unemployment challenges. The current estimated number of national unemployment level is at 28.4 percent and seems to be increasing at a shocking rate (Statistics South Africa 2012). The South African SMMEs sectors constitute 97.5 percent of all business as indicated by Ntsika Annual Review (2011). The total value of salaries and wages paid for SMMEs South Africa generates 42 percent of the Gross Domestic Product (GDP) which emanates from the employment of 54.5 percent of all formal, private sector employees. The gap between high and low income groups is increasing over time, with the development of SMMEs and entrepreneurship serving as an initiator in satisfying these economic gaps (Ntsika Annual Review 2011). In recent times, most women are willing to take actions in starting and running their own businesses in order to contribute to the national economic growth. (Chinomona and Maziriri, 2015).

In many developing countries SMMEs play an important role in building their economic growth and create employment to generate household income for the communities including South Africa (Cant and Wiid 2013). Previous authors such as Kroon (2006) indicated that SMMEs act as an urgent change for development and economy everywhere in the world. SMMEs support development policies and programmes by the democratic South African government to create a better life for local communities (2010).

However, there are still many key, internal factors affecting the success of SMMEs' marketing strategies in South Africa, including those operating in rural areas of South Africa, with specific reference to rural KZN Province. Many research studies indicate that, in South Africa, SMME development and business creation are constrained by poor access to finance (Rogerson 2008; Okpukpara, 2009), lack of education in entrepreneurship, business skills and leadership (Fieldsend and Nagy, 2006; Rogerson 2008).

Fatoki and Garwe (2010) identify internal factors, such as access to finance, management skills, networking, investment, information technology and cost of product, as still a big challenge for South African SMMEs' survival and growth. Even though a vast amount of research has indicated that factors affecting entrepreneurship and small business development are a well-researched area, very little research has been done on rural businesses in South Africa, more especially, in rural KwaZulu-Natal.

According to GEM (2013), interviews with national specialists reveal insights into factors that impact the environment for entrepreneurship. GEM calls these factors Entrepreneurial Framework Conditions (EFCs). Examples of EFCs include: financial support, general government support, specific regulations, and market openness, with Research and Design (R&D) transfer, entrepreneurship education, and cultural norms, as well as values related to entrepreneurship. In general, experts in innovation-driven economies (for instance in the EU and North America) afford higher ratings to EFCs. It is important to note that the different types of entrepreneurship may all have important implications for socio-economic development. Across the globe, many individuals pursue a business activity because alternative options for work are limited or non-existent; by having the option to engage in self-employment, they are able to take care of themselves and their families. These entrepreneurs may even be able to set aside some money, allowing their children to participate in proper education. This 'face' of entrepreneurship is very prominent in developing economies. (GEM 2013).

Anis and Hasan (2013) state that the overall economic development of a country depends on many sides. The cumulative sectoral economic growth of various industries stimulates the pace of development in an economy. Women make up a large part of South Africa - about half of the total population - which can produce significant support to the overall development of the country.

Several studies have been done on women entrepreneurs, with reference to various countries, including India. Some studies dealt with methodological issues and some with empirical analysis. The researcher has attempted to review the following:

- Nachimuthu and Gunatharan's (2012) study on 350 women entrepreneurs in Tamilnadu, India, to measure the strength of social enterprises and other forms of enterprises in

empowering women; results indicate that women entrepreneurs in societies are more empowered than other, non- social entrepreneurs.

- The significant impact of NGOs on the empowerment and development of women beneficiaries, studied by Margaret and Kala (2013). The authors find that the demographic variables of age, education, monthly income and years of affiliation, influence the level of the women's empowerment.
- Kirankere and Subrahmanya (2013) argue that social groups are successful in the empowerment of women, through entrepreneurial finance to rural women entrepreneurs.

Entrepreneurship and innovation go hand in hand, with innovation having become a central issue in the business agenda of companies. In many cases, innovation is recognised as the cornerstone for organizational survival and growth (Matopoulos and Bourlakis 2011: 1). Unfortunately, a strong entrepreneurial culture is lacking in South Africa, which results in high rates of business failures (Booyens 2011: 76). A distinct need is identified in South Africa by Booyens (2011) to enhance entrepreneurship, in order to ensure the adoption of innovations and maintain the sustainability of businesses. According to Trade and Investment KZN (2013: 2), the factors that drive the success of the manufacturing sector's contribution to KZN`s gross domestic product ratio (GDPR) include, easy access to raw materials, such as timber, minerals and water; excellent infrastructure and logistics; a readily available, skilled and semi-skilled labour force; and attractive investment incentives scheme. Markides (1997: 9) states that a company can only thrive in growth, by strategically redefining its business and catching its bigger competition off guard, through innovation. Ahlstrom (2010: 10) contributes that steady economic growth, generated through innovation, plays a major role in producing increases in per capita income.

Fostering entrepreneurial awareness and positive attitudes towards entrepreneurship are high on the policy agenda of several economies. The idea is that, for individuals, evolving attitudes and perceptions towards entrepreneurship could affect those venturing into entrepreneurship. However, the perception of opportunities for start-ups and that of matching personal capabilities do not necessarily represent the key determinant of making the step to entrepreneurial activity.

Growth aspirations constitute a key dimension of the impact profiles of early-stage entrepreneurs. It is the clearest manifestation of entrepreneurship that can be directly linked to the number one objective of most governments - to create more jobs. The typical GEM-based measures, in the domain of growth aspirations, deal with job growth expectations. By tracking growth perceptions, GEM enhances the TEA measure of the prevalence of entrepreneurship, with an indication of the differential impact entrepreneurs can have on their economies. Secondly, growth expectations relate to job creation potential, which is an important policy concern for nearly every government, particularly in the aftermath of the global financial crisis and the accompanying upswing in unemployment rates. (GEM 2013)

It has been noticed that although larger companies are benefiting impressively from adopting a mobile marketing strategy, the uptake from small business is still very low( Elwin web marketing, 2015) Literature indicates that many businesses are experiencing tremendous pressure to extend to where their customers are paying attention( Jagongo and kinnyua 2013). According to Valliere, 2010) important in entrepreneurial skills are the requirements of good management practices in particular in relation to marketing functions, communications, technology and perception of opportunities since these aspects can influence the rate of entrepreneurial firm development. However, it is not yet understood how these concepts may operate in the digital marketing context of rural SMME's with specific reference to South Africa. (Lekhanya L, 2015)

One challenge often mentioned in research on women entrepreneurs in developing countries, is that they have a relatively low level of education and skills training. This, combined with a lack of career guidance, generally seems to limit their access to various publically and privately offered support services, including business development services and information on business growth (Davis, 2012).

In Africa, SMME's are the dominant sector and accounts for almost 90 percent of all the enterprises in the rural and urban areas. SMME's are a major employment avenue for people and stimulate the development of countries by promoting entrepreneurial and business skills amongst communities (Akugri et al 2015)

In South Africa, the lack of education is seen as one of the most significant barriers to entrepreneurial activity (Nieman and Nieuwenhuizen, 2009: 31). The authors further state that

education is positively related to entrepreneurial activity. South African entrepreneurs need to improve with regards to education and training, so as to aid them in developing management competencies, which are necessary for the growth of an enterprise.

All businesses require finances to start trading and also to fund growth (Chimucheka 2013: 793). Innovation in a business requires funding, especially to carry out strategies that can promote growth. In support of this need, Fatoki and Garwe (2010: 731) provide evidence that the lack of financial resources is the second-most reported contributor to failure of SMMEs, after education and training in South Africa. This can be attributed to the lack of access to finance in financial institutions, and failure of the government to finance R&D investments. All these constraints affect the rate of innovation capacity in the SMMEs sectors in South Africa, because financial constraints and lack of education may hinder the firms from making innovative decisions that propel growth in their businesses.

According to Visagie (1997: 660), the key areas to support SMMEs will include:

- Access to advice;
- Favourable amendments to legislative and regulatory conditions;
- Access to marketing and procurement;
- Access to finance;
- Access to infrastructure and premises;
- Access to training;
- Access to appropriate technology; and
- Encouragement of interfirm linkages.

Boris and Reggie (2012: 159-160), stress that, as part of the government`s initiative to empower and enhance the skills of SMME owners, policies should encourage the development of specific functional skills, of which operations is central to sustainability. The authors further stress that,

in order for SMMEs to be sustainable, development must be efficient and based on sound operating principles and only then will the potential benefits of sustainable SMMEs be evident. Policy-makers encouraging SMME development are urged by Boris and Reggie (2012), to take cognizance of the complexity of factors involved in operating an SMME under present conditions and due consideration needs to be given to operations and its impact on business sustainability.

### 2.9 SMME's challenges in rural South Africa

Regardless of how much the SMME industry provides much of total labour force, the SMMEs failure rate are still high due to the various internal and external constraints limiting their growth and their promotion into the formal sector. SMMEs are characterised by poor wages, precarious employment opportunities and short lifespan. These make it important to increase financial and non- financial support, reduce regulatory constraints on SMMEs in order to make them survive and grow and create sustainable jobs for the discouraged South African labour force (Mutyenyoka and Madzivhandila, 2014: 65 -72). Global Entrepreneurship Monitor (GEM) (2013) indicates that 75 percent of new and established enterprises are collapsing in the first few months of establishment due to the varying internal and external challenges. A major challenge facing South Africa is the development of rural areas, many of which are seriously disadvantaged (Challenges and Opportunities, 2014:1). Literature identifies the main factors affecting growth of rural businesses (Ngugi and Bwisa, 2013; Oruc and Delalic, 2014). These factors can be broadly divided into two categories, namely, internal factors that include characteristics of entrepreneurs and characteristics of the business, and external factors that consist of population trends, availability of natural resources, government support, characteristics of the labour and goods market, quality of the supply chain, and availability of finances.

Abor and Quartey (2010:145-2887) estimate that, in the Republic of South Africa, 91 percent of formal business entities are SMMEs; they contribute 52 to 57 percent of the GDP and provide about 61 percent employment. Despite the recognition of the important role SMMEs play, their development is largely constrained by a number of factors, such as lack of access to appropriate technology, limited access to international markets, and the existence of laws, regulations and rules that impede the development of the sector, as well as weak institutional capacity, and lack of management skills and training, with, most importantly, lack of finance. This sentiment is

further articulated by Gandhi and Mohan (2014:1-6), who state that these rural entrepreneurs face various problems, such as fear of risk, lack of finance, illiteracy, and competition from urban entrepreneurs. According to Lee and Phan (2008:8), another reason why rural entrepreneurship does not take off is the lack of connectedness among those elements crucial to the fostering of capital accumulation, risk taking, and innovation. Valliere, 2010) maintains that important in entrepreneurial skills are the requirements of good management practices in particular in relation to marketing functions, communications, technology and perception of opportunities since these aspects can influence the rate of entrepreneurial firm development. However, it is not yet understood how these concepts may operate in the digital marketing context of rural SMME's with specific reference to KwaZulu–Natal (Lekhanya, 2015). Therefore, it is very necessary to conduct a study of this nature in order to find out what the reasons are why rural entrepreneurs in KZN are not using or adapting to the use of modern technology as they should.

## 2.10 SMME's constraints in Rural KwaZulu-Natal

### 2.10.1 Business location

According to Tundui et al (2012), the life span, survival and growth of the business is influenced by its geographical location. Tundui believes that, due to the difference in the location's resource base and advantages, enterprise growth possibilities do differ across locations. For example, market and labour availabilities, and income of the population. The important determinants of enterprise performance include locations which make economies characterised by regional specialization. According to him women are more likely to have their business at home because of the family responsibilities. They are likely to take their enterprises home as by doing that they will have advantage of using household resources. It is however, argued that micro and small businesses located at homes or owner's residences are less likely to survive and grow than businesses located in commercial areas. Home-based locations limit women's access to raw materials and markets because contacts with suppliers and customers are minimized.

A study conducted in rural KwaZulu-Natal by Lekhanya (2010) indicate that lack of marketing and expertise limit the use of marketing strategies by the owners/ managers of the Rural

SMME's. The study continues that external and internal factors are also contributing to the use of marketing strategies. This means that all of these contributed to the survival and growth of existing and developing SMME's in rural KwaZulu-Natal including women entrepreneurs operating in this region. Mugobo and Ukpere (2012) also add that rural entrepreneurs are normally confronted by the lack of technical businesses, the shortage and high cost of raw materials, inaccessible and unreliable communication and transport services, and limited access to finance and sustainable markets. SEDA (2016) shows that after the 2008 and 2009 financial crisis which had pulled the South African economy into recession, domestic economic policies changed, interest rates were reduced significantly in order to allow a new political administration to come into operation and much more. This means all these factors of change impacted on the SMME landscape in South Africa. Reino, Frew and Saez (2013) state that rural businesses tend to have weaker technology adoption than those located in urban settings.

Lekhanya (2013) indicates that they do consider values as most important when diffusing and adopting new social media technologies such as Facebook, Twitter and Mixit. A previous study by Muritala, Awolaja and Bako (2012) suggested that government should support SMMEs with modern technology in order to enable them to access the necessary information relating to business opportunities which would enable them to reduce their operating cost and be more efficient to meet the market competition. However, to date it is still not clear as to how the South African government can assist rural SMMEs to expand their local market particularly in rural KZN. A study conducted in Buffalo city by Chimucheka and Rungani (2014: 1-17) states that obstacles for South African SMMEs to accessing finance include lack of collateral security, poor business plans, lack of knowledge and lack of financial capital. This premise, echoed by Lekhanya (2015: 410-417), that internal factors impact on the SMMEs' marketing strategies in rural South Africa are: access to finance, managerial skills, education and training, skilled personnel. Based on this research, these factors seem to have a negative impact on the expansion of existing and developing SMEs in South Africa and many other parts of the country including rural KZN.

## 2.11 Business environment and rural women entrepreneurship in South Africa

The World Bank's study reports that the voices of the poor and poor people can avoid poverty through the income from their own business or wages earned in employment (Ariel and Rocha, 2016). The report maintains that allowing well planned business environment support systems to develop and make SMMEs more competitive can assist them to expand their opportunities while on the other improving the living standard of low income households such as rural dwellers. The reports show that SMMEs in the economy are affected by tough tax and labour regulations. These makes the situation more difficult for them to enter into the product-market and access and comply with required regulations. Ariel and Rocha (2016) argue that there is evidence suggesting that a larger SMME sector which might be associated with constraining business environments is weak. Overall, an adequate business environment with regulatory procedures that are transparent, easy to comply with, and accessible to all despite their connections, may foster a greater contribution of the small enterprise sector to the economy (Ariel and Rocha, 2016). According to (Indris and Primiana, 2015), for the companies to realise excellent performance, they should make use of the process of external and internal environmental analysis and determine the appropriate competitive strategy.

### 2.11.1 Issue of infrastructure

The business growth is affected by the lack of physical infrastructure as it is perceived to be more significant to the cost of doing business. Physical infrastructure has been identified as one of the key factors influencing the development of SMMEs (The GEM South Africa report (2014). Thus, the accessible and affordable land or space, transport and related utilities as well as communication infrastructure might be essential in supporting new businesses. Further discussion provided by the GEM report is that the infrastructure concept of the commercial and infrastructure professional speaks lot to the other legal services and institutions related to the commercial activities. These services are key to promoting the sustenance of existing SMMEs and the emergence of new ones. Aleke, Ojilako and Wainwright (2011:214 -228) argue that productivity and effectiveness of SMEs in developing countries are affected by the diffusion rate

of technology. They believe that availability of state-of-the-art technology is an important driver for business expansion in rural areas.

Mazzarol (2015:79-90) stresses that technology should be regarded as an essential part of the business owner-manager's tool box and should not be ignored. He maintains that technology enables small firms to reach millions of people, connect with global supply chains, cost-effectively track customers and enhance internal operations. According to Mbuyisa and Leonard (2015:105) in South Africa, information and communication technology (ICT) can be used as a tool for driving socio-economic development such as poverty reduction as well as in the SMME environment to enable growth.

Poor infrastructural facilities such as roads and technology have been mentioned to be major obstacles for SMEs' development and growth (Egbide, Samuel and Samuel, 2013:6). The South African Rural Development Plan (2013:19) highlights the need for infrastructure development (e.g., social, economic, information communication technology (ICT), and other enabling infrastructure), enterprise development, small, medium and micro industries (agricultural–processing, village markets, and finance/credit facilities). These infrastructure developments include high and ever-increasing demands placed on ICT, in terms of bringing about improvement in quality of life and empowerment and economic development of rural communities (Hosman and Fife, 2008:51–69). However, Aruwa (2013:1-15) points out that it is not economically viable for SMMEs to incur infrastructural costs, due to the fact that the SMMEs are often located away from commercial centres, with a direct negative impact due to infrastructure shortcomings. Consequently, Aruwa argues that inadequacy of infrastructural components, such as electric power supply, transportation; industrial estates and telecommunications, are the major barriers to an effective SMEs' take-off. Lincoln (2012: 1-17) indicate that women entrepreneurs operate in an unfavourable business environment, characterised by various challenges ranging from infrastructural deficiencies, corruption, low access and high cost of finance and weak institutions.

### 2.11.2 Socio-Economics

Socio-economic factors are the main key aspects influencing entrepreneurial behaviour and operation of the business (Khan, 2014:89-94). According to Bawuah, Buame and Hinson

(2006:1), economic growth is a function of the growth in resources and the rate of technical change. Land, labour, capital, and entrepreneurship are the resources involved in the factors of production. Lately, many economists have studied the effects of these resources or inputs, to identify the causes of economic growth, with entrepreneurship growth identified as the primary source. Schumpter (1994, in Bawuah, Buame and Hinson, 2006:1) states that the main contribution to the growth of every nation is attributed to the entrepreneurial factor. The entrepreneur comes up with ways of doing things, that is, innovations that are responsible for the growth of technical progress. It is not the growth in quantity of the other inputs that fosters economic development but, rather, it is the entrepreneur who takes the risk of innovation, organises and coordinates the inputs (Bawuah, Buame and Hinson, 2006:1).

### 2.11.3 Technology

According to Blair (2016), the digital age has helped to give rise to more women entrepreneurs, such technology enabling women to access training, information, markets and financial services. However, Gautam and Mishra (2016: 33-36) state that rural entrepreneurs face a severe problem of lack of awareness about technology. This emphasis is also highlighted by (Klongpayabal and Thawesaengskulthai, 2014:9894) that new technology becomes a main driver for innovation and, hence, successful innovation leads to sustainable business growth. Therefore, there is a need for rural women SMMEs to acquire new knowledge or new technology, in order to create competitive advantages from innovation. According to Jirayuth, Un Nabi and Dornberger (2013:16), technological capability is widely known as a strategic source of growth and wealth at national and firm levels. The authors highlight the role of imported technologies acquired by developing countries, as a crucial element in their ability to catch up. However, Lee, Kelley, Lee and Lee (2012:1-19) indicate that, although technology resources provide no direct survival benefits, the suggestion is that the accumulation of technology resources may be more important when firms seek international expansion. Klongpayabal and Thawesaengskulthai (2014:9894) believe that the limitation of resources, expertise, time and the lack of capabilities to create in-house technology, force firms, especially SMMEs, to focus on selecting or acquiring new technology from external sources.

### 2.11.4 Financial support for women entrepreneurs

Gautam and Mishra (2016: 33-36) mentioned the poor degree of financial freedom for rural women, the absence of entrepreneurial skills and finance in economically rich and poor women and negligence by financial institutions, as some of the main drawbacks for rural women SMMEs. It has been found that most institutes which offer loan facilities operate mainly in urban centres, thus restricting accessibility for the rural poor. Moreover, the modest lending conditions have also created an obstacle for the poorest women (Sandi and Anderson, 2009). Ogunrinola (2011) stated that financial institutions are more concern with the ability to provide collateral, proof of education and the sex of the applicant. Women entrepreneurs' relationship with bankers may suffer because of sexual stereotyping and discrimination (Riding and Swift, 1990) while the requirement of collateral may be beyond the capabilities of most women's assets (Hisrich and Brush, 1984). Furthermore, social capital was found to be used as the main financial support for rural women in many countries (Saadi, Yaghoubi-Farani and Saint, 2016). In South Africa it is evident that SMMEs have constrained access to the financing they need to flourish (Maas and Herrington, 2006). According to Mazanai and Fatoki (2012) access to finance is therefore a priority issue for developing and supporting the SMME sector as an engine for employment creation, poverty alleviation and socio-economic stability at large. According to the GEM South Africa 2014 report, lack of access to finance and poor profitability, are among the chief reasons for business discontinuance in South Africa. The GEM report also pointed out the fact that poor profitability, as a reason for discontinuance, was rising sharply. Typical hindrances towards small business obtaining finance include: inadequate collateral on the part of the entrepreneur, a lack of credit history ( Financial Services Regulatory Task Group, 2007), the inability to produce an acceptable business plan according to financial institutions' requirements, poor market research and the absence of a viable business idea, and lack of access to vibrant markets (GEM , 2014). Ogubazghi and Muturi (2014:633) mentioned that lack of unconstrained access to finance for SMMEs is one of the shared characteristics by least developed countries.

Fakoti and Asah (2011: 170) hold that the limiting factor for SMMEs' survival and growth in South Africa is perceived to be non–availability of debt financing. SMME failure to come up with a viable proposal that can persuade potential finance institutions to provide funding, difficulty in accessing markets and difficult business regulations and legislation contribute

negatively to SMEs' ability to obtain funding. El-said, Al-said and Zaki (2013) highlight that banks perceive SMMEs as unattractive portfolios in terms of risk aversion. This perception is partly linked with the characteristics of the owner/managers. Jasra, Khan, Hunjra, Rehman and Azam (2011:1-7) emphasise that the most important factor for SMMEs to succeed in business is financial resources. However, the challenge of SMEs obtaining access to finance affects their survival and growth (OECD, 2013:1- 284). This is supported by Zhou and De Wit (2009) who concur that the availability of financial capital is found to be crucial to firm growth. Previous studies also indicate finance as a major constraint for SMEs, with owners/managers finding it very difficult to access the capital needed to grow and expand (Report on Support to SMEs in Developing Countries through Financial Intermediaries, 2011:4; Ibrahim and Ibrahim, 2015:8-11; Kwaning, Nyantakyi and Kyereh, 2015:16-30). Access to finance assists all firms to grow and prosper. (Bwisa and Ngugi, 2013:7) and Beck, Kunt and Maksimoic (2006:2995) substantiate this view, in finding that firms with greater access to capital are more able to exploit growth and investment opportunities. Furthermore, Kira (2013) found out that 77% of all small firms which applied for debt financing were rejected. In addition, Abdesamed and Wahab (2014) state that the firm's age and size, as well as SMMEs that start-up with bank loans (firm–bank relationship), were significant in being negatively related to difficulties in securing a bank loan. Lekhanya (2015: 412) indicates that finance is perceived to be inaccessible for rural SMMEs. The lack of finance constitutes the main obstacle to the growth of SMMEs.

### 2.11.5 Education and training development for women entrepreneurs

According to Tundui et al (2012) Entrepreneurs with higher education levels can effectively manage and succeed in their businesses. This is especially the case when entrepreneurs start businesses related to their areas of expertise. Education also enhances the entrepreneur's self-confidence and capability to perceive and exploit new entrepreneurial opportunities. Empirical evidence of the impact of education level on business growth in Africa shows that entrepreneurs with university or technical degrees start businesses approximately 50 percent larger than entrepreneurs who have only attained primary education. Similarly, managers with secondary and university education run SMME's that grow 6 percent faster on average than SMME's with managers who have attained primary or no education. This suggests that better educated

entrepreneurs are more likely to experience growth in their businesses than entrepreneurs with low levels of education.

The key word circling around the development of economy in many countries is entrepreneurial education (Kalyani and Kumar, 2011). Entrepreneurship education and training has been found to be a major determinant in the growth and survival of enterprises. According to the human capital theory, investment in knowledge, skills and the abilities enhance the productive capacity of the individual (Njoroge and Gathungu, 2013:1-22). However, rural, small business owners face challenges that are not generally present in urban locations. As a result, they need training programmes that are specific to this context (Siemens, 2012:1-14).

Entrepreneurship education and training entails a philosophy of self-reliance, such as creating a new cultural and productive environment, and promoting new sets of attitudes and culture for the attainment of future challenges (Arogundade, 2011). Economists have maintained that the major obstacle to the economic growth of poor nations is the lack of educated entrepreneurs who are able to mobilise and coordinate production inputs (Bawuah, Buame and Hinson, 2006:1). The inference here is that financial institutions, able to lend funds to uneducated entrepreneurs who lack managerial expertise, are throwing their money away. It is not the financial capital that is lacking but rather knowledge, ability, and entrepreneurship skills that people possess. In South Africa, research clearly shows that various problems in schools hinder the effective implementation of entrepreneurship education, some of which are poorly trained educators and a lack of adequate resources (Isaacs, Visser, Friedrich and Brijlal, 2007:613). The authors believe that better entrepreneurship education could make a significant contribution to job creation and, ultimately, to poverty alleviation.

### 2.12 Coaching and Mentorship for rural women entrepreneurs

Mentoring is a tool and process that can be utilised to good effect within the SMME development framework. However, it has been indicated that today, mentoring and business advisory services come at a cost (Nici COLUMBINE, 2005). Additionally Phillips (1995) contention that such coaching would add value to the organisation by helping its employees grow and develop and thereby enhance overall production and profitability, was also emphasised. This is because these are core areas of concern to an SMME and if they can be woven into a

deployment strategy they can only serve to ease the tensions concerning the effects on bottom line profit. Guerra (2013: 4) provides definitions of coaching and monitoring as follows:

- The art and science of self-directed change described as coaching. Coaching is playing a critical part in helping people to think and look for solutions to the problems. This process is done with the help of questions to facilitate self-discovery related primarily to performance improvement in a specific skills area.

- The sharing of knowledge and professional experiences which can be aimed at providing examples to inspire change is defined as mentoring. The purpose of the mentor is to share relevant and important lessons learnt and experiences, to facilitate understanding and provide examples of change by typically identifying and nurturing the potential of the whole person. The learner owns both the goal and the process. However, Anggadwita and Dhewant (2016: 131-148) show that personal attitude as mediator of women entrepreneurial intentions are significantly influenced by psychological characteristics and individual competencies. This leads to the approach of women with regard to growth and survival. Blair (2016) provides online training for mentors. Their mentors and mentees use online tools, like Skype and Google Hangout, to connect. "Using technology allows us to reach women we wouldn't otherwise have been able to support".

## 2.13 CONCLUSION

The information gathered from this review concerning strategic tools used for socio-economic empowerment of rural women will be interpreted and applied to make basis recommendations for the improvement strategies which can be implemented in the enhancements of rural women SMMEs.

The following are the aspects covered from this review:

- Training and education needs;
- Economic factors;
- Technological factors;
- Socio-cultural factors;

- Financial factors;
- Political factors;
- Monitoring and coaching factors;
- Management and Human resource;
- Infrastructure factors; and
- Government interventions.

Based on the literature reviewed, the study reveals that there are many critical factors influencing performance of women SMMEs and further, the study reveals that in many of those confronting issues, there is a lot that needs to be addressed. The next chapter discusses the research methodology employed for this study.

# CHAPTER 3: RESEARCH METHODOLOGY

## 3.1 INTRODUCTION

The purpose of this chapter is to discuss how the primary data were collected and analysed. Specific sections in this chapter include research design, questionnaire design, different types of analysis conducted on the data, the issue of validity and reliability of the data for the methods chosen, as well as the potential errors that might occur and how these errors were corrected. Furthermore, the tools, tests and techniques adopted for analyses and data interpretation are also discussed.

## 3.2 RESEARCH DESIGN

This section outlined how the method and procedures employed to conduct the research are encompassed for this study (Broadman, 2007:85). It is a detailed outline of how the investigation will proceed, how data is to be collected, what instruments will be employed, how the instruments will be used, and the intended means for analysing data. This study was conducted based on the women operating as SMMEs in rural KZN, with the research methods involving questionnaires. Questionnaires will assist the researcher to identify and record those women in SMMEs that are prospering and those that are struggling. For this study, 250 questionnaires were distributed amongst women SMMEs operating in rural KZN for completion. However, prior to that, 10 copies of the main questionnaire were given to the respondents as a pilot test.

Questions covered challenges faced by women operating SMMEs in rural KZN, the role of SMMEs in rural economic development. The aim was to identify and explain factors affecting women entrepreneurs in rural KZN, establishing what can be done to improve women entrepreneurs' situation, while also assessing the challenges facing women SMMEs in rural KZN, to recommend interventions that might be offered by educational institutions and government entities, which might be useful to the Development of rural women operating as SMMEs. For this study, the design of the research follows a quantitative research approach, involving the use of 5 point Likert scale questionnaires, as the primary data collection method. The research will be limited to SMMEs operating in rural Northern KZN.

## 3.3 QUESTIONNAIRE DEVELOPMENT

The questionnaire development process is one of the most important steps of the study. Before developing the questionnaire, a literature review of local and international academic and professional sources was undertaken using the findings from the literature review as a basis of information from which to formulate the research questionnaire used to determine the variables, as well as comprising the primary data instrument. The questionnaire was structured into various main aspects, comprised of demographical information, business and entrepreneurial characteristics, personal attitudes, entrepreneurial orientation, external and internal environmental factors, institutional, financial and social barriers, as well as entrepreneurial and network resources. All questions are closed-ended to assess the variables of interest, thereby facilitating the quantitative approach for this research. Unlike qualitative research, which is based on open-ended questions, it is anticipated that the closed-end questionnaire will be easier to complete, generating a higher response rate, while enabling easier and more efficient data analysis (Adams et al., 2007).

### 3.3.1 Content of the questionnaire

The questions addressed a variety of factors that contribute to the use of SMMEs owned by women in rural KwaZulu-Natal; these include economic factors, technological factors, socio-cultural factors, political factors, financial factors, training and education factors, monitoring and coaching factors, management and human resource factors and infrastructure factors.

Following the pilot testing intervention the final questionnaire was distributed to 250 respondents in the selected rural areas of northern KwaZulu-Natal (Hluhluwe, Ulundi and Eshowe).

All research assistants underwent training about the topic and the primary objective of the research survey; the workshop was conducted for a week. Research assistants were composed of local people from local villages. However, some of the respondents did not want to provide information perceived to be sensitive for their businesses. This challenge was carefully addressed by research assistants in a face–to-face situation. Other respondents wanted to be paid in order for them to participate; this was not allowed by the researcher and research assistant as it might have compromised the outcomes of the research, therefore, they were encouraged to do voluntary participation.

### 3.3.2 Pilot test

Prior to using a research questionnaire to collect data, Saunders, Lewis and Thornhill (2009, 2012) posit that the questionnaire should be pilot-tested. The purpose of the pilot test is to refine the questionnaire so that respondents will have no problems in answering the questions and there will be no problems in recording the data. In addition, it will enable the researcher to obtain some assessment of the questions' validity and the likely reliability of the data that will be collected.

Therefore, for this study, data were collected from ten potential respondents as a questionnaire pilot test, before distributing the main questionnaire to the target population in selected rural areas of the northern rural region of KZN. The purpose of this step was to check SMMEs owners'/managers' relevance and comprehension of the questionnaire. The purpose of pilot testing lies in the checking of factors, such as variation, meaning, and task difficulty, along with respondent attention, flow, and order of questions, as well as timing (Saunders, Lewis and Thornhill, 2012). All the questions that seemed to be ambiguous and could cause confusion were modified, while others were eliminated.

## 3.4 TARGET POPULATION

According to Sekaran and Bougie (2013:240), target population is defined as the entire group of people or things from which the researcher is intending to draw a sample for the research study. This confirms what has been indicated by the previous authors such as Bryman and Bell (2007:176) and Marczak and Sewell, (2005) that the target population is defined as a large collection of individuals or objects that is the main focus of a scientific query. Therefore, for this study the target population were 250 women SMMEs operating in the 3 selected rural areas of northern KZN namely (Hluhluwe, Ulundi and Eshowe).

## 3.5 SAMPLING METHOD

According to Sekaran and Bougie (2003; 2013), sampling is the process of selecting a sufficient number of elements from the population, so that a study of the sample and an understanding of its properties or characteristics would make it possible to generalize such properties or characteristics to the population elements. In the sampling method used in this research, the target population

consists of women operating as SMMEs in rural KZN. The sample to be approached was a convenience sample of 250 women in SMMEs in rural KZN. Welman and Kruger (2010) state that in convenience sampling the sample selection process is continued until the researcher reaches the required sample size. This study sampling technique was used to determine the logic behind the socio–economic conditions, education and training, economic factors, financial factors as well as monitoring and coaching factors which contribute to the socio-economic development of women SMMEs operating in the selected (Hluhluwe, Ulundi and Eshowe) rural areas of northern KwaZulu –Natal .

### 3.5.1 SAMPLE SIZE

Sekaran and Bougie (2013: 269) recommend 250 respondents for a population of 10 000. Therefore, a sample of 250 respondents was selected (83 in Ulundi, 83 in Eshowe and 84 in Hluhluwe). Struwig and Stead (2013: 125) state that it is not possible to identify if an ideal sample size is good or bad. However, Diamantopoulos and Schlegemilch (1997: 16) state that a sample size between 20 and 50 respondents can be regarded as a good sample. The sample size of 250 is, therefore considered adequate for this study.

## 3.6 DATA COLLECTION

### 3.6.1 DATA COLLECTION INSTRUMENTS

The literature was conducted and used as source of information to formulate the questionnaire for this study. A closed-ended Questionnaire was used as the measuring instrument for this study. The questions were structured along the 5 point Likert scale.

Table 1 is an example of a question based on the Likert rating scale.

**Table 1: Example of questionnaire**

Please indicate your response to the following statements with regard to rural Women Entrepreneurs

| **STATEMENT** | **Strongly Agree**<br>**1** | **Agree**<br>**2** | **Neutral**<br>**3** | **Disagree**<br>**4** | **Strongly Disagree**<br>**5** |
|---|---|---|---|---|---|
| 1. Women in the Northern KZN use SMME's as a strategic tool for socio-economic empowerment | | | | | |
| 2. Women in the Northern KZN understand SMME's or have the clear knowledge of how they work | | | | | |
| 3. Women in the Northern KZN have a proper training offered to them by government regarding SMME's | | | | | |
| 4. Women in the Northern KZN require proper training about SMME's. | | | | | |
| 5. There are economic factors affecting the growth of women owned enterprises in Northern KZN | | | | | |

The list of questions was designed to gain the most pertinent facts regarding aspects of the rural women entrepreneurship used by SMME's particularly those in the rural KwaZulu-Natal areas. The questionnaire contained all the questions for which data were required for the topic of research. SMME's owners were interviewed to gain data on the following aspects:

- understanding

- training and education
- economic factors
- technological factors
- socio-cultural factors
- political factors
- financial factors
- monitoring and coaching
- management and human resource factors
- infrastructure factors

### 3. 6. 2 ADMINISTRATION OF THE INSTRUMENT

The measuring instrument used will be a questionnaire, developed to consist mainly of closed-ended questions. The literature was used as the source of information to formulate the questionnaire. The distribution of the questionnaires will be managed by the researcher with the aim and content of the questionnaire explained fully to the trained research assistant, so that it will be easier to give clarity on the questions to the respondents, whenever needed.

The researcher used SPSS software in analysing data. Once the data has been analysed, graphs and tables will be used to present the findings.

### 3.7 DATA ANALYSIS

SPSS is a software package specifically designed for analysing statistical data and thus it offers a great range of methods, graphs and charts. General programs may offer other procedures but specialised programs are better suited for this function. SPSS also comes with more techniques of screening or cleaning the information, in preparation for further analysis (benefitof.net 2015).

The information collected from 250 women SMME operating in rural areas of the northern region of KZN, were categorised and analysed according to the research questions and research objectives. The researcher grouped research questions per objective and these were categorised to show patterns and draw general conclusions from the data. The data were entered into the computer according to pre-determined question codes and analysed using the Statistical Package

for Social Sciences (SPSS) version 24.0, statistical programme. A correlation analysis was also applied using a Chi-square significance level.

The first type of analysis looked at frequencies, for example, the number of times a certain response was made. Variables were then screened, identifying those that are highly influential on the dependent variables of the study. In order to test relationships of variables, bivariate analysis were used in the form of correlation tables, as well as appropriate inferential statistics. Data were presented by means of graphs (frequency tables and bar graphs). The data analysis for this study was done by employing the following tests used for statistical analysis, namely; Cronbach's coefficient alpha, Spearman rho test, descriptive statistical analysis, frequency analysis, Chi-square test, Correlations, inferential statistics analysis followed by tests of validity and reliability. Each of these tests is briefly discussed below.

### 3.8 Tests used for Statistical analysis

#### 3.8.1 Cronbach's Coefficient Alpha

According to Tavakol and Dennick (2011), internal consistency tests are essential to confirm the validity and reliability of both the measurement instrument and the data received. This study utilises Cronbach's Coefficient Alpha to test for internal consistency of the questionnaire, which is a measure of its ability to consistently measure the variables of interest. Typical values for Cronbach's alpha range from zero to one, where higher scores indicate a higher reliability and, generally, in most social science research situations, a score above 0.70 is considered acceptable. Cronbach's alpha is, technically speaking, not a statistical test, however, it is a coefficient of reliability (or consistency). High values for alpha do not imply that the measure is uni-dimensional; therefore, in order to provide evidence that the scale being measured is uni-dimensional, additional analyses need to be performed.

#### 3.8.2 Descriptive statistical analysis

Descriptive statistics is utilised to describe and present the basic features of the data received. According to Adams et al. (2007), it is used to summarise data collected to facilitate an understanding of the information through the use of graphs and frequency analysis. Descriptive

analysis, therefore, enables the identification of patterns and data distribution of the study variables through simple summaries and, generally, forms the basis of most quantitative studies. The closed-ended questions of the descriptive questionnaire were used to determine and assess the most socio-economic factors of rural women entrepreneurs. The study also sought to establish the impact of these factors and to understand the extent of the effects on rural SME survival and growth.

### 3.8.3 Frequency analysis

This study also utilises frequency analysis to examine the demographical information of the respondents. The minimum, maximum, mean and standard deviation scores are calculated through data analysis, to generate an understanding of responses. The minimum and maximum scores indicate the range of the responses, with the mean values indicating the central tendency and the standard deviation identifying the amount of variability in the data received (Sekaran and Bougie, 2010).

Frequencies were used in this study to determine how often a respondent made a certain response to a particular question, as well as to cross check the coding of data (Appendix 3). Babbie et al. (2002:298) stress that, should the responses not equal the sample total, it means that the data were not correctly captured. The empirical data collected from the frequencies thus allow examining factors influential to the survival and growth of women rural SMMEs, with specific reference to South Africa, in the Province of KZN.

### 3.8.4 Chi-square test

Clark and Foster (2014) refer to the Chi-square test ($\chi^2$ **test**) when determining whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories. Objectives were used to determine the relationship between variables in this study. The chi-square tests were conducted on all variables, more specifically because there are testing relationships for this study.

Therefore, in this study, a chi-square test was used to compute the conjoint distribution that would be expected if there were no relationship between variables.

### 3.8.5 Correlations

Described by Saunders, Lewis and Thornhill (2003:475, 2012) as a statistical technique, correlation can show whether, and how strongly, pairs of variables are related. This means that +1 and -1 represent the strength of the relationship between two ranked or quantifiable variables.

Therefore, in this study, correlation was used for the type of business and factors influencing the survival and growth rural SMEs, with specific reference to KZN.

### 3.8.6 Inferential statistics analysis

Inferential statistics, described by Keller (2009) as a process of forecasting or approximating based on the sample data of a population was also used in this study. It is a method that allows the inference of statistical data from the sample to the rest of the population. For this purpose, Students'-tests are used to assess whether the means of two groups of variables are statistically different from each other (Trochim, 2000). Its formula is a ratio, whereby the top part is the mathematical difference between the two sets of means and the bottom is a measure of the variability or dispersion of the scores. This form of analysis enables evaluation of the difference between the mean scores of two groups, relative to the spread or variability of their scores. The t-test is mathematically equivalent to one-way Analysis of Variance (ANOVA) and a form of regression analysis and would yield identical results.

## 3.9 VALIDITY

Validity ensures that the measurement tool (questionnaires) used is appropriate for the study undertaken (Leedy and Omrod, 2006: 274). To test the validity of this study, a pre-test with 10 women operating in the SMME sector, from each of the selected areas, will be done. The length of the questionnaires will also be considered as lengthy questions may lead to loss of participation by the respondents. In order to establish the validity, the following questions regarding the study will be asked:

• Does the research actually assess the entrepreneurial economic conditions, institutional, financial and infrastructural, as well as the socio-cultural environment, entrepreneurial characteristics and innovation capabilities, activities and their development, in rural and under-developed areas in South Africa?

• Do the research measuring instruments agree with the research objectives?

## 3.10 CONCLUSION

The purpose of this chapter was to provide an understanding of the research methodology and strategies that were used during data collection and analysis. The research design is detailed; the target population and sample size applied for the study are described. The research instrument that was used is also discussed, looking at its advantages and disadvantages. It is explained that SPSS software is being used for analysing the data for findings, and for recommendations purposes. Validity and reliability are explained in the chapter. The chapter also highlights challenges experienced during data collection in the field. The purpose of this chapter is to discuss the research methodology used employed for the study. In the following chapter data analysis with findings from data collected from the field will be explained.

# CHAPTER 4: FINDINGS AND RESULTS

## 4.1 INTRODUCTION

This chapter provides a comprehensive analysis of the research findings and interpretation of the results. The aims of the study, was to examine the strategic tool used by rural women for socio-economic empowerment. The objectives of this study covered aspects, such financial needs, socio-cultural factors, economic factors, political and technological factors, education and training as well as monitoring and coaching skills. The descriptive statistics or the frequencies and percentages, provided an overview of results and are presented by bar charts. Chi-Square tests were utilized to provide a more precise analysis of each objective.

## 4.2 PRESENTATION OF RESULTS

According to Tundui et al (2012) Geographic location of a business explains its life span, survival and growth.

**Table 4.2.1: Area of respondents**

**Area**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Hluhluwe | 138 | 54.5 | 55.2 | 55.2 |
| | Ulundi | 63 | 24.9 | 25.2 | 80.4 |
| | Eshowe | 49 | 19.4 | 19.6 | 100.0 |
| | Total | 250 | 98.8 | 100.0 | |
| Total | | 250 | 100.0 | | |

**Figure 4.2.1 Area of respondents**

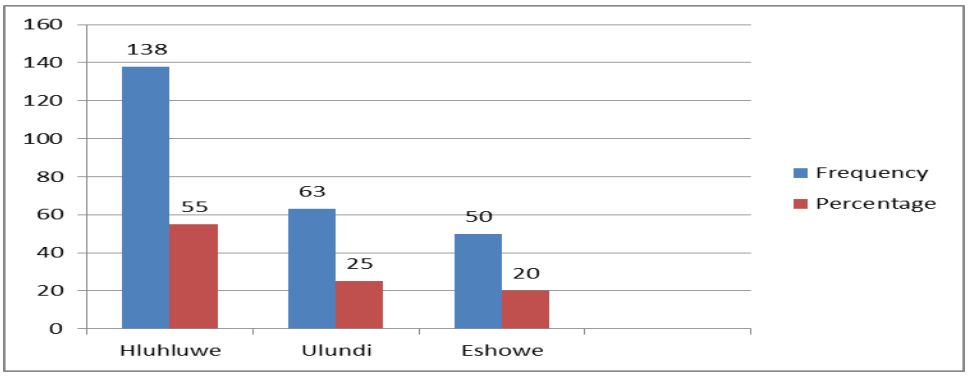



Table 4.2.1 figure 4.2.1 shows that the sample size of this study is obtained from Hluhluwe, Ulundi and Eshowe in rural KZN areas where the study was conducted.

A correlation analysis of the results was performed to determine the area of respondents if it has significant impact on area of respondents of rural women. The statistical results were found to be significant at (X2= .796; df= .78978; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has significant influence on the area of respondents of rural women in rural KZN.

**Table 4.2.2: Type of ownership**

**Ownership**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Partnership | 10 | 4.0 | 4.0 | 4.0 |
| | Sole owner | 170 | 68.0 | 68.0 | 72.0 |
| | Jointly owned | 70 | 28.0 | 28.0 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.2: Type of ownership**

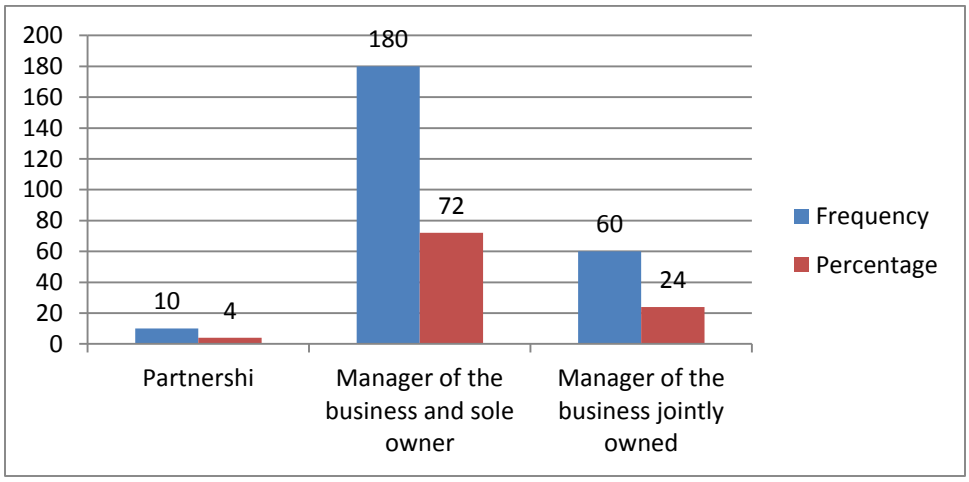



Table 4.2.2 figure 4.2.2 shows that the majority of SMMEs in the sample are managers of the business and sole owners (72%), followed by managers of business jointly owned (24 %).

A correlation analysis of the results was performed to determine the type of ownership for socio-economic empowerment. The statistical results were found to be significant at (X2= .796; df= .51328; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has significant influence on the type of ownership of rural women in rural KZN.

Mseleku and Chimucheka (2013) adds that South African SMMEs are diversified and operate in different industries, including retailing, wholesaling, tourism, mining, farming, manufacturing, construction and service.

**Table 4.2.3: Type of Business**

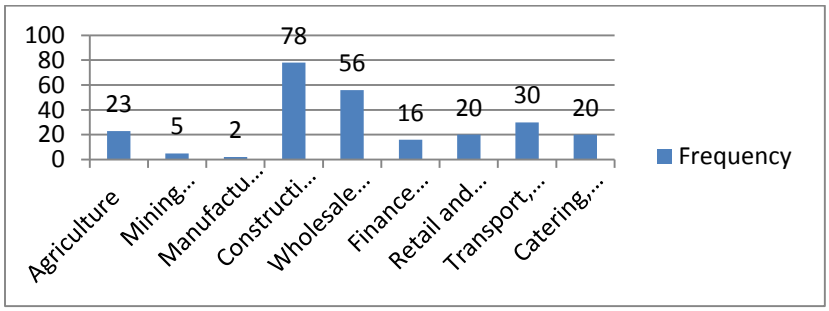


**Figure 4.2.3: Type of Business**

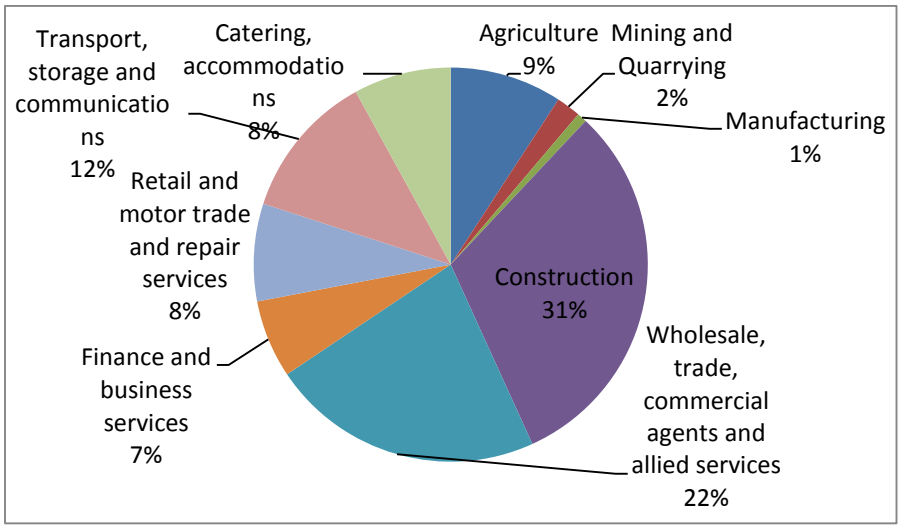



Table 4.2.3 figure 4.2.3 shows that the majority of SMMEs in the sample are in the construction business (78 %) and wholesale trade (56%), followed by transport storage and communication (30 %).

A correlation analysis of the results was performed to determine what type of business women in northern KZN use for socio-economic empowerment. The statistical results were found to be significant at ($X^2$= .870; df= 2.23711; P= .000), which confirms that the statistically significant can be trustworthy.

Therefore, the hypothesis of this variable is accepted. This means that the variable has significant influence on the type of business of rural women in rural KZN.

Forte, Barros, and Nakamura (2013:1) indicates that the age of the firm is negatively related to financial leverage, suggesting that older SMMEs may be slightly more conservative in their financing choices.

**Table 4.2.4: Number of years of the business existence**

**Years**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Less than 1 year | 98 | 39.2 | 39.2 | 39.2 |
| | 1-2 years | 55 | 22.0 | 22.0 | 61.2 |
| | 3-5 years | 58 | 23.2 | 23.2 | 84.4 |
| | 6-8 years | 25 | 10.0 | 10.0 | 94.4 |
| | More than 10 years | 14 | 5.6 | 5.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.4: Number of years of the business existence**

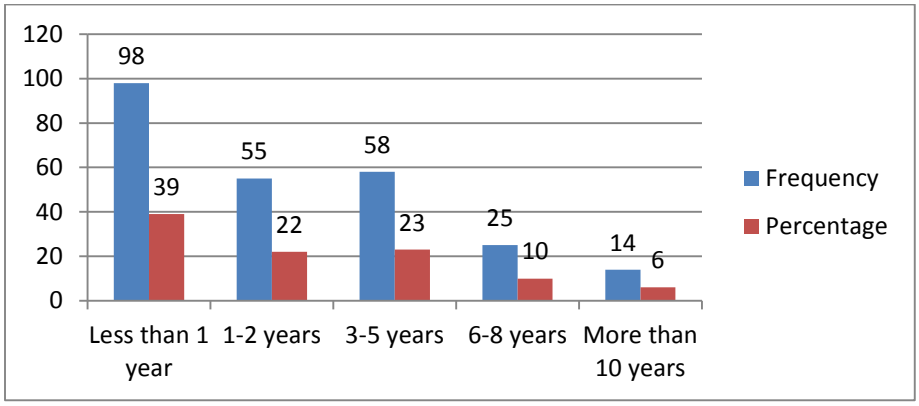



Table 4.2.4 figure 4.2.4 shows that the sample has a large majority that have businesses that are less than 1 year (98%), followed by (58%) of those from 3 years to 5 years.

A correlation analysis of the results was performed to determine the number of years for the business existence for socio-economic empowerment. The statistical results were found to be significant at (X2= .910; df= 1.22094; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has significant influence on the number of years for business existence of rural women in rural KZN.

**Table 4.2.5: Strategic tools used**

**Tool**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 77 | 30.8 | 30.8 | 30.8 |
| | Agree | 81 | 32.4 | 32.4 | 63.2 |
| | Neutral | 58 | 23.2 | 23.2 | 86.4 |
| | Disagree | 23 | 9.2 | 9.2 | 95.6 |
| | Strongly Disagree | 11 | 4.4 | 4.4 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.5: Strategic tools used**

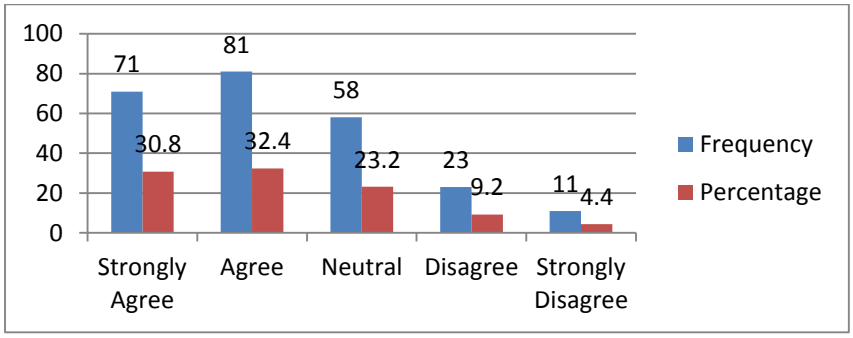



Table 4.2.5 and Figure 4.2.5 it reflect that the majority of respondents 71 (30.8 percent) and 81 (32.4 percent) agreed with the statement that women in the Northern KZN use SMME's as a strategic tool for socio-economic empowerment. Meanwhile 58 (23.2 percent) were neutral about the statement, while 23 (9.2 percent) disagree and 11 (4.4 percent) strongly disagreed.

A correlation analysis of the results was performed to determine whether Women in the Northern KZN use SMMEs as a strategic tool for socio-economic empowerment. The statistical results found to be significant at ($X^2$= 280; df= 1.11866; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has significant influence on the strategic tool used by women in rural KZN.

According to Maggu (2016: 1-8), women must be empowered by enhancing their awareness, knowledge; skills and technology uses efficiency, thereby, facilitating overall development of the society. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women empowerment.

**Table 4.2.6: Respondents understanding of SMMEs**

**Understand**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 30 | 12.0 | 12.0 | 12.0 |
| | Agree | 96 | 38.4 | 38.4 | 50.4 |
| | Neutral | 82 | 32.8 | 32.8 | 83.2 |
| | Disagree | 37 | 14.8 | 14.8 | 98.0 |
| | Strongly Disagree | 5 | 2.0 | 2.0 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.6: Respondents understanding of SMMEs**

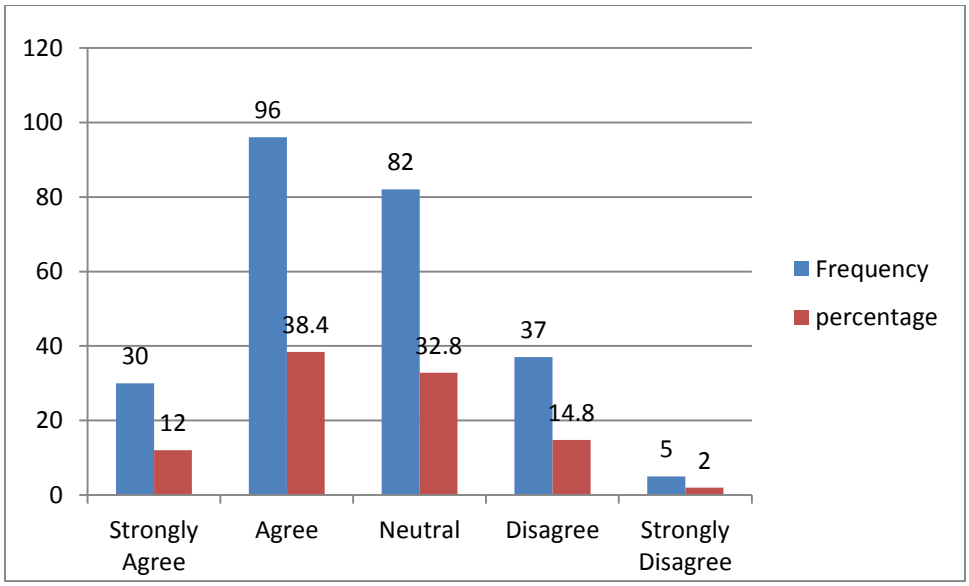


Table 4.2.6 and Figure 4.2.6 indicate that the majority of the respondents 30 (12%) and 92 (38.4 %) agree that women in the Northern KZN understand how SMME's work. However there is considerable number of about 82 (32.8) of the respondents whose remain neutral. Less than half of respondents 37 (14.8%) and 5 (2%) disagree that women in the Northern KZN understand how SMME's works.

A correlation analysis of the results was performed to determine whether Women in the Northern KZN understand SMMEs or how they work. The statistical results were found to be significant at ($X^2$= 280; df= 95159; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has significant influence on how women understand SMMEs in rural KZN

**Table 4.2.7: SMMEs Training offered by government**

**Proper**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 36 | 14.4 | 14.4 | 14.4 |
| | Agree | 64 | 25.6 | 25.6 | 40.0 |
| | Neutral | 91 | 36.4 | 36.4 | 76.4 |
| | Disagree | 52 | 20.8 | 20.8 | 97.2 |
| | Strongly disagree | 7 | 2.8 | 2.8 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.7: SMMEs Training offered by government**

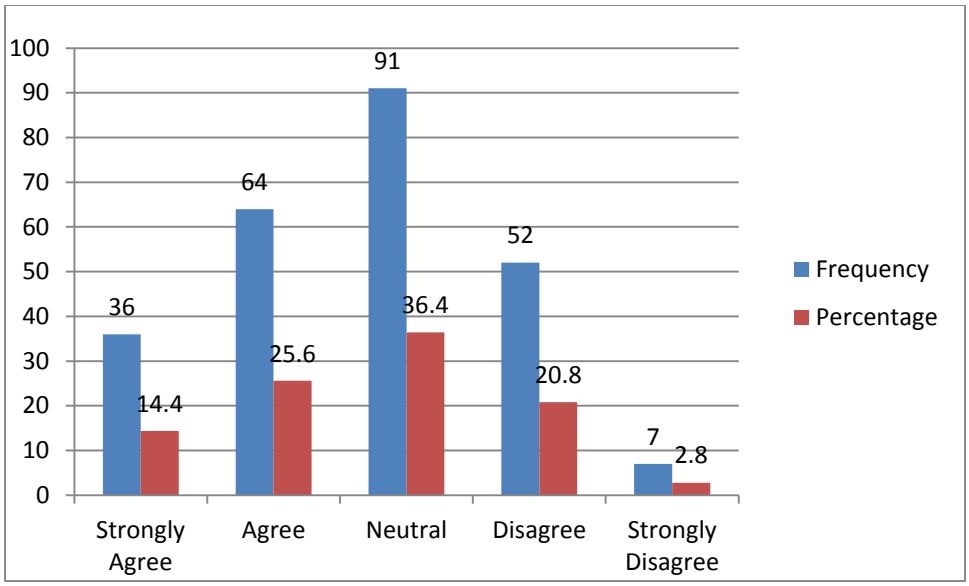



Table 4.2.7 and Figure 4.2.7 show that on the question of how important training is to women in the SMME sector in KZN. 36(14.4 %) and 64(25.6) agreed that women receive proper training from the government regarding on how SMME's work. While 91 (36.4%) remain neutral. 52 (20.8 %) and 7 (2.8 %) disagree with the statement that proper training is offered by government to women regarding SMME's in KZN.

A correlation analysis of the results was performed to determine whether women in northern KZN have a proper training offered to them by government regarding SMMEs. The statistical results were found to be significant at ($X^2$= .055; df= 03823; P=.030), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has significant influence on how women understand SMMEs in rural KZN

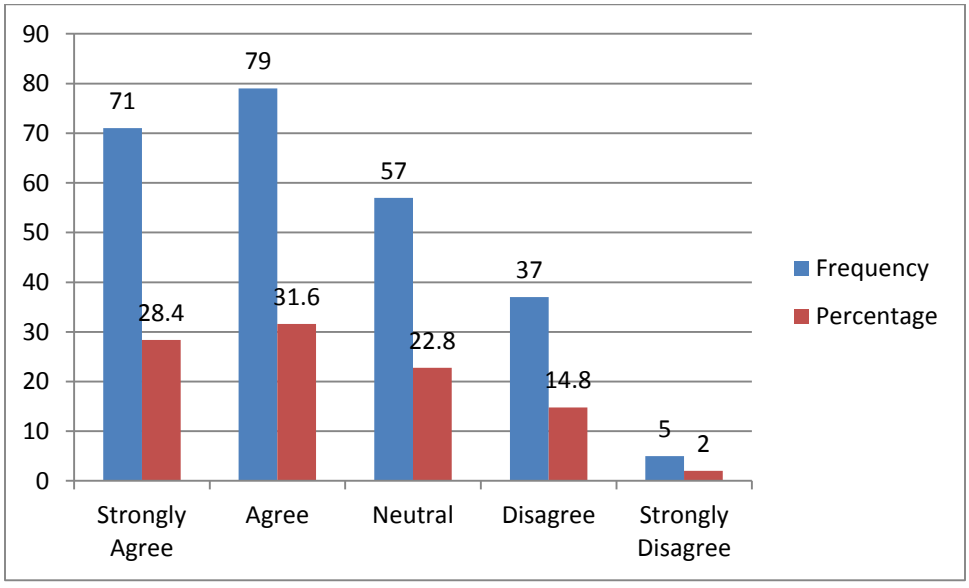
According to the human capital theory, investment in knowledge, skills and the abilities enhance the productive capacity of the individual (Njoroge and Gathungu, 2013:1-22).

**Table 4.2.8: Training requirement of SMMEs**

**Training**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 71 | 28.4 | 28.4 | 28.4 |
| | Agree | 79 | 31.6 | 31.6 | 60.0 |
| | Neutral | 57 | 22.8 | 22.8 | 82.8 |
| | Disagree | 37 | 14.8 | 14.8 | 97.6 |
| | Strongly disagree | 5 | 2.0 | 2.0 | 99.6 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.8: Training requirement of SMMEs**




The findings in Table 4.2.8 Figure 4.2.8 reveal that the majority of respondents, 71 (28.4 percent) and 79 (31.6 percent) strongly agreed and agreed, respectively, that they require training

about SMME's. However, 57 (22.8 percent) of the respondents were neutral, 37 (14.8 percent) and 5 (2 percent) disagreed with the statement.

A correlation analysis of the results was performed to determine whether women in northern KZN require proper training about SMMEs. The statistical results were found to be significant at ($X^2$= .166, df= 1.70651; P=.008), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the proper training has significant influence on SMMEs in rural KZN

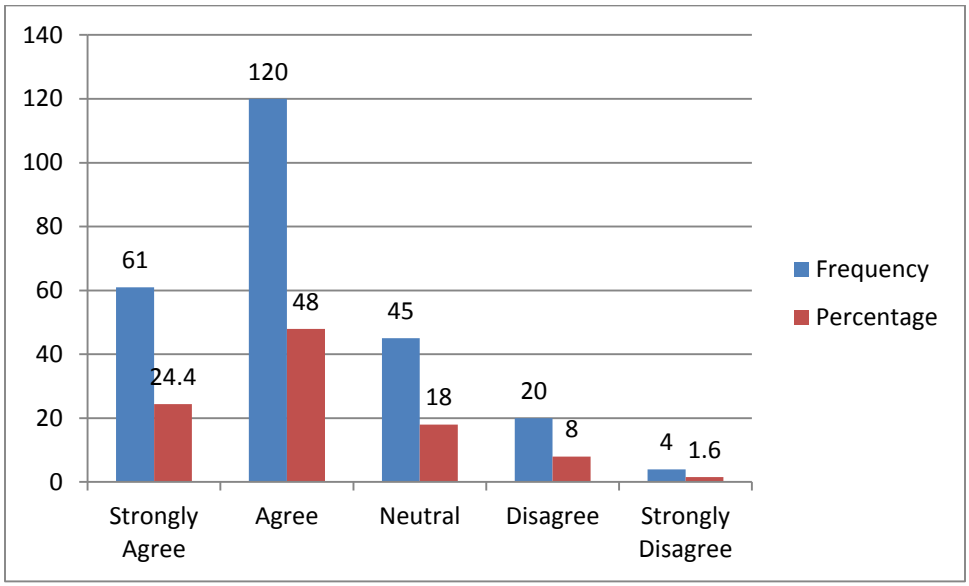
Furthermore, Witbooi et al. (2011:1936-1941) indicate that the absence of entrepreneurial success factors, makes it impossible for the many survivalist businesses active in the informal sector to be sustainable and show any form of growth.

**Table 4.2.9: Economic factors affecting women SMMEs growth**

**Growth**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 61 | 24.4 | 24.4 | 24.4 |
| | Agree | 120 | 48.0 | 48.0 | 72.4 |
| | Neutral | 45 | 18.0 | 18.0 | 90.4 |
| | Disagree | 20 | 8.0 | 8.0 | 98.4 |
| | Strongly disagree | 4 | 1.6 | 1.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.9: Economic factors affecting women SMMEs growth**




The majority of the respondents, in Table 4.2.9 and Figure 4.2.9 i.e. 61 (24.4 percent) and 120 (48 percent) strongly agreed and agreed, respectively, that there are factors affecting growth of women-owned enterprises in northern KZN. While 45 (18 percentage) were not sure whether there are factors affecting growth or not, less than half of the respondents, 20 (8 percent) disagreed and 4 (1.6 percent) strongly disagreed with the statement.

A correlation analysis of the results was performed to determine whether there are economic factors affecting the growth of women-owned enterprises in northern KZN. The statistical results found to be significant at ($X^2$= .109; df= .93314; P= .085), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has less significant influence on economic factors affecting women SMMEs in rural KZN

Klongpayabal and Thawesaengskulthai (2014:9894) believe that the limitation of resources, expertise, time and the lack of capabilities to create in-house technology, force firms, especially SMEs, to focus on selecting or acquiring new technology from external sources.

**Table 4.2.10: Technological factors affecting women SMMEs**

**Technological**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 99 | 39.6 | 39.6 | 39.6 |
| | Agree | 76 | 30.4 | 30.4 | 70.0 |
| | Neutral | 43 | 17.2 | 17.2 | 87.2 |
| | Disagree | 23 | 9.2 | 9.2 | 96.4 |
| | Strongly disagree | 8 | 3.2 | 3.2 | 99.6 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.10: Technological factors affecting women SMMEs**

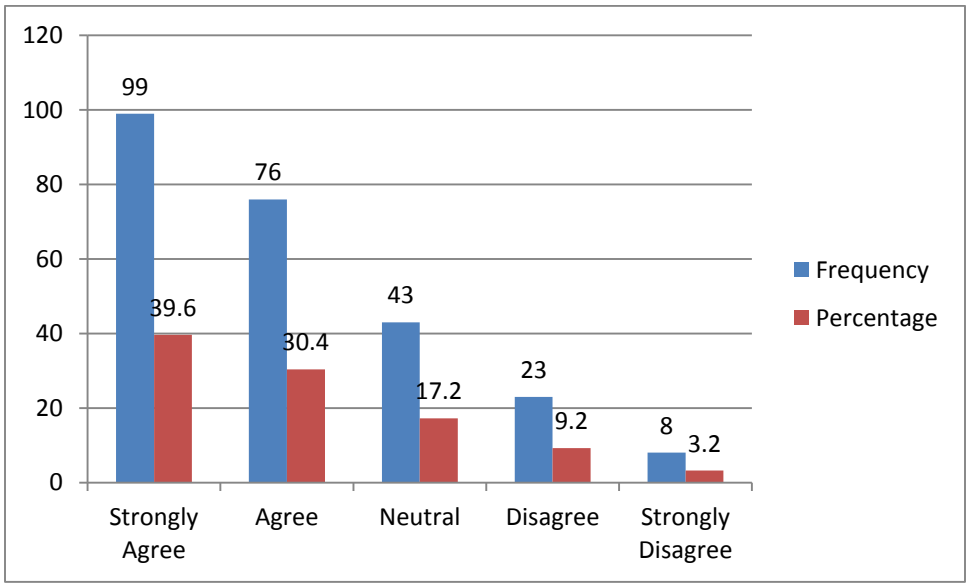



Table 4.2.10 figure 4.2.10 shows that the majority of the respondents, 99 (39.6 percent) strongly agreed and 76 (30.4 percent) agreed that there are technological factors affecting growth of women owned enterprises in the Northern KZN. There were 43 (17.2 percent) of the respondents who remained neutral to the statement, while a small number of respondents, 23 (9.2 percent) disagreed and 8 (3.2 percent) strongly disagreed.

A correlation analysis of the results was performed to determine whether there are technological factors affecting the growth of women-owned enterprises in northern KZN. The statistical results were found to be significant at ($X^2$= .117; df= 1.24327; P= .065), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has less significant influence on technological factors affecting women SMMEs in rural KZ.

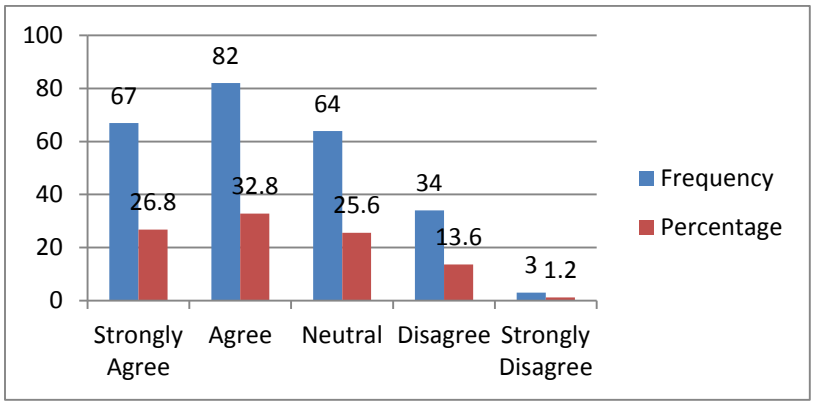
According to Lekhanya (2013: 1-12), the cultural factors influencing the diffusion and adoption of social media technologies among the rural communities in South Africa which limited rural SMEs use of Morden technology including those owned by women.

**Table 4.2.11: Cultural factors affecting women SMMEs**

Cultural

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 67 | 26.8 | 26.8 | 26.8 |
| | Agree | 82 | 32.8 | 32.8 | 59.6 |
| | Neutral | 64 | 25.6 | 25.6 | 85.2 |
| | Disagree | 34 | 13.6 | 13.6 | 98.8 |
| | Strongly disagree | 3 | 1.2 | 1.2 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.11: Cultural factors affecting women SMMEs**




The results in Table 4.2.11 Figure 4.2.11 indicate that 67 (26.8 percent) strongly agreed and 82 (32.8 percent) of the respondents agreed with the statement that there are socio-cultural factors affecting the growth of women-owned enterprises in northern KZN. While 64 (25.6 percent) were neutral, a number of the respondents, 34 (13.6 percent) and 3 (1.2 percent) disagreed and strongly disagreed, respectively, with the statement.

A correlation analysis of the results was performed to determine whether there are socio-cultural factors affecting the growth of women-owned enterprises in northern KZN. The statistical results were found to be significant at ($X^2$= .111; df= 1.04535; P=.081), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has less significant influence on cultural factors affecting women SMMEs in rural KZ.

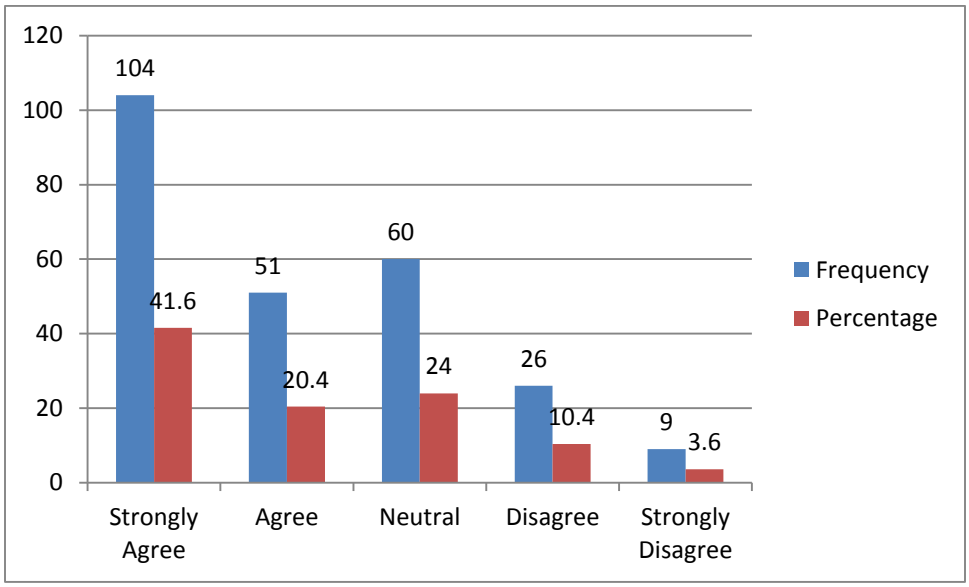
Literature reveals that more clear policies and programmes, to support the development of SMMEs, are an important part of the democratic government's programmes to create a better life for local communities (Ndabeni 2010).

**Table 4.2.12: Political factors affecting women SMMEs**

**Political**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 104 | 41.6 | 41.6 | 41.6 |
| | Agree | 51 | 20.4 | 20.4 | 62.0 |
| | Neutral | 60 | 24.0 | 24.0 | 86.0 |
| | Disagree | 26 | 10.4 | 10.4 | 96.4 |
| | Strongly disagree | 9 | 3.6 | 3.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.12: Political factors affecting women SMMEs**




The results of the findings in Table 4.2.12 and Figure 4.2.12 show that 104 (41.6 percent) and 51 (20.4 percent) of the respondents strongly agreed and agreed, respectively, with the statement that there are political factors affecting the growth of women owned enterprises in Northern KZN. While 60 (24 percent) were neutral, a few more of the respondents, 26 (10.4 percent) and 9 (3.6 percent) disagreed and strongly disagreed, respectively, with the statement.

A correlation analysis of the results was performed to determine whether there are political factors affecting the growth of women owned enterprises in Northern KZN. The statistical results found to be significant at ($X^2$=.020; df= 1.17555; P= .956), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is rejected. This means that the variable has no impact on political factors affecting women SMMEs in rural KZ.

According to Gautam and Mishra (2016: 33-36) mentioned poor degree of financial freedom for rural women, the absenteeism of entrepreneurial skills and finance in economically rich and poor women and negligence by financial institutions as some of the main drawbacks for rural women SMMEs.

**Table 4.2.13: Financial factors affecting women SMMEs**

**Financial**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 144 | 57.6 | 57.6 | 57.6 |
| | Agree | 52 | 20.8 | 20.8 | 78.4 |
| | Neutral | 30 | 12.0 | 12.0 | 90.4 |
| | Disagree | 19 | 7.6 | 7.6 | 98.0 |
| | Strongly disagree | 5 | 2.0 | 2.0 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.13: Financial factors affecting women SMMEs**

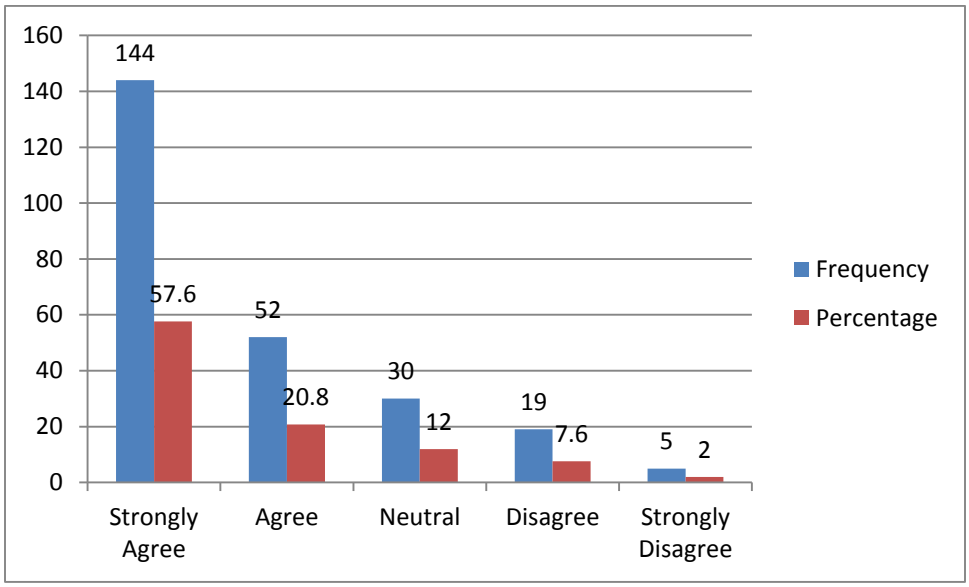



Table 4.2.13 Figure 4.2.13 shows that the majority of the respondents, 144 (57.6 percent) strongly agreed and 52 (20.8 percent) agreed that there are financial factors affecting growth of women owned enterprises in Northern KZN. There were 30 (12 percent) of the respondents who remained neutral to the statement, while a small number of respondents, 19 (7.6 percent) disagreed and 5 (2 percent) strongly disagreed.

A correlation analysis of the results was performed to determine whether there are financial factors affecting the growth of women owned enterprises in the Northern KZN. The statistical results found to be significant at ($X^2$=.171; df= 1.06064; P= .007), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has less significant influence on financial factors affecting women SMMEs in rural KZ.

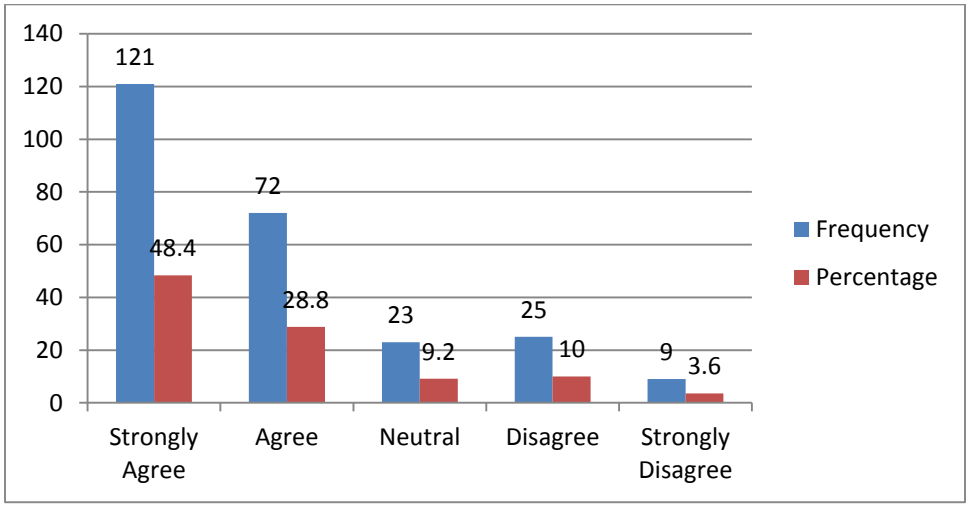
The key word circling around development of economy in many countries is entrepreneurial education (Kalyani and Kumar, 2011).

**Table 4.2.14: Education factors affecting women SMMEs**

**Education**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 121 | 48.4 | 48.4 | 48.4 |
| | Agree | 72 | 28.8 | 28.8 | 77.2 |
| | Neutral | 23 | 9.2 | 9.2 | 86.4 |
| | Disagree | 25 | 10.0 | 10.0 | 96.4 |
| | Strongly disagree | 9 | 3.6 | 3.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.14: Education factors affecting women SMMEs**




Based on the data analysis, Table 4.2.14 figure 4.2.14 shows that the majority of respondents across KZN 121 (48.4 percent), strongly agreed and 72 (28.8 percent) agreed with the statement. There were also 23 (9.2 percent) of the respondents who were not sure whether they agreed with the statement or not, while few of the respondents, 25 (10 percent) disagreed and 9 (3.6 percent) strongly disagreed. Based on the statement, it is clear that there is a lack of education and training given to women in the Northern KZN for the survival of their enterprises.

A correlation analysis of the results was performed to determine whether there are training and educational factors affecting the growth of women-owned enterprises in northern KZN. The statistical results were found to be significant at ($X^2$= .063; df= 1.13936; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the education variable has significant influence impact on running of rural business in rural KZ.

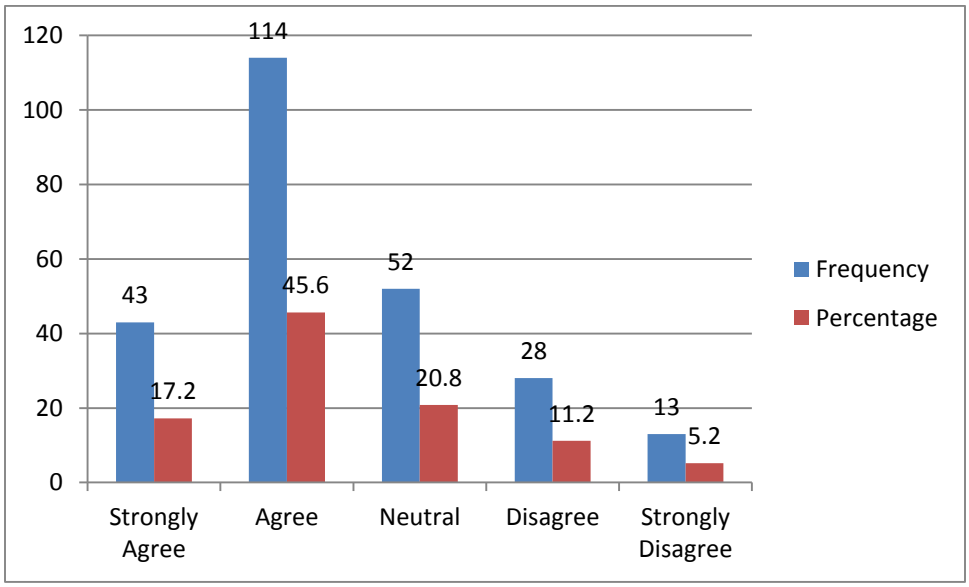
Additionally Phillips (1995) contention that such coaching would add value to the organisation by helping its employees grow and develop and thereby enhance overall production and profitability was also emphasised

**Table 4.2.15: Monitoring skills affecting women SMMEs**

**Monitoring**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 43 | 17.2 | 17.2 | 17.2 |
| | Agree | 114 | 45.6 | 45.6 | 62.8 |
| | Neutral | 52 | 20.8 | 20.8 | 83.6 |
| | Disagree | 28 | 11.2 | 11.2 | 94.8 |
| | Strongly disagree | 13 | 5.2 | 5.2 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.15: Monitoring skills affecting women SMMEs**




The findings in Table 4.2.15 Figure 4.2.15 shows that most respondents, 43(17.2 percent) and 114 (45.6 percent) agree with the statement that there are monitoring factors affecting the growth of women owned enterprises in the Northern KZN. However, 52 (20.8 percent) of the respondents remained neutral to the statement. The number of respondents disagreeing and strongly disagreeing are 28 (11.2 percent) and 13 (5.2 percent), respectively.

A correlation analysis of the results was performed to determine whether there are monitoring and coaching factors affecting the growth of women-owned enterprises in northern KZN. The statistical results were found to be significant at ($X^2$= .179; df= 1.06182; P= .004), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the variable has less significant influence on monitoring and coaching factors affecting women SMMEs in rural KZ.

In a study conducted, in Bangladesh by Philip (2010) it has been revealed that management know-how; the way of doing business and cooperation have an influence on SMEs success including those operated by women.

**Table 4.2.16: Management skills affecting women SMMEs**

**Management**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 24 | 9.6 | 9.6 | 9.6 |
| | Agree | 133 | 53.2 | 53.2 | 62.8 |
| | Neutral | 81 | 32.4 | 32.4 | 95.2 |
| | Disagree | 6 | 2.4 | 2.4 | 97.6 |
| | Strongly disagree | 6 | 2.4 | 2.4 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.16: Management skills affecting women SMMEs**

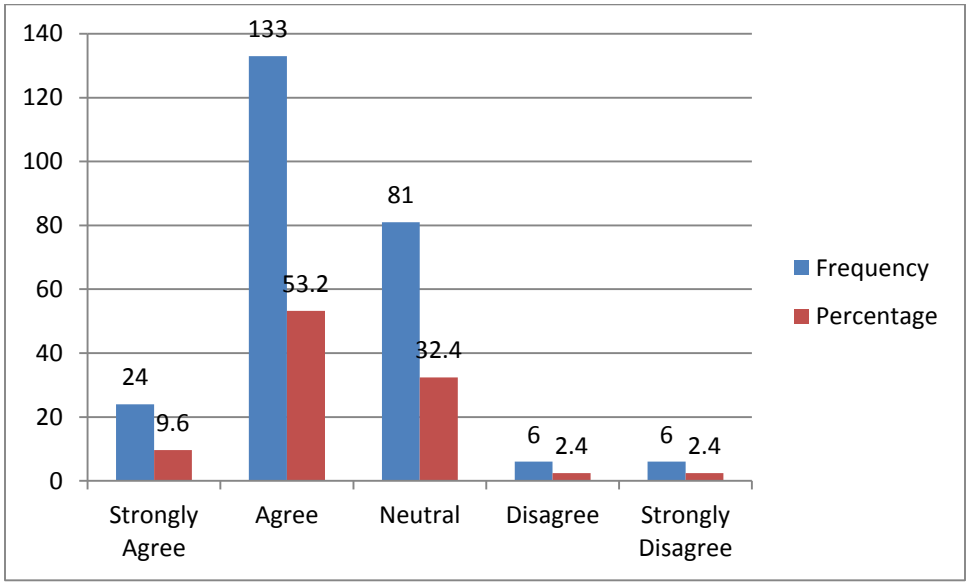



Table 4.2.16 and Figure 4.2.16 illustrate that a large proportion of the respondents, 24 (9.6 percent) and 133 (53.2 percent) strongly agreed and agreed, respectively, with the statement that there are management factors affecting the growth of women-owned enterprises in northern KZN. While 81 (32.4 percent) of respondents were neutral, very few of the respondents, 6 (2.4 percent) and 6 (2.4 percent) disagree and strongly disagreed with the statement.

A correlation analysis of the results was performed to determine whether there are management and human resource factors affecting the growth of women-owned enterprises in northern KZN. The statistical results were found to be significant at ($X^2$= .088; df= .78317; P= .831), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is rejected. This means that the management does not have any impact on running of rural business in rural KZ.

The lack of access to physical infrastructure is a key impediment to business growth and adds significantly to the cost of doing business. The GEM South Africa report (2014) alludes to the fact that infrastructure is one of the key enables for SMMEs development.

**Table 4.2.17: Infrastructure challenges affecting women SMMEs**

**Infrastructure**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 62 | 24.8 | 24.8 | 24.8 |
| | Agree | 103 | 41.2 | 41.2 | 66.0 |
| | Neutral | 45 | 18.0 | 18.0 | 84.0 |
| | Disagree | 30 | 12.0 | 12.0 | 96.0 |
| | Strongly disagree | 9 | 3.6 | 3.6 | 99.6 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.17: Infrastructure challenges affecting women SMMEs**

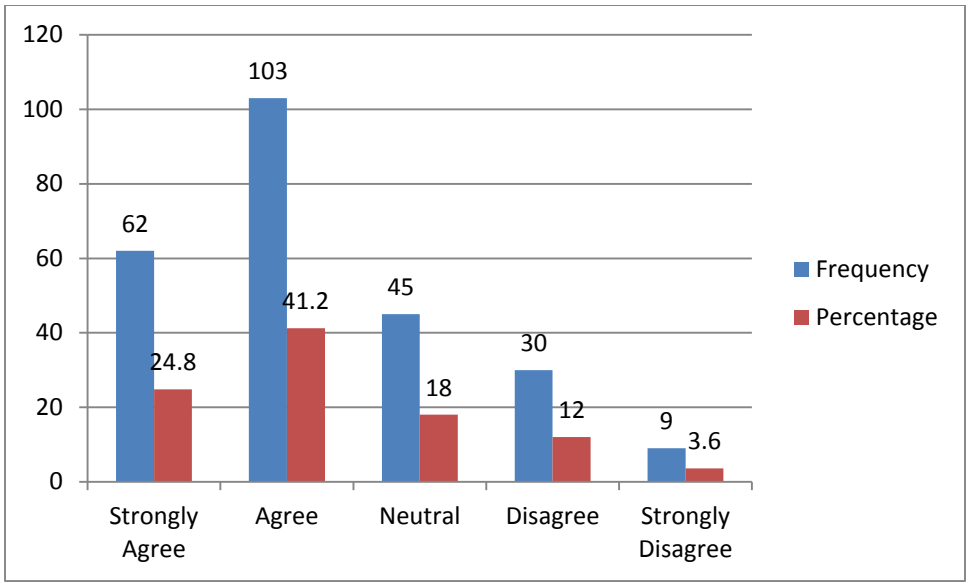



Table 4.2.17 and Figure 4.2.17 indicates that about a quarter, 62 (24.8 percent), of the respondents strongly agreed and 103 (41.2 percent) agreed with the statement that there are infrastructure factors affecting the growth of women-owned enterprises in northern KZN. While less than a quarter of the respondents, 45 (18 percent) remained neutral,30 (12 percent) and 9 (3.6 percent) disagreed and strongly disagreed, respectively with the statement.

A correlation analysis of the results was performed to determine whether there are infrastructure factors affecting the growth of women-owned enterprises in the northern KZN. The statistical results were found to be significant at ($X^2$= .051; df= 1.20913; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the infrastructure has a significant impact on running of rural business in rural KZN.

Ahlstrom (2010: 10) contributes that steady economic growth, generated through innovation, plays a major role in producing increases in per capita income

**Table 4.2.18: SMME contribution to rural development**

**Significant**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 119 | 47.6 | 47.6 | 47.6 |
| | Agree | 62 | 24.8 | 24.8 | 72.4 |
| | Neutral | 32 | 12.8 | 12.8 | 85.2 |
| | Disagree | 34 | 13.6 | 13.6 | 98.8 |
| | Strongly disagree | 3 | 1.2 | 1.2 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.18: SMME contribution to rural development**

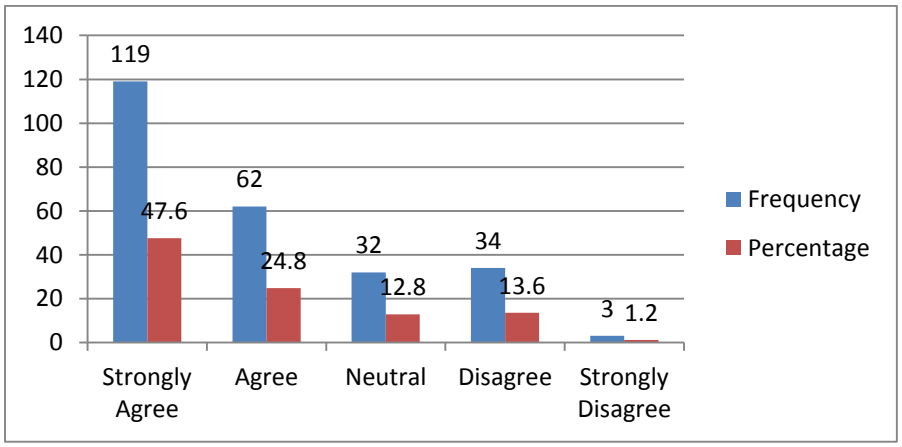



Table 4.2.18 and figure 4.2.18 illustrates that a large number of respondents, at 119 (47.6 percent) and 62 (24.8 percent) strongly agreed with the statement that there is a significant role that SMME's may have to play in the development of rural women in the northern KZN. 32 (11.8 percent) of the respondents were neutral to the statement, while 34(13.6 percent) and 3 (1.2 percent) of the respondents who disagreed and strongly disagreed, respectively with the statement.

A correlation analysis of the results was performed to determine whether there is a significant role that SMMEs may have towards the development of rural women in Northern KZN. The

statistical results were found to be significant at ($X^2$=.030; df= 1.12225; P=.002), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that the infrastructure has a significant impact on running of rural business in rural KZ.

According to (Indris and Primiana, 2015) to achieve superior performance companies should make the process of external and internal environment analysis and determine the appropriate competitive strategy.

**Table 4.2.19: Recommendations for rural women SMMEs improvement**

**Recommendations**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 74 | 29.6 | 29.6 | 29.6 |
| | Agree | 82 | 32.8 | 32.8 | 62.4 |
| | Neutral | 58 | 23.2 | 23.2 | 85.6 |
| | Disagree | 27 | 10.8 | 10.8 | 96.4 |
| | Strongly disagree | 9 | 3.6 | 3.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.19: Recommendations for rural women SMMEs improvement**

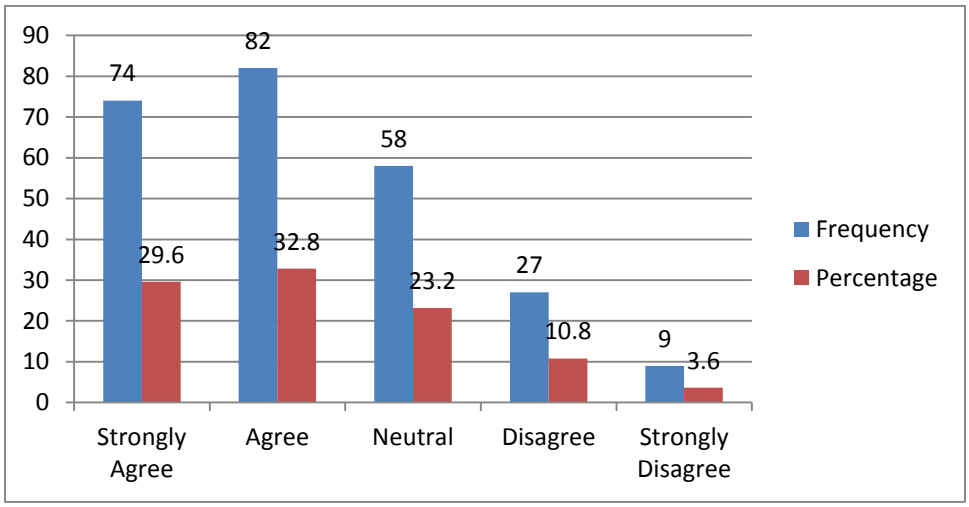



Table 4.2.19 and Figure 4.2.19 demonstrate that a number of respondents 74 (29.6 percent) and 82 (32.8 percent) strongly agreed and agreed that there are recommendations that are in place to improve women-owned enterprises in the rural areas with a specific focus on northern KZN. 58 (23.2 percent) respondents were not sure whether they agree with the statement or disagree, while only 27 (10.8 percent) and 9 (3.6 percent) of the respondents disagreed and strongly disagreed with the statement.

A correlation analysis of the results was performed to determine whether there are recommendations that are in place to improve women-owned enterprises in the rural areas with a specific focus on northern KZN. The statistical results were found to be significant at ($X^2$= .024; df= 1.10512; P= .017), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that there are recommendations that are in place to improve rural business in rural KZ.

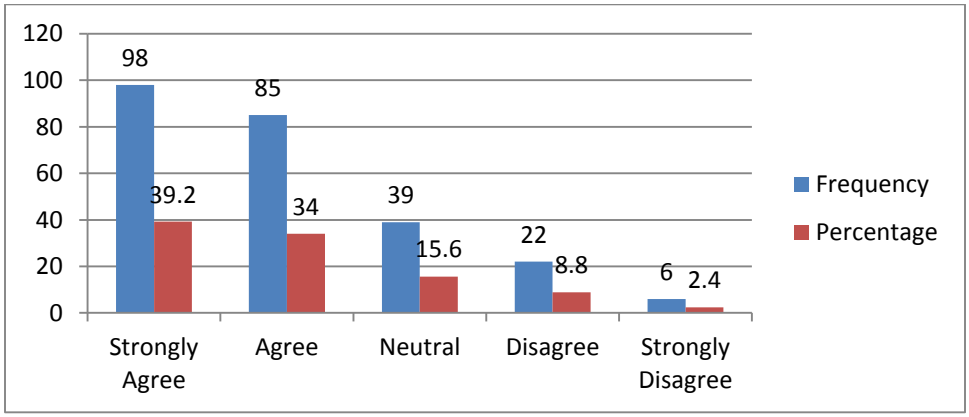
The gap between high and low income groups is increasing over time, with the development of SMMEs and entrepreneurship serving as an initiator in satisfying these economic gaps (Ntsika Annual Review 2011).

**Table 4.2.20: Government interventions**

**Interventions**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 98 | 39.2 | 39.2 | 39.2 |
| | Agree | 85 | 34.0 | 34.0 | 73.2 |
| | Neutral | 39 | 15.6 | 15.6 | 88.8 |
| | Disagree | 22 | 8.8 | 8.8 | 97.6 |
| | strongly disagree | 6 | 2.4 | 2.4 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.20: Government interventions**




In Table 4.2.20 and Figure 4.2.20 the findings show that a large number of respondents, 98 (39.2 percent) and 85 (34 percent) strongly agreed and agreed with the statement that there are interventions that are being prepared by government to improve women in the northern rural KZN. However, there is quite a considerable number of respondents, a total of 39 (15.6 percent), who were neutral to the statement, with very few respondents, 22 (8.8 percent) and 6 (2.4 percent) who disagreed and strongly disagreed, respectively, with the statement.

A correlation analysis of the results was performed to determine whether there are interventions that are being prepared by government to improve women-owned enterprises in the rural KZN. The statistical results were found to be significant at ($X^2$= .093; df= 1.05846; P= .013), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that there are interventions that are being prepared by government to improve rural business in rural KZ.

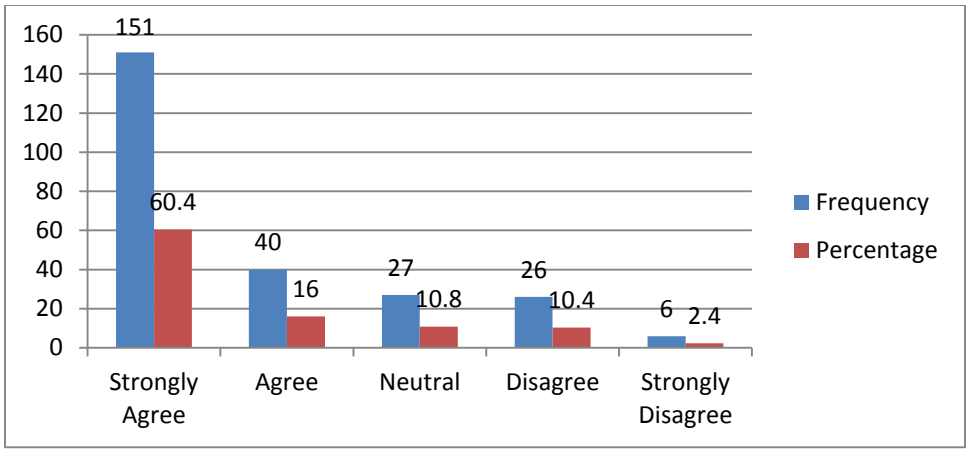
According to (Indris and Primiana, 2015) to achieve superior performance companies should make the process of external and internal environment analysis and determine the appropriate competitive strategy.

**Table 4.2.21: Proposed strategies for improvement**

**Strategies**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 151 | 60.4 | 60.4 | 60.4 |
| | Agree | 40 | 16.0 | 16.0 | 76.4 |
| | Neutral | 27 | 10.8 | 10.8 | 87.2 |
| | Disagree | 26 | 10.4 | 10.4 | 97.6 |
| | Strongly disagree | 6 | 2.4 | 2.4 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.21: Proposed strategies for improvement**




In Table 4.2.21 and Figure 4.2.21 the findings show that 151 (60.4 percent) and 40 (16 percent) of respondents strongly agreed and agreed, respectively, with the statement that there are strategies that need to be employed in order to improve women entrepreneurs through SMME's in the rural northern KZN. 27 (10.8 percent) remained neutral. However, 26 (10.4 percent) and 6 (2.4 percent) disagreed and strongly disagreed with the statement.

A correlation analysis of the results was performed to determine whether there are strategies that need to be employed in order to improve women entrepreneurs through SMMEs in rural northern KZN. The statistical results were found to be significant at ($X^2$= .060; df= 1.14129; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that there are strategies that need to be employed to improve rural business in rural KZN.

Hove and Tarisai (2013: 57) emphasises that throughout the world, governments have acknowledged the impact of small, medium and micro enterprises (SMMEs) on job creation, improvement of people's standards of living and hence an overall impact on the economy.

**Table 4.2.22: Need for interventions to develop rural SMMEs**

**Government**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 151 | 60.4 | 60.4 | 60.4 |
| | Agree | 38 | 15.2 | 15.2 | 75.6 |
| | Neutral | 29 | 11.6 | 11.6 | 87.2 |
| | Disagree | 22 | 8.8 | 8.8 | 96.0 |
| | Strongly disagree | 10 | 4.0 | 4.0 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Figure 4.2.22: Need for interventions to develop rural SMMEs**

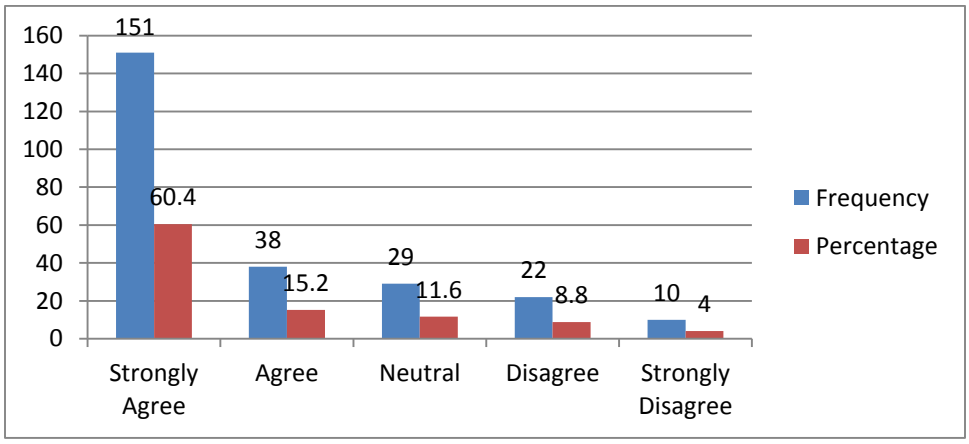



Table 4.2.22 and figure 4.2.22 the findings reveal that the majority of respondents, 151 (60.4 percent) and 53 (15.2 percent) strongly agreed and agreed, respectively, that there is a need for government to intervene to the development of women through SMME's. However, 29 (11.6 percent) of the respondents were neutral and 22 (8.8 percent) and 10 (4 percent) disagreed and strongly disagreed with the statement.

A correlation analysis of the results was performed to determine whether there is a need for intervention from government to develop rural women through SMMEs. The statistical results

were found to be significant at ($X^2$=.119; df= 1.18353; P= .000), which confirms that the statistically significant can be trustworthy. Therefore, the hypothesis of this variable is accepted. This means that there is a need for interventions from government are strategies to improve rural business in rural KZN.

## 4.3 CONCLUSION

The main focus of this chapter was on the discussion of the findings and the interpretation of the results. The discussion include all identified variables such as financial factors, economic factors, political factors, socio-cultural factors, training and education, infrastructure, monitoring and coaching, management skills and human resource, government interventions.

The following chapter will focus on recommendations and conclusions of this study.

# CHAPTER 5: RECOMMENDATIONS AND CONCLUSIONS

## 5.1 INTRODUCTION

This chapter emphasises the summary of the findings, conclusion about research objectives, research implications in both theory and practice. It will also highlight the limitations, research recommendations for further research as well as the chapter conclusion.

## 5.2 SUMMARY OF KEY FINDINGS

The aim of this study was to investigate and describe the use of SMMEs as a strategic tool for the socio-economic empowerment of women in northern KZN. Based on the results of this study, the following conclusions are drawn:

- The study revealed that a large percentage of the respondents agreed that they are using SMMEs as their strategic tool for social-economic challenges in the selected rural areas of KZN.
- The study further concluded that half of the respondents in northern KZN understand how SMMEs works. Therefore women in rural areas seem to know why they engage in business.
- According to this study, it seems like there is proper training that the respondents receive from the government. Therefore women in selected rural areas know how to engage in businesses.
- There was a very clear indication that respondents require training about SMMEs.
- There was a very clear indication that there are factors affecting the growth of women-owned enterprises in the selected rural areas.
- Even though technology is not fully used by SMMEs, owners/managers believed that there are technological factors affecting the growth of women owned enterprises.
- Most of the respondents indicated that there are socio-cultural factors affecting the growth of women-owned enterprises.

- The study also concluded that there are political factors affecting the growth of women-owned enterprises in the selected areas of KZN.
- According to this study, it is clear that there are financial factors affecting the growth of women-owned enterprises. Some women fail because they don't have financial support from the government. They use their own funds to support the business.
- The study found that entrepreneurial education is the most factor affecting women-owned enterprises. This has been indicated by the high percentage (48.4 %).
- It has also been found that monitoring is one of the most important factors that affects women-owned enterprises.
- The results of this study indicated that 133 (53.2 %) of the respondents agreed that management is also another factor that affects women-owned businesses.
- Poor infrastructure such as roads, lack of electricity and water in KZN hampered economic activities and development in the rural areas. This has been indicated by the high percentage of respondents: 103 (41.2 %).
- The study found that there is a significant role that SMMEs may have to play in the development of rural women in the northern KZN. This has been indicated by the high percentage of respondents: 47.6 %.
- The study indicated that they are some improvements to help them to grow their businesses.
- The results indicated that there are interventions prepared by government to improve women-owned enterprises in the selected rural areas. That has been indicated by the high percentage (73%).
- According to this study, it is clear that there are strategies that need to be employed in order to improve women entrepreneurs through SMMEs in northern rural KZN.
- The study has found that large number of respondents believe that there is a need from the government to intervene in the development of rural women through SMMEs.

## 5.3 FINDINGS RELATING TO THE LITERATURE REVIEW

Many studies indicated that SMMEs owner/managers lack organizational skills and they do not have proper business management related skills (Bawuah et al 2006; Kaliyani et al 2011; Njoroge et al 2013). This premise supported by the findings of this study indicates that most rural women SMMEs in northern KZN do not have formal business education and management skills. It is therefore important for the government to provide business management training through local municipalities in the region. Furthermore, literature review shows that most rural SMMEs struggle getting financial support and capital start-up for setting businesses (Mazanai et al 2012; Al-said et al 2013). The finding of this study also justifies the statement that lack of financial support and difficulties of getting financial loans from commercial banks and other financial institutions is the major challenge for rural women entrepreneurs in northern KwaZulu –Natal. Previous literature review has indicated that rural SMMEs do not have capacity of using modern technology with specific reference in rural KZN (Lekhanya 2014). The findings of this study also highlights that many respondents do not use technology in their businesses. This might be due to the fact that they are faced with financial support difficulties. In addition, Mezher, El-Saouda, Nasrallah and Al-Ajam (2008: 34-52) echo the sentiment that entrepreneurs face different types of difficulties and operate in an unstable environment characterized by political chaos and financial, legal, infrastructural, economic and cultural difficulties. The results of this study also indicated that there were some external factors influencing the operation of rural SMMEs in KZN. Poor conditions of the rural roads and unfavourable economic conditions appear to be major factor of concern in the rural business communities (Rogerson, 2006).

## 5.4 RESEARCH IMPLICATIONS OF THIS STUDY

This study included both theoretical and practical issues with regard to rural women entrepreneurship in KZN.

### 5.4.1 Implications for rural women entrepreneurs:

The priority should be given for the developing countries in order for them to be able to develop new concepts and theories in the field of entrepreneurship. Priority should be provided for those operating in the rural and remote places such as KZN. Entrepreneurship grown strategy theories

must be clearly defined. Theories must highlight the understanding of the challenges facing rural business communities and indicate practical theories affecting rural women entrepreneurship activities.

### 5.4.2 Practical implications of this study

The practical implications of this study will therefore benefit the South African government and all relevant stakeholders when formulating new policies with regard to the developmental growth of rural women entrepreneurship in South Africa in particular KZN province.

## 5.5 RECOMMENDATIONS BASES ON THE RESULTS OF THE STUDY

This section contains recommendations based on the findings of the study to enable rural woman SMMEs to improve their prosperity and growth.

### 5.5.1 Government support for rural woman business development, education and training strategies.

This study recommends that government needs to strengthen the human resource base in the rural areas in KwaZulu-Natal. The South African government needs to ensure strategic coordination in policy development and programmed delivery in the rural areas, particularly in rural KwaZulu-Natal areas. This study recommends that government must re-visit the current variety of government programmes and services designed to improve knowledge and skills in the rural areas. South African rural geographical profiles are more complex and different to urban profiles. Therefore, the effectiveness of current rural development, support and training programmes in the rural community is limited due to lack of coordination and appropriate targeting in policy development and programme delivery. This study recommends that, in order to ensure the effectiveness and efficiency of development programmes in rural communities, the different levels and components of government need to break down programme of actions, increase cooperation and coordination to eliminate needless policy duplication and

inconsistencies. For example, some SMMEs owners/managers in Eshowe must be treated in the same way as SMMEs owners/managers in Ulundi.

This study recommends that the South African government should establish a steering agency responsible for championing and coordinating a skills agenda for rural woman training and skills building capacity. The duties and guidelines for this body must include the following:

- The formation of a partnership between the key stakeholders in the rural areas such as education, training providers and government, business owners/managers and employees where the agency will have the champions from each of these stakeholders.
- This body will help the government and interested parties in rural development to ensure that its priorities are driven by the partners and not subject to manipulation for the political gain of individual groups; and
- Be responsible and accountable for the achievement of goals and priorities.

### 5.5.2 Financial support for South African Rural Woman SMMEs

Government needs to form a rural development fund in rural areas that will be supervised by all stakeholders including community leaders and church leaders. According to the findings of this study, there is a dire need to formulate policies to provide financial assistance to small, medium and micro enterprises in rural KwaZulu-Natal areas as it is difficult to obtain financing from commercial banks. Therefore, a recommendation is to create financial schemes where entrepreneurs can have at least equal, if not concessional access to finance. The provision of specific infrastructural requirements of rural SMMEs should be a major policy area on which the South African government will have to focus. Rather than imposing huge taxes on imported manufacturing machinery, government need to offer tax concessions on such imports. This will improve the use of appropriate technology or machinery in order to improve the quality of goods that small entrepreneurs can produce in their areas. The absence of appropriate and comprehensive training packages, especially in technical and vocational training institutions has to be taken care of, especially in the rural areas.

- The study recommends that government and policy makers need to consider removing maximum legal and regulatory barriers to women entrepreneurs including those operating

in rural areas. This will allow women to have flexible rights to acquire financial loans and social networks from the relevant institutions in order to help their business to sustain and grow.

- The study also recommends that government and policy makers should make friendly economic regulations including minimising taxation to strengthen the women entrepreneurship in the rural places.
- The study recommends the introduction of entrepreneurial education and training programmes at all levels of education system in order to introduce and empower women with entrepreneurial skills from the early age including those residing in the rural areas.
- The study also recommends that government and relevant stakeholders need to provide support, mentoring, coaching, training throughout all the phases of businesses life cycle and not only at the start-up phase.
- The study encourages the South African government to ensure that entrepreneurial policy should promote equal opportunities and abolish gender discrimination.
- The study also recommends that South African government policy on entrepreneurship needs to address female concerns regarding government support programs.
- The study recommends that government articulate strategies to provide more access to information on international markets and facilities that information and communication technology provides (ICT).
- The study encourages government to stimulate appropriate networks to provide relevant knowledge and tools necessary for the development and extension of women entrepreneurship.
- The study recommends that government surveys and evaluates systematically and continuously the outcome of related policies on women entrepreneurship and the extent to which women take advantage of them.
- The study recommends innovative interventions by the South African government and relevant stakeholders such as banks and NGOs to be reviewed frequently and revisited in order to keep on track with the assistance provided to the women entrepreneurs including those in the rural areas.

## 5.6 LIMITATIONS OF THE STUDY

The population sample for this study was 250. This sample was too small and limited for only 3 rural areas. This did not cover big areas like Nkandla, Vryheid and Jozini.

This study used a structured questionnaire which limited the respondents to say more about their feelings with regard to problems and challenges. This study did not look at the rural women's entrepreneurial spirit. The focus of this study was restricted to the registered SMMEs only

## 5.7 RECOMMENDATION FOR FURTHER RESEARCH

- To evaluate how South African education policy should be improved to include training and development; this will assist in increasing the level of entrepreneurial skills transformation in South Africa. This will also help SMMEs to get skills and knowledge required by business to survive and grow. Many respondents from this study do not have financial and business management skills which are perceived to be more important for many banks to approve loans for SMMEs. Therefore, training and education of entrepreneurs in rural areas is very important as they will learn many things such as writing business plans which could shift banks' positions on loans for these types of enterprises.

- To assess the role played by non-profit organizations (NPOs) in contributing to the survival and growth of rural SMMEs, particularly in northern KZN. This will help rural communities with the skills and knowledge required, particularly in promoting SMMEs survival and growth as part of poverty alleviation strategies, provided mostly by NPOs. They can also provide financial support for new entrepreneur start–ups.

- To assess the use of modern technology as a strategic tool for the improvement of business characteristics in rural SMMEs, especially in KZN. This will help to expand the market size of SMMEs, by reaching a large customer base. The use of technology will

assist in terms of overcoming poor infrastructural challenges, such as roads, water and electricity supply.

## 5.8 CONCLUSIONS

The primary focus of this chapter was to provide conclusions and recommendations of this study based on the empirical findings and outlined the recommendations for further research.

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**Appendix 1**


Faculty of Management Sciences

Department of Entrepreneurial studies and Management

Date

Dear Participant

I am a student registered at the Durban University of Technology in the Department of Small Business and Entrepreneurial Studies. I am currently pursuing the Master's Degree.

My topic is titled: The use of SMME's as a strategic tool for women socio-economic empowerment in the Rural Northern KwaZulu Natal. In order to complete my maters, the latter part of the research involves the administration of a questionnaire. You have been identified as someone who could contribute significantly to this study.

I shall be grateful if you could please complete the attached questionnaire. The questionnaire should take approximately 15 minutes to complete and requires only a cross next to the relevant response and some written comments. You can be assured that your response will receive utmost confidentiality and will not be divulged to any other person.. in addition, a summary of the response to the questionnaires, once collected will be forwarded to you.

Your co-operation in assisting me with this vital component of my study is highly appreciated and I take this opportunity to thanking you in advance for enabling me to complete this research project.

Yours sincerely

Mary-ann Nhleko

Student no: 20204352

Cell: 0726323258

**Appendix 2**

**QUESTIONNAIRES**

**DRAFT**

**SECTION A**

1. In which part of the Northern region of KwaZulu–Natal is your business situated?

| | |
|---|---|
| Hluhluwe | 1 |
| Ulundi | 2 |
| Eshowe | 3 |

**2. Type of business *(please tick one)***

| | |
|---|---|
| Agriculture | 1 |
| Mining and quarrying | 2 |
| Manufacturing | 3 |
| Construction | 4 |
| Wholesale, trade, commercial agents and allied services | 5 |
| Finance and business services | 6 |
| Retail and motor trade and repair services | 7 |
| Community, social and personal services | 8 |
| Transport, storage and communications | 9 |
| Catering, accommodation and other trade | 10 |
| Other, please (specify)---------- | |

**3. How is your business owned?**

| | |
|---|---|
| Partnership | 1 |

| | |
|---|---|
| Manager of the business and sole owner | 2 |
| Manager of the business and jointly owned | 3 |
| Other, please (Specify)---------- | |

**4. How many years have you been operating this business?**

| | |
|---|---|
| Less than 1 year | 1 |
| 1-2 years | 2 |
| 3-5 years | 3 |
| 6-8 years | 4 |
| More than 10 years | 5 |

| **STATEMENT** | **Strongly Agree 1** | **Agree 2** | **Neutral 3** | **Disagree 4** | **Strongly Disagree 5** |
|---|---|---|---|---|---|
| 1. Women in the Northern KZN use SMME's as a strategic tool for socio-economic empowerment | | | | | |
| 2. Women in the Northern KZN understand SMME's or have the clear knowledge of how they work | | | | | |
| 3. Women in the Northern KZN have a proper training offered to them by government regarding SMME's | | | | | |
| 4. Women in the Northern KZN require proper | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| training about SMME's. | | | | | |
| 5. There are economic factors affecting the growth of women owned enterprises in Northern KZN | | | | | |
| 6. There are technological factors affecting the growth of women owned enterprises in Northern KZN | | | | | |
| 7. There are socio- cultural factors affecting the growth of women owned enterprises in Northern KZN | | | | | |
| 8. There are political factors affecting the growth of women owned enterprises in Northern KZN | | | | | |
| 9. There are financial factors affecting the growth of women owned enterprises in Northern | | | | | |
| 10. There are training and education factors affecting the growth of women owned enterprises in Northern KZN | | | | | |
| 11. There are monitoring and coaching factors affecting the growth of women owned enterprises in Northern KZN | | | | | |
| 12. There are management and human resource factors affecting the growth of women owned enterprises in Northern KZN | | | | | |
| 13. There are infrastructure factors affecting the | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| growth of women owned enterprises in Northern KZN | | | | | |
| 14. There is a significant role that SMME's may have towards the development of rural women in the Northern KZN | | | | | |
| 15. There are recommendations that are in place to improve women owned enterprises in the rural areas with a specific focus on Northern KZN | | | | | |
| 16. There are interventions that are being prepared by government to improve women in this rural KZN. | | | | | |
| 17. There are strategies that need to be employed in order to improve women entrepreneurs through SMME's in rural Northern KZN. | | | | | |
| 18. There is a need for intervention from government to develop rural women through SMME's | | | | | |

Appendix 3

**Frequency tables**

**Area**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Hluhluwe | 138 | 54.5 | 55.2 | 55.2 |
| | Ulundi | 63 | 24.9 | 25.2 | 80.4 |
| | Eshowe | 49 | 19.4 | 19.6 | 100.0 |
| | Total | 250 | 98.8 | 100.0 | |
| Total | | 250 | 100.0 | | |

**Ownership**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Partnership | 10 | 4.0 | 4.0 | 4.0 |
| | Sole owner | 170 | 68.0 | 68.0 | 72.0 |
| | Jointly owned | 70 | 28.0 | 28.0 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Years**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Less than 1 year | 98 | 39.2 | 39.2 | 39.2 |
| | 1-2 years | 55 | 22.0 | 22.0 | 61.2 |
| | 3-5 years | 58 | 23.2 | 23.2 | 84.4 |
| | 6-8 years | 25 | 10.0 | 10.0 | 94.4 |
| | More than 10 years | 14 | 5.6 | 5.6 | 100.0 |

| | | | | | |
|---|---|---|---|---|---|
| | Total | 250 | 100.0 | 100.0 | |

**Tool**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 77 | 30.8 | 30.8 | 30.8 |
| | Agree | 81 | 32.4 | 32.4 | 63.2 |
| | Neutral | 58 | 23.2 | 23.2 | 86.4 |
| | Disagree | 23 | 9.2 | 9.2 | 95.6 |
| | Strongly Disagree | 11 | 4.4 | 4.4 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Understand**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 30 | 12.0 | 12.0 | 12.0 |
| | Agree | 96 | 38.4 | 38.4 | 50.4 |
| | Neutral | 82 | 32.8 | 32.8 | 83.2 |
| | Disagree | 37 | 14.8 | 14.8 | 98.0 |
| | Strongly Disagree | 5 | 2.0 | 2.0 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Proper**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 36 | 14.4 | 14.4 | 14.4 |
| | Agree | 64 | 25.6 | 25.6 | 40.0 |
| | Neutral | 91 | 36.4 | 36.4 | 76.4 |
| | Disagree | 52 | 20.8 | 20.8 | 97.2 |
| | Strongly disagree | 7 | 2.8 | 2.8 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Training**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 71 | 28.4 | 28.4 | 28.4 |
| | Agree | 79 | 31.6 | 31.6 | 60.0 |
| | Neutral | 57 | 22.8 | 22.8 | 82.8 |
| | Disagree | 37 | 14.8 | 14.8 | 97.6 |
| | Strongly disagree | 5 | 2.0 | 2.0 | 99.6 |
| | Total | 250 | 100.0 | 100.0 | |

**Growth**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 61 | 24.4 | 24.4 | 24.4 |
| | Agree | 120 | 48.0 | 48.0 | 72.4 |
| | Neutral | 45 | 18.0 | 18.0 | 90.4 |
| | Disagree | 20 | 8.0 | 8.0 | 98.4 |
| | Strongly disagree | 4 | 1.6 | 1.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Technological**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 99 | 39.6 | 39.6 | 39.6 |
| | Agree | 76 | 30.4 | 30.4 | 70.0 |
| | Neutral | 43 | 17.2 | 17.2 | 87.2 |
| | Disagree | 23 | 9.2 | 9.2 | 96.4 |
| | Strongly disagree | 8 | 3.2 | 3.2 | 99.6 |
| | Total | 250 | 100.0 | 100.0 | |

**Cultural**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 67 | 26.8 | 26.8 | 26.8 |
| | Agree | 82 | 32.8 | 32.8 | 59.6 |
| | Neutral | 64 | 25.6 | 25.6 | 85.2 |
| | Disagree | 34 | 13.6 | 13.6 | 98.8 |
| | Strongly disagree | 3 | 1.2 | 1.2 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Political**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 104 | 41.6 | 41.6 | 41.6 |
| | Agree | 51 | 20.4 | 20.4 | 62.0 |
| | Neutral | 60 | 24.0 | 24.0 | 86.0 |
| | Disagree | 26 | 10.4 | 10.4 | 96.4 |
| | Strongly disagree | 9 | 3.6 | 3.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Financial**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 144 | 57.6 | 57.6 | 57.6 |
| | Agree | 52 | 20.8 | 20.8 | 78.4 |
| | Neutral | 30 | 12.0 | 12.0 | 90.4 |
| | Disagree | 19 | 7.6 | 7.6 | 98.0 |
| | Strongly disagree | 5 | 2.0 | 2.0 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Education**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 121 | 48.4 | 48.4 | 48.4 |
| | Agree | 72 | 28.8 | 28.8 | 77.2 |
| | Neutral | 23 | 9.2 | 9.2 | 86.4 |
| | Disagree | 25 | 10.0 | 10.0 | 96.4 |
| | Strongly disagree | 9 | 3.6 | 3.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Monitoring**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 43 | 17.2 | 17.2 | 17.2 |
| | Agree | 114 | 45.6 | 45.6 | 62.8 |
| | Neutral | 52 | 20.8 | 20.8 | 83.6 |
| | Disagree | 28 | 11.2 | 11.2 | 94.8 |
| | Strongly disagree | 13 | 5.2 | 5.2 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Management**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 24 | 9.6 | 9.6 | 9.6 |
| | Agree | 133 | 53.2 | 53.2 | 62.8 |
| | Neutral | 81 | 32.4 | 32.4 | 95.2 |
| | Disagree | 6 | 2.4 | 2.4 | 97.6 |
| | Strongly disagree | 6 | 2.4 | 2.4 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Infrastructure**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 62 | 24.8 | 24.8 | 24.8 |
| | Agree | 103 | 41.2 | 41.2 | 66.0 |
| | Neutral | 45 | 18.0 | 18.0 | 84.0 |
| | Disagree | 30 | 12.0 | 12.0 | 96.0 |
| | Strongly disagree | 9 | 3.6 | 3.6 | 99.6 |
| | Total | 250 | 100.0 | 100.0 | 100.0 |

**Significant**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 119 | 47.6 | 47.6 | 47.6 |
| | Agree | 62 | 24.8 | 24.8 | 72.4 |
| | Neutral | 32 | 12.8 | 12.8 | 85.2 |
| | Disagree | 34 | 13.6 | 13.6 | 98.8 |
| | Strongly disagree | 3 | 1.2 | 1.2 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Recommendations**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 74 | 29.6 | 29.6 | 29.6 |
| | Agree | 82 | 32.8 | 32.8 | 62.4 |
| | Neutral | 58 | 23.2 | 23.2 | 85.6 |
| | Disagree | 27 | 10.8 | 10.8 | 96.4 |
| | Strongly disagree | 9 | 3.6 | 3.6 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Interventions**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 98 | 39.2 | 39.2 | 39.2 |
| | Agree | 85 | 34.0 | 34.0 | 73.2 |
| | Neutral | 39 | 15.6 | 15.6 | 88.8 |
| | Disagree | 22 | 8.8 | 8.8 | 97.6 |
| | strongly disagree | 6 | 2.4 | 2.4 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**strategies**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 151 | 60.4 | 60.4 | 60.4 |
| | Agree | 40 | 16.0 | 16.0 | 76.4 |
| | Neutral | 27 | 10.8 | 10.8 | 87.2 |
| | Disagree | 26 | 10.4 | 10.4 | 97.6 |
| | Strongly disagree | 6 | 2.4 | 2.4 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Government**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 151 | 60.4 | 60.4 | 60.4 |
| | Agree | 38 | 15.2 | 15.2 | 75.6 |
| | Neutral | 29 | 11.6 | 11.6 | 87.2 |
| | Disagree | 22 | 8.8 | 8.8 | 96.0 |
| | Strongly disagree | 10 | 4.0 | 4.0 | 100.0 |
| | Total | 250 | 100.0 | 100.0 | |

**Appendix 4**

**Descriptive Table**

**Descriptive Statistics**

| | N | Mean | Std. Deviation |
|---|---|---|---|
| Tool | 250 | 2.2400 | 1.11866 |
| Understand | 250 | 2.5640 | .95159 |
| Proper | 250 | 2.7200 | 1.03823 |
| Training | 250 | 2.3840 | 1.70651 |
| Growth | 250 | 2.1440 | .93314 |
| Technological | 250 | 2.0920 | 1.24327 |
| Cultural | 250 | 2.2960 | 1.04535 |
| Political | 250 | 2.1400 | 1.17555 |
| Financial | 250 | 1.7560 | 1.06064 |
| Education | 250 | 1.9160 | 1.13936 |
| Monitoring | 250 | 2.4160 | 1.06182 |
| Management | 250 | 2.3480 | .78317 |
| Infrastructure | 250 | 2.3160 | 1.20913 |
| Significant | 250 | 1.9600 | 1.12225 |
| Recommendations | 250 | 2.2600 | 1.10512 |
| Interventions | 250 | 2.0120 | 1.05846 |
| strategies | 250 | 1.7840 | 1.14129 |
| Government | 250 | 1.8080 | 1.18353 |
| Valid N (listwise) | 250 | | |

**Appendix 5**

**Reliability**

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 250 | 100.0 |
| | Excluded[a] | 0 | .0 |
| | Total | 250 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .783 | 18 |

## Appendix 6

| | | Tool | Understand | Proper | Training | Growth | Technological | Cultural | Political | Financial | Education | Monitoring | Management | Infrastructure | Significant |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Tool | Pearson Correlation | 1 | .280** | .055 | .166** | .109 | .117 | .111 | .020 | .171** | .063 | .179** | .088 | .051 | .030 |
| | Sig. (2-tailed) | | .000 | .390 | .008 | .085 | .065 | .081 | .751 | .007 | .320 | .004 | .167 | .426 | .636 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Understand | Pearson Correlation | .280** | 1 | .469** | -.023 | .198** | -.017 | -.136* | -.319** | .069 | .085 | -.007 | .070 | .180** | -.103 |
| | Sig. (2-tailed) | .000 | | .000 | .722 | .002 | .791 | .031 | .000 | .275 | .182 | .918 | .272 | .004 | .105 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Proper | Pearson Correlation | .055 | .469** | 1 | -.066 | .137* | -.129* | -.208** | -.185** | -.048 | .109 | -.007 | .066 | .064 | -.179** |
| | Sig. (2-tailed) | .390 | .000 | | .299 | .030 | .041 | .001 | .003 | .453 | .085 | .914 | .299 | .311 | .005 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Training | Pearson Correlation | .166** | -.023 | -.066 | 1 | .293** | .104 | .262** | .209** | .167** | .161* | .115 | .143* | .139* | .180** |
| | Sig. (2-tailed) | .008 | .722 | .299 | | .000 | .099 | .000 | .001 | .008 | .011 | .069 | .024 | .027 | .004 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Growth | Pearson Correlation | .109 | .198** | .137* | .293** | 1 | .085 | .104 | .004 | .364** | .280** | .158* | .014 | .248** | .193** |
| | Sig. (2-tailed) | .085 | .002 | .030 | .000 | | .178 | .100 | .956 | .000 | .000 | .012 | .831 | .000 | .002 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Technological | Pearson Correlation | .117 | -.017 | -.129* | .104 | .085 | 1 | .177** | .241** | .313** | .357** | .153* | .111 | .176** | .198** |
| | Sig. (2-tailed) | .065 | .791 | .041 | .099 | .178 | | .005 | .000 | .000 | .000 | .015 | .079 | .005 | .002 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Cultural | Pearson Correlation | .111 | -.136* | -.208** | .262** | .104 | .177** | 1 | .476** | .297** | .244** | .160* | .090 | .199** | .356** |
| | Sig. (2-tailed) | .081 | .031 | .001 | .000 | .100 | .005 | | .000 | .000 | .000 | .011 | .158 | .002 | .000 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Political | Pearson Correlation | .020 | -.319** | -.185** | .209** | .004 | .241** | .476** | 1 | .201** | .198** | .092 | .130* | .054 | .427** |
| | Sig. (2-tailed) | .751 | .000 | .003 | .001 | .956 | .000 | .000 | | .001 | .002 | .149 | .040 | .400 | .000 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Financial | Pearson Correlation | .171** | .069 | -.048 | .167** | .364** | .313** | .297** | .201** | 1 | .471** | .169** | .180** | .292** | .265** |
| | Sig. (2-tailed) | .007 | .275 | .453 | .008 | .000 | .000 | .000 | .001 | | .000 | .007 | .004 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Education | Pearson Correlation | .063 | .085 | .109 | .161* | .280** | .357** | .244** | .198** | .471** | 1 | .119 | .123 | .299** | .267** |
| | Sig. (2-tailed) | .320 | .182 | .085 | .011 | .000 | .000 | .000 | .002 | .000 | | .061 | .052 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |

| | | Recommendations | Interventions | strategies | Government |
|---|---|---|---|---|---|
| Tool | Pearson Correlation | .024 | .093 | .101 | .144* |
| | Sig. (2-tailed) | .705 | .145 | .113 | .023 |
| | N | 250 | 250 | 250 | 250 |
| Understand | Pearson Correlation | .043 | .125* | -.028 | -.043 |
| | Sig. (2-tailed) | .495 | .049 | .661 | .503 |
| | N | 250 | 250 | 250 | 250 |
| Proper | Pearson Correlation | .057 | -.004 | -.065 | -.109 |
| | Sig. (2-tailed) | .372 | .947 | .307 | .085 |
| | N | 250 | 250 | 250 | 250 |
| Training | Pearson Correlation | .192** | .082 | .232** | .234** |
| | Sig. (2-tailed) | .002 | .197 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |
| Growth | Pearson Correlation | .150* | .157* | .282** | .316** |
| | Sig. (2-tailed) | .017 | .013 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |
| Technological | Pearson Correlation | .114 | .320** | .376** | .389** |
| | Sig. (2-tailed) | .072 | .000 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |
| Cultural | Pearson Correlation | .270** | .182** | .246** | .299** |
| | Sig. (2-tailed) | .000 | .004 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |
| Political | Pearson Correlation | .164** | .144* | .056 | .262** |
| | Sig. (2-tailed) | .010 | .023 | .382 | .000 |
| | N | 250 | 250 | 250 | 250 |
| Financial | Pearson Correlation | .318** | .364** | .524** | .455** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |
| Education | Pearson Correlation | .330** | .357** | .477** | .456** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Monitoring | Pearson Correlation | .179** | -.007 | -.007 | .115 | .158* | .153* | .160* | .092 | .169** | .119 | 1 | .255** | .176** | .152* |
| | Sig. (2-tailed) | .004 | .918 | .914 | .069 | .012 | .015 | .011 | .149 | .007 | .061 | | .000 | .005 | .016 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Management | Pearson Correlation | .088 | .070 | .066 | .143* | .014 | .111 | .090 | .130* | .180** | .123 | .255** | 1 | .252** | .199** |
| | Sig. (2-tailed) | .167 | .272 | .299 | .024 | .831 | .079 | .158 | .040 | .004 | .052 | .000 | | .000 | .002 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Infrastructure | Pearson Correlation | .051 | .180** | .064 | .139* | .248** | .176** | .199** | .054 | .292** | .299** | .176** | .252** | 1 | .030 |
| | Sig. (2-tailed) | .426 | .004 | .311 | .027 | .000 | .005 | .002 | .400 | .000 | .000 | .005 | .000 | | .636 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Significant | Pearson Correlation | .030 | -.103 | -.179** | .180** | .193** | .198** | .356** | .427** | .265** | .267** | .152* | .199** | .030 | 1 |
| | Sig. (2-tailed) | .636 | .105 | .005 | .004 | .002 | .002 | .000 | .000 | .000 | .000 | .016 | .002 | .636 | |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Recommendations | Pearson Correlation | .024 | .043 | .057 | .192** | .150* | .114 | .270** | .164** | .318** | .330** | .185** | .183** | .149* | .222** |
| | Sig. (2-tailed) | .705 | .495 | .372 | .002 | .017 | .072 | .000 | .010 | .000 | .000 | .003 | .004 | .019 | .000 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Interventions | Pearson Correlation | .093 | .125* | -.004 | .082 | .157* | .320** | .182** | .144* | .364** | .357** | .024 | .048 | .201** | .159* |
| | Sig. (2-tailed) | .145 | .049 | .947 | .197 | .013 | .000 | .004 | .023 | .000 | .000 | .704 | .448 | .001 | .012 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| strategies | Pearson Correlation | .101 | -.028 | -.065 | .232** | .282** | .376** | .246** | .056 | .524** | .477** | .141* | .093 | .218** | .288** |
| | Sig. (2-tailed) | .113 | .661 | .307 | .000 | .000 | .000 | .000 | .382 | .000 | .000 | .026 | .141 | .001 | .000 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| Government | Pearson Correlation | .144* | -.043 | -.109 | .234** | .316** | .389** | .299** | .262** | .455** | .456** | .099 | .111 | .191** | .375** |
| | Sig. (2-tailed) | .023 | .503 | .085 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .119 | .079 | .002 | .000 |
| | N | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

| | | | | | |
|---|---|---|---|---|---|
| Monitoring | Pearson Correlation | .185** | .024 | .141* | .099 |
| | Sig. (2-tailed) | .003 | .704 | .026 | .119 |
| | N | 250 | 250 | 250 | 250 |
| Management | Pearson Correlation | .183** | .048 | .093 | .111 |
| | Sig. (2-tailed) | .004 | .448 | .141 | .079 |
| | N | 250 | 250 | 250 | 250 |
| Infrastructure | Pearson Correlation | .149* | .201** | .218** | .191** |
| | Sig. (2-tailed) | .019 | .001 | .001 | .002 |
| | N | 250 | 250 | 250 | 250 |
| Significant | Pearson Correlation | .222** | .159* | .288** | .375** |
| | Sig. (2-tailed) | .000 | .012 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |
| Recommendations | Pearson Correlation | 1 | .217** | .369** | .348** |
| | Sig. (2-tailed) | | .001 | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |
| Interventions | Pearson Correlation | .217** | 1 | .451** | .425** |
| | Sig. (2-tailed) | .001 | | .000 | .000 |
| | N | 250 | 250 | 250 | 250 |
| strategies | Pearson Correlation | .369** | .451** | 1 | .537** |
| | Sig. (2-tailed) | .000 | .000 | | .000 |
| | N | 250 | 250 | 250 | 250 |
| Government | Pearson Correlation | .348** | .425** | .537** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 250 | 250 | 250 | 250 |