

DURBAN UNIVERSITY OF TECHNOLOGY

**THE INFLUENCE OF GOVERNMENT BUSINESS
DEVELOPMENT PROGRAMMES ON THE INNOVATIVENESS OF WOMEN
ENTREPRENEURS IN SELECTED RURAL AREAS OF KWAZULU-NATAL**

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By

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ABSTRACT

The Influence of Government Business Development Programmes on the Innovativeness of Women Entrepreneurs in Selected Rural Areas of Kwazulu-Natal

Women entrepreneurs in rural KwaZulu-Natal (KZN), South Africa, face numerous challenges that limit their business growth and innovation despite government efforts to empower them. This study investigates how government business development programmes influence the innovativeness of these women entrepreneurs.

This study aimed to evaluate how effectively these programmes foster innovation among women-led businesses in rural areas. Specifically, to identify key factors that contribute to the success of these initiatives, including the training and support provided, and the overall impact on business growth and sustainability. By analyzing these aspects, we seek to understand how these programmes can be improved to meet the unique challenges faced by women entrepreneurs in rural settings, ultimately leading to increased innovation and economic development in these communities.

A mixed-method approach was used, combining semi-structured interviews, questionnaires, and focus groups with women entrepreneurs selected from various rural communities in KZN. Findings reveal that while 80% of participants had registered businesses, many still faced barriers such as limited access to resources and inadequate programme support, which hindered their innovativeness.

The study highlights key factors that affect programme success and identifies gaps in policy implementation. These insights contribute to a better understanding of how government initiatives can be tailored to support rural women entrepreneurs more effectively. The research recommends a new model to enhance women's innovativeness, ultimately promoting their empowerment and economic development in rural KZN. Overall, this study provides valuable guidance for policymakers and programme designers aiming to improve the impact of business development interventions in rural settings.

Keywords: Innovativeness, Creativity, Programmes, Rural, Funding Scheme, Women, Entrepreneur, Research and Development, Networking, Community, Risk-taking

DECLARATION

I, **Zinhle Sinethemba Mbatha**, declare that

- i. The research reported in this dissertation, except where otherwise indicated, is my original research.
- ii. This dissertation has not been submitted for any degree or examination at any other university
- iii. This dissertation does not contain any other person's data, pictures, graphs, or other information unless specifically acknowledged as being sourced from other persons.
- iv. This dissertation does not contain any other person's writing unless specifically acknowledged as being sourced from other researchers. Where other written sources have been quoted, then:
 - a) their words have been re-written, but the general information attributed to them has been referenced.
 - b) where their exact words have been used, their writing has been placed inside quotation marks, and referenced.
- v. This dissertation does not contain text, graphics, or tables copied and pasted from the Internet, unless specifically acknowledged, and the source is detailed in the dissertation and the biography section.

Signature: __ _____

Date: 18 August 2025

DEDICATION

To my Dad, whose presence is deeply missed but whose impact on my life remains immeasurable. Your belief in my abilities, your encouragement, and unwavering support have been the driving forces behind my academic journey. I dedicate this thesis to you, as a token of gratitude for the invaluable lessons you taught me and the strength you instilled in me. Though you are no longer physically here, your spirit lives on in every word written and every idea explored within these pages. Your legacy of love, care, and determination continues to shape my path and inspire me to reach for the stars. This thesis stands as a testament to the profound influence you had on shaping the person I am today. Thank you, Dad, for being my hero and my greatest champion.

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ACRONYMS

DESCRIPTION	ACRONYM
Companies and Intellectual Property commission	CIPC
Department of Small Business Development	DSBD
Department of Trade Industry and Competition	DTIC
Growth Employment and Redistribution Strategy	GEAR
Gauteng Enterprise Propeller	GEP
Industrial Development Corporation	IDC
Informal Traders Upliftment Project	ITUP
KwaZulu-Natal	KZN
KZN Department of Agriculture and Rural Development	KZN DARD
KZN Department of Economic Development, Tourism and Environmental Affairs	KZN EDTEA
Local Business Service Centre	LBSC
Mastercard Index of Women Enterprises	MIWE
Emaphephetheni Area	MPT
National Empowerment Funds	NEF
Network for Empowering Women Entrepreneurs	NEWEST
Non-Governmental Organisation	NGO
National Informal Business Upliftment Strategy	NIBUS
National Integrated Small Enterprise Development	NISED
National System of Innovation	NSI
KwaNnyuswa Area	NY
National Youth Development Agency	NYDA
Research and Development	R&D
Rural Women's Innovation Hub	RWIH
Small Enterprise Development Agency	SEDA
Small Enterprise Finance Agency	SEFA
Small Medium Enterprise	SME
Small Medium and Micro Enterprise	SMME
Technology and Innovation Agency	TIA
Township, Rural Entrepreneurship Programme	TREP
Umbumbulu Area	UMB
United Nations	UN
University of Pretoria	UP
Volatility, Uncertainty, Complexity and Ambiguity	VUCA
Women Empowerment through Economic Development	WEED

CHAPTER ONE

INTRODUCTION AND OVERVIEW OF THE STUDY

1.1 INTRODUCTION

The South African government has recognized the crucial role that women play in economic development, particularly in rural areas where they are often the primary caregivers and breadwinners. As such, various government initiatives have been implemented to empower women entrepreneurs in these areas. One such initiative is the government's business development programmes, which aim to support and develop small, medium, and micro enterprises (SMMEs) led by women (Ariffin *et al.*, 2020). These programmes are designed to provide training, mentorship, and financial assistance to female entrepreneurs, with the goal of increasing their innovativeness and competitiveness in the market. However, despite these efforts, many women entrepreneurs in rural areas continue to face significant challenges that hinder their ability to innovate and grow their businesses. Limited access to resources, lack of market opportunities, and limited networking opportunities are just a few of the obstacles that these women face (Shaikh, 2020). Furthermore, there is a dearth of research on the impact of government business development programmes on the innovativeness of women entrepreneurs in rural areas.

This study aimed to address this knowledge gap by investigating the influence of government business development programmes on the innovativeness of women entrepreneurs in selected rural areas of KZN. Specifically, this study intended to examine whether participation in government business development programmes has a positive impact on the innovativeness of women entrepreneurs in these areas. The study also explored the factors that influence the effectiveness of these programmes in promoting innovativeness among women entrepreneurs. The findings of this study will contribute to our understanding of the role that government business development programmes play in promoting innovativeness among women entrepreneurs in rural areas. The results also provide insights for policymakers and programme implementers on how to design and implement effective interventions that support the growth and development of women-led SMMEs in these areas. Ultimately, this study aims to contribute to the empowerment of women entrepreneurs in rural KZN and promote economic development in these regions.

1.2 BACKGROUND TO THE STUDY

Government interventions and programmes in Business Development have been set out to ensure successful businesses. Even so, a sizable percentage of female-owned businesses still fail annually. This prompted an inquest to understand if this has anything to do with entrepreneurs' innovativeness. The South African government has introduced various policies and programmes in line with Sustainable Development Goal 5, which consist of achieving gender equality, social inclusion, and human rights (Govender, 2022). In the context of this study, entrepreneurship is an evolving concept which scholars have tried to give an identity that describes its distinctive nature since the initial phenomenon was noticed. Research progress has spurred scholarship on the opportunity-based idea of entrepreneurship.

Entrepreneurship is considered as one of the critical drivers of economic development (Crudu, 2019). It is widely recognized that female entrepreneurs in the formal and informal sectors play crucial roles in building and sustaining economic growth and development. In South Africa, however, women's participation in entrepreneurial activities remains on the periphery of formal government policy. This is despite legal pronouncements and recognition that women's integration and role in the economy are vital for the country's economic and socio-political development (UN, 2017, cited in Okeke-Uzodike *et al.*, 2018).

Women entrepreneurs are playing an essential role in most developed and developing countries. Although the number of women entrepreneurs is still relatively small compared to men, women have always contributed significantly to broader economic activities. The World Bank (2019) claims that gender differences in laws affect developing and developed economies and women in all regions. Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources; access to decent work; control over their own time, lives, and bodies; and increased voice, agency, and meaningful participation in economic decision-making at all levels, from the household to international institutions. According to the KZN Provincial Planning Commission (2016), KZN has largely rural and relatively underdeveloped areas that account for 54% of mostly women and children who depend on subsistence agriculture. The higher population of women, the high poverty line, and minimal empowerment tools have resulted in more significant numbers of vulnerable women in society. The pace of improvement in expanding women's economic empowerment and closing gender gaps has been far too slow. Gender inequalities

in other critical areas, including political representation and protection against violence, are persistent and pervasive. The challenges are interrelated: Constraints on women's economic empowerment are rooted in unaddressed gender inequalities in society. The University of Pretoria (UP) conducted a study in 2002 and 2003 on constraints on women entrepreneurs' access to finance. The study concluded that women-owned businesses were generally less competitive and less equipped to present convincing business proposals to financial institutions. The growth of these businesses is minimal, and failure rates are high.

The barriers to accessing finance could all be related to the patriarchal South African legal framework, the socialisation process, and the limited business opportunity and experiences associated with women as a gender (Kandolo, 2023). Many women in South Africa are illiterate and unskilled. Because of this, operating a business in either the formal or informal sector is a challenge that is unlikely to be overcome any time soon. Lack of resources and training hinders women from starting their businesses because few banks would want to fund people with no trade or other skills. According to the Mastercard Index of Women Entrepreneurs (MIWE), women are making progress in this area, and South Africa now ranks 23rd in the 'Knowledge Assets and Financial Access' component. This measures where women find themselves academically in tertiary education enrolment.

The fundamental aim of the White Paper (1995:67) is to display a framework and a representation of Governments' thinking about what it can contribute to the process of stimulating small, medium, and micro-enterprises. The White Paper outlines a national strategy for small and medium enterprise (SMME) support but can only present the framework, with details having to be filled in by the implementing agencies; the Department of Trade, Industry, and Competition is one of them.

There are seventy-two (72) SMME development and support programmes in KZN (Okeke-Uzodike, *et al.*, 2018). These programmes are accessible through departments, institutional bodies, and agencies such as the KZN Department of Economic Development and Tourism, the Small Enterprise Development Agency (SEDA), Khula, the Industrial Development Corporation (IDC), the National Empowerment Fund (NEF), etc. The study will examine three structures of government intervention programmes for small business development: the Township and Rural Entrepreneurship Programme (TREP), the National Informal Business Upliftment Strategy (NIBUS), and the Rural Township and Community Development Fund.

These programmes are chosen because of their nature and the reason for their existence: to fulfil the mandates of related Government Departments. As the Small Enterprise Finance Agency (SEFA), the agency of the department of small business development, NEF is the largest state-owned development financial institution that provides funding for the development of industry in South Africa and beyond.

1.3 RESEARCH PROBLEM

It remains unclear whether government programmes provide meaningful support to influence the innovativeness of women-owned firms for business sustainability in rural areas of KwaZulu-Natal (KZN).

In South Africa, the legacy of apartheid significantly impacts black-owned or controlled small enterprises, hindering their ability to overcome business development constraints. For decades, the majority of South Africans have been deprived of viable business opportunities due to systemic limitations. The Bantu education system restricted the acquisition of technical and professional skills for black individuals, and there was a complete absence of entrepreneurial education to encourage young people to enter business and foster a culture of entrepreneurship. Furthermore, apartheid confined most African people to their homeland areas, which were not only the poorest in terms of living standards and business opportunities but also lacked a vibrant business environment (Department of Trade and Industry, 1995).

Female entrepreneurs, particularly in rural areas, are more vulnerable to entrepreneurial challenges compared to their urban counterparts (Azgen, 2020). There is a significant disparity between rural and urban women entrepreneurs regarding service delivery, networking opportunities (such as finding mentors and role models), access to funding information, and growth skills (Manuel, 2011). Many women in developing countries and less economically developed regions remain illiterate and live in poverty; however, this does not prevent them from participating in local economies and becoming entrepreneurs. The South African government has introduced various policies and programmes in line with Sustainable Development Goal 5: achieve gender equality, social inclusion, and human rights.

enhance the progress made in gender equality and women's empowerment by building on the goals established by MDG 3. The targets outlined in SDG 5 address a variety of issues, including the elimination of discrimination and gender-based violence, acknowledgment of

unpaid domestic and caregiving work, improved access to reproductive healthcare, land, and other economic resources, as well as the implementation of laws and policies that create a supportive environment for women's empowerment (SDG Country Report, 2019:11).

However, women's participation in entrepreneurial activities remains on the boundary of formal government policy, especially as 20% of female-owned businesses still fail annually (Irene, 2017). It remains unclear whether government programmes provide meaningful support to influence women-owned firm innovativeness for business sustainability in rural areas of KZN.

1.4 RESEARCH AIM

The study aims to assess the influence of government business development programmes on the innovativeness of women entrepreneurs in selected rural areas of KwaZulu-Natal. To achieve this, the study will use a case study of selected rural areas in the KZN province. Using case studies of uMbumbulu, KwaNyuswa, and Maphephetheni. The aim of the study will be achieved through the fulfillment of the research objectives:

- I. To investigate the influence of government funding schemes on business culture fostering Risk-taking and Proactiveness of women entrepreneurs in rural areas of KZN.
- II. To assess the impact of TREP, NUBUS and Rural Development Fund Programmes towards Research and Development (R&D) needs of women entrepreneurs in Rural areas.
- III. To determine how TREP, NUBUS and Rural Development Fund Programmes promote Business Networking of women entrepreneurs in rural areas of KZN
- IV. To evaluate Government Business funding schemes on stimulating the Creativity of women entrepreneurs in rural areas of KZN.
- V. To synthesize findings into an evidence-based innovation facilitation model

1.5 RESEARCH QUESTIONS

The study attempted to answer the following key research questions:

- I. How do Government Funding Schemes influence the Business Culture in terms of Risk-taking and Proactiveness of women entrepreneurs in Rural Areas of KZN?
- II. How do Government funding schemes impact the Research and Development (R&D) needs for women entrepreneurs in rural areas of KZN I?

- III. What are the roles of Government funding schemes in promoting the Business Networking of women entrepreneurs in rural areas of KZN?
- IV. How do the Government funding schemes stimulate the creativity of women entrepreneurs in rural areas in KZN?
- V. How can a new model be developed to enhance women entrepreneurs' innovativeness in rural areas of KwaZulu-Natal?

1.6 LITERATURE REVIEW

Numerous challenges faced by women entrepreneurs have been identified through different research, like access to finance, gender bias, networking, etc. However, very few have focused exclusively on the challenges faced by rural women entrepreneurs. Furthermore, very few studies have attempted to identify how gender socialisation affects women entrepreneurs' experiences of these challenges.

1.7 POLICY AND LEGISLATIVE FRAMEWORK

The final focus of the White Paper therefore became the numerous strategic concerns, themselves. The first step was to effect blanket legitimacy on the newly implemented SMME strategy by the government. The second step is to deal with the legacy of economic disempowerment that apartheid bequeathed to black-owned businesses. The last and the most important concern was the forming of a new group of national institutions that will be responsible for support, coordination and monitoring of the process (Dorfling, 2001).

The framework which the White Paper set was a replica which, for all practical purposes, was true to the traditional "best practise" policies which both developing as well as developed countries followed all through the 1980s and 1990s. As a result, the framework replicated worldwide experiences that accrued. They consisted of Ntsika Enterprise Promotion Agency for non-financial or business development services and Khula Enterprise Finance, which was a wholesale finance institution whose function was to support a range of retail finance intermediaries that would deal directly with the SMME entrepreneurs themselves (Bloch and Daze, 2000). The Ntsika Enterprise Promotion Agency was responsible for the development of non-financial or business services.

1.8 HISTORICAL OVERVIEW: THE GOVERNMENT'S BUSINESS DEVELOPMENT FROM 1994 TO 2003

Between the years 1994-2003, the focus of the government in the SMME economy was derived from three essential roles: promotion of employment, redistribution of wealth, as well as improvement of global competitiveness. However, the ends for which these policy objectives were intended to justify proved to warrant the use of diverse classes of policy instruments. Such policy instruments comprised support for technology and R&D on one side and on the other end literacy and numeracy instructions and access to fundamental information (Manning, 1996). The White Paper's key points' effect on the various strategic considerations, to afford policymakers with discretion over how to allocate resources, was emphasized, hence compelling stakeholders through a pre-ordained order of precedence.

1.8.1 The SMME Business Development Program of The South African Government

The South African Government has recently presented the National Integrated Small Enterprise Development (NISED) Master Plan, in which the government confirms the uncoordinated, fragmented approach to SMME development, which at times such initiatives are duplicated thus yielding undesirable results while resulting in wastage of resources as implemented by different government agencies and departments alike. The Department of Small Business Development has published the call for public comments on the draft South African and cooperatives funding policy after it was approved by the cabinet recently. It declared different legislative regulations that resulted in the segment agency that were developed which was tasked with the aim of ensuring the sustainability of such a market.

Such agencies include but are not limited to Small Enterprise Development Agency (SEDA), Small Enterprise Finance Agency (SEFA), National Youth Development Agency (NYDA), Technology and Innovation Agency (TIA), as well as the National Empowerment Fund (NEF). It is quite evident that, by the introduction of such agencies, the government has implemented the National System of Innovation (NSI). NSI as a concept was borrowed from other countries with developed economies but empirical evidence points that the concept ought to have been thoroughly researched to suit the economic dispensations of South Africa in pursuit of corporative governance amongst government agencies and departments entrusted with the implementation of strategies towards science, technology, and innovation thus shaping various policies programmes for the benefits of its targeted stakeholders (Manzini, 2011).

1.8.2 Township and Rural Entrepreneurship

The South African Government interventions and programmes in place to support small and medium businesses and women enterprises, specifically in townships and rural areas, through (Chandra *et al*, 2001) says what research continues to show the failure of government assistance programmes has been attributed to uneven geographical coverage and an inadequate number of service providers and/or programmes. This has hindered economic growth in that a top-down approach to service delivery is inadequate, from the low levels of awareness and the gaps between what entrepreneurs need and the types of services provided. The other major issue identified relates to weak local government support for initiatives.

1.8.3 KZN Demographics Background and Women Entrepreneurship

KZN is one of the South African provinces with excellent demographic information. According to the demographic data, KZN has a bigger collection of Black (88.9%), Indian (7.9%), White (2.3%), and Coloured (0.9%) populations (Buthelezi and Staden, 2020). Indeed, this demographic distribution is very vital in diverse aspects of the province, including women entrepreneurship, and hence becomes pivotal to be considered for this study.

1.8.4 Government Business Development Programmes in Rural Areas Of KZN

The objectives of the Business Development Programmes for Rural Areas are associated with multiple objectives for the South African Government. The actual intention is to answer several challenges and uplift the economy of rural areas in terms of their growth and development. The references cited hence provide different dimensions to the rationale behind these programmes. This is especially in comparison to the larger counterparts. The small businesses have always had big challenges far out of reach for the larger corporations.

These include minimal financial resources, lack of access to specialized expertise, and inability to compete with large entities. To help small businesses overcome these challenges and succeed, there are some support policies that have been put in place. What they entail is offering some financial aid, training, and other relevant resources that the small business enterprises may be in need of so that they can grow and succeed. The support policies seek to address these challenges so that the small businesses can be placed on the same platform as other players for fair competition and success in their respective industries (Tengeh, 2013).

1.9 GOVERNMENT BUSINESS INTERVENTION PROGRAMMES IN RESEARCH

The South African government has indeed prioritised the promotion of the small-enterprise sector. Not only through policy, but also through the strategies tabled, and the support institutions set up. In fact, most of the entrepreneurs have admitted that the democratic government has played a crucial role in creating an enabling environment for black business owners to start businesses and compete in the mainstream economy of the country, something that was prohibited under the Apartheid government, while Lebambo (2019) found that there are still prevailing challenges facing entrepreneurs despite the existence of several entrepreneurial policies. Challenges relating to a lack of appropriate business infrastructure, barriers to entering new markets, a lack of industry mentors and networking opportunities, stiff competition, the high cost of regulatory compliance, and barriers to accessing bank loans continue to undermine business viability. This is mainly because policy implementation does not suit local conditions, and policymakers lack insights into the conditions of entrepreneurs, resulting in policy being ineffective.

1.9.1 Township, Rural Entrepreneurship Program (TREP)

The Township and Rural Entrepreneurship Program (TREP) is a dedicated program to transform and integrate opportunities in townships and rural areas into productive business ventures. The focus is to create platforms that provide the business support infrastructure and regulatory environment that enable entrepreneurs to thrive. The Department of Small Business Development (DSBD) is the implementing agent of TREP (Anon, 2023).

1.9.2 National Informal Business Upliftment Strategy (NIBUS)

The National Informal Business Upliftment Strategy is a strategy officially adopted by the Department of Small Business Development that aims to uplift groups like women, youth, and people with disabilities who are mainly based in the townships and rural areas of South Africa. NIBUS aims to foster a conducive business environment for informal businesses by providing the necessary skills and infrastructure to support them. The implementing agent for this program is the Department of Trade and Industry (KZN DEDTEA 2023:19).

1.9.3 Rural, Township, and Community Development Fund

The aim of the Rural, Township, and Community Development Fund is to provide funding to aspiring rural entrepreneurs and to facilitate skills transfer and operational involvement by community groups, thereby promoting social and economic upliftment pursuant to the NEF Mandate. The Department of Small Business Development (DSBD) is the implementing agent for this programme (Anon, 2023).

1.10 THEORETICAL FRAMEWORK ON INNOVATIVENESS

The theoretical framework acts as a roadmap for the study, essentially because it sums up the theoretical perspectives or explanations that justify the need for the research. It helps establish the relationship that exists between the research problem and existing bodies of knowledge by offering a theoretical perspective that justifies the need for the study. This approach helps to reveal the existing gaps in the knowledge and explain how the proposed research will contribute (Creswell, 2014).

1.11 INFLUENCE OF DEVELOPMENT PROGRAMMES ON WOMEN ENTREPRENEURS IN RURAL AREAS

The report from the Mastercard Index of Women Entrepreneurs (MIWE) in 2020 noted the great strides made by South Africa in creating an accommodating environment for women entrepreneurs. The country has improved nine positions up from the previous year to rank globally 23rd and position 1 in Africa on the 2020 Index, with a score of 7.1 percent improvement from the results of last year. MIWE is an overall measure of how supportive the entrepreneurial conditions are, either as enablers or constraints to women's business ownership. This progress indicates steps that South Africa takes towards gender parity in the business sector (MIWE, 2020:32).

1.12 STUDY MAP SUMMARY

This research study aimed to thoroughly assess the effectiveness of government initiatives in supporting the growth of women entrepreneurs in KZN. The study evaluated how these initiatives impact women business owners and analysed the timeframe within which government programmes influence the innovative capabilities of women entrepreneurs in rural areas. Additionally, the study seeks to create a framework that will boost women's innovation in rural areas of KZN. It investigated how Government Business Development Programmes enhance the capacity of women entrepreneurs in the region and examined the value these programmes add to the success of women entrepreneurs.

Furthermore, the study explored the impact of Government Business Development Programmes on the innovation of women entrepreneurs in rural areas of KZN. It collected comprehensive data on the experiences of women entrepreneurs in these regions and assessed how government programmes affect their ability to innovate and thrive. Ultimately, this study offered valuable insights into the effectiveness of government programmes in fostering the growth of women entrepreneurs in KZN. The findings will be instrumental in shaping policies and initiatives that support women entrepreneurs in rural areas of KZN to innovate and prosper.

1.13 RESEARCH METHODOLOGY

A research methodology is the roadway that researchers follow to execute research. It illustrates the process by which the problem and objectives are coordinated, as well as the presentation of findings based on the collected data (Sileye, 2019).

1.13.1 Research Design

Integrating qualitative insights into quantitative frameworks enriched the research and fostered a more detailed understanding of the phenomena under study (Nzabonimpa, 2018). For this reason, the study adopted the Mixed Research method.

Researchers typically used qualitative research to answer questions about the complex nature of phenomena, aiming to describe and understand the phenomenon from the participants' perspective (Chai *et al.*, 2021). This approach provided rich descriptive data that the researcher observed during interactions with participants, making it the principal method of investigation.

Additionally, this method enabled the researcher to accurately capture the diverse experiences of participants and assisted in answering research questions informed by the main research question. It facilitated critical discourse analysis, which examined spoken and written words in detail. The researcher chose the qualitative research method because it allowed for data collection without incurring excessive costs and included closed-ended questions that increased the response rate.

The evolution of quantitative methods prompted researchers to embrace intersectionality theory, particularly in educational research. This theory highlighted the complexities of inequalities beyond single-variable analysis (McMaster and Cook, 2018). This approach recognized the limitations inherent in purely quantitative perspectives, which often overlooked nuanced social constructs.

1.13.2 Study Site

Mouton and Mara (2000) define a population element as the subject on which the measurement is being taken. In this study, key informants and the despondence will be from uMbumbulu, KwaNyuswa, and Maphephetheni who expect certain government development programmes. The justification for identifying the target population aligns seamlessly with different frameworks, one of which is the Government's National Development Strategy and National Development Plan Vision for 2030, which strives to improve the standard of living for every South African citizen (National Development Plan, 2030:356).

1.13.3 Target Population

Burns and Grove (2003) define a target population as all the components that satisfy the requirements for being included in a research study. The target sample for this study was twofold in terms of categories. The first category consisted of 1 official from 3 selected programmes totalling 3 participants from the first category and 3 groups of 10 participants from selected rural areas of KZN. This was not a cast-in-stone approach; sampling continued until data saturation. This was well aligned with many qualitative studies where saturation could be used to identify the appropriate sample size. It allowed the study to continue until enough information was obtained. Targeted officials included managers, supervisors, and/or specialists.

1.13.4 Sample

Trochim (2006) defines sampling as a set of all cases of interest. A sample is a subset of individuals, units, or elements with specific characteristics that the researcher intends to investigate (Taylor, 2017). Rural areas of no more than 50 km from Durban City Central were chosen from the study, namely, UMbumbulu from the south side of the city of Durban, Kwanyuswa, from the west side of the city of Durban, and Emaphetheni from the North side of the City of Durban. Officials who are custodians of the intervention programmes were included in the sample.

1.13.5 Sampling and Sample Size

In rural entrepreneurship research, understanding sample sizes is crucial due to the complexity and diversity of rural populations. Masoomi *et al.* (2023) highlight a growing body of literature that often lacks a strong methodological framework, leading to smaller sample sizes that may not adequately represent rural entrepreneurial diversity. A broader, systematic sampling approach is essential for enhancing the representativeness of findings, especially since over 10,000 studies have influenced this area.

Data collection methods also affect sample size. For example, Rahman *et al.* (2022) used purposive sampling with only seven rural women entrepreneurs, yielding rich qualitative insights into their unique challenges in Bangladesh. While this method provides depth, it limits scale, emphasizing the need for context-specific exploration rather than relying solely on quantitative metrics.

On the other hand, larger samples can improve generalizability but pose logistical challenges. Zhang *et al.* (2023) analyzed data from 12,771 rural households in China, facilitating a comprehensive understanding of agricultural policy impacts on entrepreneurship. However, such extensive studies require significant resources for data collection and analysis.

Geographical focus also significantly influences sample sizes. Fuller-Love *et al.* (2006) note that research centered on specific rural areas can uncover unique barriers to entrepreneurship that may not apply universally, leading to variations in sample size based on community characteristics.

Female entrepreneurship research demonstrates the challenges of establishing adequate sample sizes. Kabagerayo *et al.* (2022) employed judgmental sampling to select 60 rural female entrepreneurs, aiming for qualitative insights. While this approach offers depth, it risks bias if the sample isn't representative of the wider female entrepreneur population in rural contexts. A judgment sampling for this study was employed.

During the proposal phase, the researcher visited three chief authorities in each region, totaling nine visits, to identify one community with an entrepreneurship activity in each region. Umbumbulu (south), eMaphephetheni (north), and KwaNyuswa (west) provided positive responses. The appointed councilor announced and gathered participants based on their databases, aiming for a minimum of 10 participants in the focus group. Six government officials from the custodian offices of the search programmes were contacted via email, but only four officials were available for the researcher.

Table 1.1: Sample Size

RESPONDENT TYPE	ORGANISATION / AREA	NO. OF RESPONDENTS
Government Officials	TREP	2
Government Officials	NIBUS	1
Government Officials	Rural, Township Community Development Fund	1
Women Entrepreneurs	uMbumbulu	10
Women Entrepreneurs	KwaNyuswa	10
Women Entrepreneurs	eMaphephetheni	10

Source: Self-generated by the researcher

1.13.6 Data Collection Instruments

Measuring instruments refer to different methods through which researchers get data from respondents for their research work (Japheth, 2014). According to Adedokun (2003), data refers to any fact, observation, or fact regarding the study. Data collection is simply how unprocessed information is collected. In-depth formal interviewing was used as the main data collection method. Other data collection techniques, such as participant observation, informal conversations, and questionnaires, were used to supplement the data collected through

interviews. Official invitations through emails were sent to government officials who represent different Business Development programmes, requesting their presence for a meeting in their respective offices. The duration of each meeting is expected to be around 45 minutes

1.13.7 Data Analysis

Qualitative data collection consists of a series of open-ended questions, crafted by a researcher and centred on a particular topic. They are self-administered with questions presented in a fixed and standard order to all participants (Braun *et al.*, 2021). The thematic analysis method was used for this study. Thematic analysis is a technique used for analysing qualitative data by examining the dataset to find, analyse, and report repeated patterns. It is a method of describing data and involves interpretation in selecting codes and creating themes. One of the unique features of thematic analysis is its flexibility to be used in various theoretical and epistemological frameworks, as well as in different research questions, designs, and sample sizes (Kiger *et al.*, 2020).

1.14 ETHICAL CONSIDERATION

It is vital that researchers ensure they incorporate data anonymization and aggregation techniques whenever feasible. By removing personally identifiable information from datasets, researchers can reduce the likelihood of privacy breaches. The importance of anonymizing data is echoed in studies exploring the ethical challenges associated with social computing systems (Fiesler and Proferes, 2018). This practice not only aligns with the principles outlined in the POPIA Act but also adheres to broader ethical research standards.

To comply with the POPIA Act, approval for this research was obtained from the Ethics Committee of the Durban University of Technology, along with a gatekeeper's letter from the eThekweni Municipality. A limited questionnaire was used to gather only the necessary personal information, minimizing the risk of collecting excessive or irrelevant data. Informed consent was obtained from participants, who were reminded that privacy, confidentiality, and anonymity would be upheld throughout the pre- and post-interview sessions.

1.15 LIMITATIONS OF THE STUDY

The study faced several limitations, primarily due to its political context, as data collection occurred during the South African National Elections of 2024. This situation posed challenges for local councilors and officials in arranging meetings with the researcher, particularly those focused on organizing women entrepreneurs in their communities. Additionally, securing assistance from willing participants proved difficult, likely intensified by the uncertainty surrounding the election season.

Participants may have provided socially desirable responses rather than their true opinions or behaviors, which could skew the data due to factors like fear of judgment or a desire to please the researcher. Moreover, the timing of data collection may not reflect changes over time, suggesting that longitudinal studies could provide more comprehensive insights. Finally, the findings may not be generalizable to other contexts, as the research was limited to a specific geographic area and demographic group.

1.16 CHAPTER CONCLUSION

This chapter has covered the importance of the research, study background, goals, research methods, a brief review of existing literature, ethical considerations, and study limitations. The following chapter will focus on examining the literature review and theoretical framework of the research.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION

Literature reviews are essential in advancing the conceptual, methodological, and thematic aspects of fields as diverse as suggested by Holland and Huston (2020). A nicely crafted literature review will serve as the basis for future further investigation. Such an article compiles the most up-to-date information, points out areas in which more study is needed, and proposes innovative and interesting avenues for the field's ongoing investigation. This can be by looking at the research methodology, constructs/variables, theoretical framework and finally contextual elements (Paul and Cried, 2020). Research shows that women entrepreneurs go through a myriad of barriers as he or she is in business which includes access to financial resources, and gender biasness difficulty in the network amongst others. However, based on challenges experienced by rural women business owners only, very few limitations emerge.

Besides, the few studies conducted do not in any way try to establish how gender socialisation influences the challenges businesswomen face (Shastri *et al.*, 2021). Research by Maziriri *et al.* emphasizes the importance of innovation and entrepreneurial education in cultivating an entrepreneurial mindset among women. Their findings indicate that fostering an innovation conviction is vital for enhancing women's success in entrepreneurship (Maziriri *et al.*, 2022). This perspective aligns with the South African government's initiatives that leverage entrepreneurial education to empower women and strengthen their business capabilities (Maziriri *et al.*, 2023).

Additionally, the increasing visibility of women in business, bolstered by governmental support, has improved perceptions of female entrepreneurship in South Africa. A substantial number of businesses owned by women now play a significant role in the national economy, reflecting a shift in societal norms towards greater recognition and support for women entrepreneurs (Maziriri *et al.*, 2019). This evolution demonstrates a commitment to creating an environment conducive to the success of women in business. On the other side, women run a very large number of businesses that continue to fail each living year, and troubles discussed before can still be linked and attributed to this phenomenon (Bushe, 2019). In the light of these, an investigation has been initiated to find out whether lack of inventiveness among the female

owners in terms of risk-taking, creativity, and sharing of information further contributes to the occurrence.

2.2 POLICY AND LEGISLATIVE FRAMEWORK

The theoretical framework is the foundation of which a research study is built because it offers a blueprint that assists in reinforcing the theory or theories which are used to explain the problem of the research. It provides the basis of the study. Helps not only to establish the conceptual framework within which the research is carried out but also it contributes to the process of designing the study, collecting the data and analyse the results. Key concepts, constructs, variables, and hypotheses of a theoretical framework generally emanate from the existing theories, models, or frameworks related to the research topic. Typically, the theoretical framework consists of these elements.

Outlining the theoretical perspectives or explanations that validate the justification of necessity the study will establish the link connecting the research problem and the existing knowledge body. This establishes the linkage connecting the research problem and an existing body of knowledge. In a nutshell, the theoretical framework of any research study is the underlying structure beneath which will support the theories used in explaining the problem of the research. It helps in developing a conceptual framework, directs the formulation and analysis of the study, and supports reasons for conducting the research objectives (Luft *et al.*, 2022).

2.2.1 Historical Context of the Government's Business Development Programme

The Growth, Employment, and Redistribution (GEAR) strategy enabled the creation of a macro-economic environment friendly for SMMEs growth in South Africa. While GEAR policy focus on formalizing gender equality initiatives often neglects the foundational socio-cultural barriers that women entrepreneurs encounter, Raines *et al.* argue that policies are seldom effective without addressing the deeply embedded cultural norms that restrict women's business engagements, such as family responsibilities and societal expectations (Raines *et al.*, 2024). The White Paper on Small Business in 1995 gives a particular framework for the development of SMMEs. The adoption of the National Small Business Development Act in 1996 established the prerequisites for the creation of a great deal of new support institutions and programmes. In fact, one report posted by the World Bank lauded the White Paper for its success in formulating a policy that

does take into consideration the circumstances of South Africa. However, since overwhelmingly the experience in dealing with domestic policy was absent, it mainly relied on international "best practises" regarding the design of support framework and the policy objectives (Kesper, 2002). Between the years 1994-2003, the focus of the government in the SMME economy was derived from three essential roles: promotion of employment, redistribution of wealth, as well as improvement of global competitiveness.

However, the ends for which these policy objectives were intended to justify proved to warrant the use of diverse classes of policy instruments. Such policy instruments comprised support for technology and R&D on one side and on other end literacy and numeracy instructions and access to fundamental information (Manning, 1996). They epiphanized the White Paper's key point on the various strategic considerations, to afford policymakers with discretion over how to allocate resources, hence compelling stakeholders through a preordained order of precedence.

The final focus of the White Paper therefore became the numerous strategic concerns themselves. The first step was to effect blanket legitimacy on the newly implemented SMME strategy by the government. The second step is in dealing with the legacy of economic disempowerment that apartheid bequeathed on black-owned businesses. The last and the most important concern was the forming of a new group of national institutions that will be responsible for support, coordination and monitoring of the process (Dorfling, 2001). The framework which the White Paper set was a replica which, for all practical purposes, was true to the traditional "best practise" policies which both developing as well as developed counties followed all through the 1980s and 1990s. As a result, the framework replicated worldwide experiences which accrued. They consisted of Ntsika Enterprise Promotion Agency for non-financial or business development services and Khula Enterprise Finance, which was a wholesale finance institution whose function was to support a range of retail finance intermediaries that would deal directly with the SMME entrepreneurs themselves (Bloch and Daze, 2000). The Ntsika Enterprise Promotion Agency was responsible for the development of non-financial or business services.

The general objectives of the assistance were expanding and decentralising access to information, training, markets, and technology; enhancing the business infrastructure and the market environment; and strengthening networks between businesses. The key aspects of the institutional support network that was established as a result of the White Paper, together with

the main delivery mechanisms towards fostering South Africa's SMME economy viability, were organised primarily around Ntsika and Khula. This was in a bid to optimize efficiency. In this strategy of support, forming local business service centres (LBSCs) with a concoction of services to SMMEs were very essential. In this regard, Damanes (2004) avers that the LBSCs were seen as the primary instrument of support for small enterprises of the medium term in the area and had been tied to local economy growth concerns.

2.2.2 The SMME Business Development Program of the South African Government

Since 1994, the South African government has made vast amounts of resources available for entrepreneurship promotion and particularly for small business development in historically underprivileged and marginalised communities. There have been some entrepreneurial programmes that have been established, which include the Small Enterprise Development Agency (SEDA), the Gauteng Enterprise Propeller (GEP), the Small Enterprise Finance Agency (SEFA), and the National Empowerment Fund (NEF), among others.

These efforts notwithstanding, there are still several barriers that exist for new entrepreneurs and small businesses starting up as well as being successful. These include tough regulations related to employment, as well as taxes and red tape that accompany the process of registering a new business. For this reason, many private businesses as well as other groups have also launched some programmes to support entrepreneurs (Boks and Mazenda, 2023).

The South African government has made significant efforts to establish and develop policies that support small businesses, as analyzed by Rogerson (2004) and Ncube (2024). While considerable resources have been allocated for these initiatives, the effectiveness of the policies has been inconsistent. This raises concerns about how to enhance the innovativeness of women-led businesses in rural areas.

Conversely, proponents of SMME support programmes advocate for the potential benefits of such initiatives. Research indicates that small businesses are crucial to economic development, providing employment and fostering innovation. Kirsten and Fourie (2012) highlight the vital role of small business development in job creation and economic renewal. Effective government interventions can promote small enterprise growth by facilitating access to financing and offering essential training (Mathibe and Zyl, 2011). This perspective supports Ncube's

observations on the utility of incubators but emphasizes that their success depends on tailored approaches that address the specific needs of different entrepreneurial groups (Solomon *et al.*, 2013).

The government needs to focus on policy execution to ensure that small business gets the necessary support to thrive. This is the fifth of the seventeen sustainable development goals adopted by members of the United Nations in 2015. Sustainable Development Goal 5 is on gender equality and reads, "Achieve gender equality and empower all women and girls". This involves, inter alia, the eradication of all forms of discrimination against women and girls in the exercise and enjoyment of their human rights and ensuring full and effective participation and opportunities for leadership at all levels of decision-making in political, economic, and public life (UN, 2015).

The South African government has participated in efforts to provide business initiatives, economic policies, and support training to women entrepreneurs in SMEs. This will ensure that businesses can survive and thrive in the contemporary environment. This has been done through a series of economic policies and programmes on business development crafted to support the women entrepreneurs.

Against this premise, it is against this background that in embarking on this study, one must explore the innovation strategy the South African government has put in place in a quest to reach out to women entrepreneurs in rural areas and analyse the effectiveness of such strategies. Post 1994, the government of the Republic of South Africa promulgated various legislations on development within small and medium, and micro industries with an aim that seeks to positively towards this business sector.

In 1995, the country adopted a White Paper on SMME development, followed by its Integrated Small Business Strategy with a sole mandate to provide support, create avenues for the demands of goods and services provided by SMMEs to meet, and assist in reducing regulatory constraints. Additional legislative prescripts were enacted, such as the National Small Business Amendment Act 29 of 2004.

Besides, the government has recently presented the National Integrated Small Enterprise Development (NISED) Master Plan, in which the government confirms the uncoordinated,

fragmented approach to SMME development that, at times, such initiatives are duplicated, thus yielding undesirable results while resulting in wastage of resources as implemented by different government agencies and departments alike.

The Department of Small Business Development has published the call for public comments on the draft South African SMMEs and Cooperatives funding policy after it was approved by Cabinet recently. It declared different legislative regulations that resulted in the segment agencies that were developed which were tasked with the aim of ensuring the sustainability reach of such a market. Such agencies include but are not limited to Small Enterprise Development Agency (SEDA), Small Enterprise Finance Agency (SEFA), the National Youth Development Agency (NYDA), Technology and Innovation Agency (TIA), as well as the National Empowerment Fund (NEF). It is quite evident, by the introduction of such agencies, that the government has implemented the National System of Innovation (NSI).

NSI as a concept was borrowed from other countries with developed economies but empirical evidence points that the concept ought to have been thoroughly researched to suit the economic dispensations of South Africa in pursuit of corporative governance amongst government agencies and departments entrusted with the implementation of strategies towards science, technology, and innovation thus shaping various policies programmes for the benefits of its targeted stakeholders (Manzini, 2011).

In addition, a fully-fledged ministry in government, commonly referred to as the Department of Small Business Development, was formed in 2014 and delegated with the responsibility to facilitate the promotion and development of SMMEs. The ministry is expected to coordinate and lead “an integrated approach in the promotion and development of entrepreneurship, Small, Micro and Medium Enterprises (SMMEs) and Co-operatives, and also to ensure an enabling legislative and policy environment to support their growth and sustainability”.

The Department of Small Business Development, in collaboration with other government departments through its various ministers and head of staff, conducts a variety of studies on how best to serve this community and takes into cognizance the different Acts as were publicized, departmental policies, and strategic frameworks. This has resulted in the publishing of the following SMME funding models:

- National Informal Business Upliftment Strategy (NIBUS) -2014, and under this strategy was incorporated the Informal Traders Upliftment Project (ITUP).
- Establishment of the Township and Rural Entrepreneurship Program (TREP) in 2020.
- Rural, Township and Community Development Fund

In KZN, through Economic Development, Tourism, and Environmental Affairs (EDTEA), the department plays an interfacing role between spheres of national government and local government. In this department, programmes, among others, include an enterprise development sub-program, whose programme is entrusted with training, mentoring, and incubating SMMEs who provide business advisory services. Another programme is the sub-program of economic empowerment, which aims at previously disadvantaged groups such as women, to facilitate that the targeted form part of the mainstream economy.

Lastly, the sub-programme relative to local economic development aims at embracing a collaborative approach with all spheres of the government together with its stakeholders to spearhead innovative as well as practical approaches towards development throughout the province of KZN. All the legislation, policy initiatives, and strategic frameworks strive to indicate innovativeness as far as the government's point of view is concerned, but SMMEs are yet to realize and experience the promises outlined by various strategic initiatives introduced, especially in KZN, particularly to female entrepreneurs in rural areas.

2.2.3 Township and Rural Entrepreneurship

The apartheid legacy in South Africa has largely contributed to the challenges that face small businesses owned or controlled by blacks as they struggle towards growth and development. For decades, if not centuries, viable business opportunities have been denied to those who are black South Africans. Even with poor secondary education, resultant opportunities for black people were further restricted in the Bantu Education system to access technical and professional skills, let alone entrepreneurial education or sensitization. This forced most of the African population under apartheid to live in homeland areas, which were devoid of basic living standards, let alone a vibrant business environment (Department of Trade and Industry, 1995).

Rural South Africa has a rich history of entrepreneurial activity and small business ownership from the merchants in small towns, skilled craftspeople such as woodworkers, stone masons, and blacksmiths, but also some bakers, butcheries, and farmers who took risks to build their

businesses and create the life they wanted. This legacy is something that both rural communities and the provinces of South Africa should take pride in. Contributions of such entrepreneurs, however, have often played second fiddle to the manufacturing empires that arose in the early 1900s, particularly in the textile line.

The South African Government interventions and programmes in place to support small and medium businesses and women enterprises, specifically at townships and rural areas, through (Chandra *et al.*, 2001) says what research continues to show the failure of government assistance programmes has been attributed to uneven geographical coverage and an inadequate number of service providers and/or programmes. This has hindered economic growth in that a top-down approach to service delivery is inadequate, from the low levels of awareness and the gaps between what entrepreneurs need and the types of services provided. The other major issue identified relates to weak local government support for initiatives.

2.2.4 KZN Demographics Background and Women Entrepreneurship

KZN is one of the South African provinces with excellent demographic information. According to the demographic data, KZN has a bigger collection of Black (88.9%), Indian (7.9%), White (2.3%), and Coloured (0.9%) populations (Buthelezi and Staden, 2020). Indeed, this demographic distribution is very vital in diverse aspects of the province, including women entrepreneurship, and hence becomes pivotal to be considered for this study. KZN is dominantly rural, with relatively underdeveloped areas accounting for just above half of the population (mostly women and children), depending on subsistence agriculture. Higher population of women, high poverty line, and minimization of empowerment tools have resulted in larger numbers of vulnerable women in society.

Naturally, dominant academic research by Isike and Uzodike (2011) articulates a dismaying pattern of womens' marginalization in the political arena of KZN. From the study findings, it unravels that women face substantial barriers related to entry and persuasion during the process of seeking participation in political activities, thus making them underrepresented in essential decision-making positions. More so, data from Statistics South Africa (SSA) points towards a grim reality that 98% of the female rural population in KZN is constituted by African women (Isike and Uzodike, 2011). This points out an imbalanced level of vulnerability faced by African women following gender disparities within the province. These inequalities, therefore, have a wider impact of lack of access to resources, limited economic opportunities, and reduced

political representation. French (2009) went ahead to add that because of patriarchy, the devaluing and discouraging work tends to be mostly engaged in by women.

Therefore, socio-cultural challenges can be seen as society's negative perception of women engaging in business. It includes the idea that women are meant to perform homely duties and not be involved in business because they do not have any family support to handle businesses on their own. Nai (2020) asserts that while women entrepreneurship is synonymous to women empowerment and hugely implies growth in the economy, sustainable entrepreneurship calls for innovativeness as well as successful diffusion.

According to Abdulla and Ahmad (2023), Lower entrepreneurial ability and the above-mentioned challenges, among many others, are often found limiting women's entrepreneurial innovativeness. Women across the African continent have shown entrepreneurial skills throughout history, as well as their contributions towards economic growth within the region. Well, despite women entrepreneurs in Africa having proved to have an admirable track record, they still face a myriad of problems that hinder them from moving forward. Among these challenges include limited access to financing, lack of adequate support systems as well as cultural and societal barriers perpetuating gender inequality. According to the studies, it is revealed that compared to their male counterparts, African women entrepreneurs face more formidable impediments to economic success (Aliamutu and Mkhize, 2024).

It is thus imperative that the above challenges be targeted through policy development and support systems developed to have a conducive environment for women entrepreneurs in KZN and Africa at large. Such policies may involve improved access to finance, tailor-made training and mentoring programmes for women entrepreneurs, and the creation of a business environment that is attuned to gender equality (Jaiyeola and Adeyeye, 2021).

2.2.5 Government Business Development Programmes in Rural Areas Of KZN

The objectives of the Business Development Programmes for Rural Areas are associated with multiple objectives for the South African Government. They intend to answer several challenges and intend to uplift the economy of rural areas in terms of their growth and development. The references cited hence provide different dimensions to the rationale behind these programmes. This is especially in comparison to the larger counterparts. The small businesses have always had big challenges far out of reach for the larger corporations. These include minimal financial

resources, lack of access to specialized expertise, and inability to compete with large entities. To help these small businesses overcome these challenges and succeed, there are some support policies that have been put in place. What they entail is offering some financial aid, training, and other relevant resources that the small business enterprises may be in need of so that they can grow and succeed.

The support policies seek to address these challenges so that the small businesses can be placed on the same platform as other players for fair competition and success in their respective industries (Tengeh, 2013). Sparse population, remoteness, underdeveloped infrastructure, and scarcity of market opportunities are just some of the challenges that are faced by rural areas in South Africa. Rural economic development is one of the government programmes that aims to serve as a response to these kinds of challenges.

Some of the features identified with rural areas in South Africa include low population densities combined with geographical isolation, inadequate infrastructure, as well as limited access to markets. These challenges have created conditions that make it difficult for economic development to take place, explicitly from poverty, unemployment, and high levels of inequality being experienced. However, an array of programmes and initiatives towards redressing the challenges and fostering rural economic development are put in place by the government (Lekhanya and Mason, 2014).

Challenges being faced in the development of rural tourism might be multi-factorial. Some of the most critical problems include the absence of capacity at the local government level. In several rural regions, local governments do not possess adequate resources and expertise that is required to effectively support as well as manage tourism activities. Another problem includes complexities experienced while implementing community-based rural tourism initiatives. Such initiatives demand cooperation and coordination from stakeholders such as residents, business players, and even government agencies.

This seems to imply that the role of entrepreneurial expertise and capital is not the only one that could impede the development of rural tourism. For the local small businesses and entrepreneurs, there may not be enough investment and know-how to enable them to develop and maintain tourism offerings that are able to cater to the requirements of the visitor and the needs of the community (Briedenhann and Wickens, 2004). Ethical codes of corporate ethics

form part of the South African business landscape, guiding employees' behaviour to contribute towards ethical conduct and cosignatory with the necessity for a culture of transparency and accountability.

Thus, these are the codes that companies within various industries set and disseminate regarding issues such as conflicts of interest, bribery, fraud, discrimination, and harassment. These codes help the firms in building trust and credibility with their stakeholder community and therefore supporting them to minimize risk and sustain reputation (Roberts-Lombard *et al.*, 2019). In responding to the challenge of youth unemployment, local government has come up with wide-ranging programmes, thus giving priority to the promotion of youth entrepreneurship. Basically, these ventures are meant to provide youths with the required aspects, such as knowledge, skills, and resources, which would enable them to start and manage their own businesses. This entails mentorship, training, and access to capital, among other support services, which enable the start-up entrepreneurs to manoeuvre their way through the challenging business environment.

In this respect, local authorities seek to enhance the economy as dynamic and inclusive while empowering the youth to take charge of their lives and be all that they can be (Ndebele *et al.*, 2022). Most countries globally have rolled out various Government policies, programmes, as well as strategies around enterprise development and women's parity. National-level constitutional and legal instruments have been introduced addressing women's economic empowerment at both provincial and municipal levels. SMME development and support programmes in KZN involve financial assistance, training, the management of a business, as well as advisory services. There are very many SMME development and support programmes for the residents of KZN. According to Okeke-Uzodike *et al.* (2018), in total, 72 such programmes prevail, which can be availed through a host of departments, institutional corporations, and agencies.

Primarily, the programmes are tailor-made for delivering multiple support mechanisms to the small, medium, and micro-sized enterprises located within the region. Let us now turn to look more specifically at three programmes in order to gain a better appreciation of the type of support that is available: the Township and Rural Entrepreneurship Programme (TREP), the National Informal Business Upliftment Strategy (NIBUS), and the Rural, Township, and Community Development Fund. They were chosen essentially because of the specific mandate

they have with rural development. The Township and Rural Entrepreneurship Programme (TREP) is a programme to foster entrepreneurship in the townships and rural areas of KZN. A business training—coupled with mentorship coaching—is provided to every qualifying member of the public. To empower and create an entrepreneurial culture, sustainable self-reliance, and reduce poverty in the region is the plan (Local Government Sector, 2019).

The National Informal Business Upliftment Strategy (NIBUS) has been crafted to assist informal businesses in South Africa. The program does provide some financial assistance, training support, and backup assistance services to the informal businesses that are eligible. Its fundamental gist is motivating the growth and sustainability of the informal businesses as they maintain a course that will direct them in the direction of formalization. The Rural, Township and Community Development Fund is a financial support programme that is aimed at assisting businesses that are situated in the rural areas and townships (Ntoyanto and Khumalo, 2018).

The programme focuses on fostering economic growth in the rural and township businesses by providing finance for infrastructure development as well as the provision of business development support services. It is meant to provide an environment that will encourage and facilitate the creation of businesses and jobs through rural and township KZN. Generally, these programmes seek to provide the much-needed support for SMMEs in KZN, but particularly those that are based in rural and township areas (Department of Small Business Development, 2020).

They play a pivotal role in entrepreneurship development, the creation of employment opportunities, and poverty reduction within the region. Several policy and program intervention efforts have been designed for youth employment promotion as well as entrepreneur support. However, when assessing the effectiveness of such initiatives, there is hardly seen any concrete evidence supporting such notions. Development partners have not rigorously evaluated support, demanding a better understanding of the linkages between entrepreneurship and development. It is therefore important to comprehend these two concepts' contradictions and the causal relationships they share (Duel, 2018).

The South African government has a particular interest in fostering the small-enterprise sector. This has been through the formulation of different policies as well as the setup of some supportive institutions. Through this, many entrepreneurs have realized the role a democratic

government plays to ensure that black businesspeople start businesses and have a competitive ground with the other businesses operating in the mainstream economy.

This is a notable improvement from the past when such opportunities were prohibited under the Apartheid government. However, Lebambo (2019) points out that despite the many entrepreneurial policies in existence, there are still quite a few challenges experienced by entrepreneurs. For example, it is overly challenging to set up as well as run businesses in some regions because of the respective inadequate business infrastructure.

Entrepreneurs face numerous barriers when attempting to enter new markets, which limit their potential for growth. A significant challenge is the lack of industry mentors and networking opportunities, hindering their ability to learn and expand their businesses. Additionally, stiff competition in a crowded marketplace makes it difficult for new ventures to succeed. The high cost of regulatory compliance adds another layer of strain on small businesses, while barriers to accessing bank loans hinder entrepreneurs from obtaining the necessary funding for growth.

These challenges primarily stem from a lack of insight among policymakers regarding the conditions that entrepreneurs face. Consequently, policy implementation often fails to address local needs, rendering many policies ineffective. To remedy this, policymakers must engage with entrepreneurs to gain a deeper understanding of their needs and challenges (Lebambo, 2019).

Local municipalities in South Africa also grapple with meeting the economic development demands of their citizens. A significant hindrance is the lack of capacity, exacerbated by an insufficient number of skilled practitioners in Local Economic Development (LED). Additionally, inadequate funding for LED initiatives and a poor understanding of local economies, coupled with insufficient integration between local authorities, communities, and businesses, hamper effective economic growth.

The literature raises critical questions regarding barriers to the expansion of the digital economy in rural contexts. Zerrer and Sept highlight that rural communities often experience demographic shifts and urban-rural divides, necessitating digital and social innovation strategies that effectively address these disparities (Zerrer and Sept, 2020). Furthermore, systems analysis of agricultural advancements demonstrates how digital tools can significantly

reduce carbon emissions and promote green technology innovation, particularly in regions with slow digital growth (Su *et al.*, 2024).

The adaptation of digital technologies also has broader implications for healthcare and education in rural areas. Research indicates that digital innovations are reshaping business landscapes while improving health literacy and access to essential services, thereby enhancing community resilience (Pailaha, 2023; Morris *et al.*, 2021). The potential of digital tools to facilitate better communication and service delivery in the rural tourism sector further underscores the role of digital channels in driving economic activities (Yanti *et al.*, 2023).

Ongoing research shows that successful digital transformation in rural areas relies on a robust understanding of socio-cultural contexts and the active participation of various stakeholders. Establishing smart villages requires a comprehensive approach that integrates local traditions with modern technologies (Saputra *et al.*, 2023; Ikonomi, 2020).

Several studies advocate for action-oriented strategies to empower rural communities through increased digital participation. Initiatives aimed at developing rural digital hubs and fostering local engagement can significantly bridge the digital divide while promoting inclusivity and economic sustainability (Price *et al.*, 2021).

2.2.5.1 Township And Rural Entrepreneurship Programme (TREP)

Township and Rural Entrepreneurship Program (TREP) is an intensive program set up to transform and integrate opportunities in townships and rural areas into productive business ventures. It is centred on the establishments of platforms that offer business-friendly infrastructure and regulation within which entrepreneurs can thrive in. Department of Small Business Development (DSBD) is the implementing agent of TREP (Anon, 2023).

The township and rural entrepreneurial program for women entrepreneurs is aimed to provide support and motivational inputs to poor women candidates with aspiration of making them entrepreneurs through initiation and management of their enterprise in rural areas. Such programmes are set up to assist women overcome the special challenges that they face when they live in rural areas and equip them with facilities as well as support for them to get ahead in life (Semkunde *et al.*, 2021). More specifically, such programmes intend to overcome any contextual hindrances that face the women's entrepreneurship factor within rural areas. This is

achieved through granting access to business services, training grants, and networks that will facilitate the growth of development and ventures.

In addition to this, certain programmes also focus on creating opportunities for rural women entrepreneurs concerning overcoming financial bottlenecks and the lack of education, which hampers women from owning successful business ventures (Rahman *et al.*, 2022).

Another hugely critical objective that these programmes set to achieve, is to develop the entrepreneurial competencies of women and improve women's self-efficiency.

These strongly influence entrepreneurial career intention, and as such, these programmes have been designed to provide women with the necessary tools and resources how they may develop these competencies. The initiatives even recognize that social capital is fundamental in creating sustainable forms of micro-entrepreneurship amongst rural women. They, therefore, intend to use the networks of socialization and group identity to support entrepreneurial development among women (Yong *et al.*, 2021).

These programmes are also concerned with the establishment of an enabling environment for women's entrepreneurship, with specific opportunities and support that must be provided to address the circumstances and situations of rural women. This comprises issues addressing limited access to capital, lack of infrastructure, and limited market opportunities. Thus, by furnishing such women with such resources and support, these programmes are geared towards empowerment, exploring economic inclusion among them as well as contributing to the socio-economic development of rural settings (Mahato *et al.*, 2022).

In a nutshell, TREP is an overall program that aspires to empower women in rural areas with resources, support, and training that can turn them into successful entrepreneurs. Thereby, it aims at contributing towards the overall development and growth of rural areas, promoting social inclusion as well as gender equality, and stimulating sustainable rural development.

2.2.5.2 National Informal Business Upliftment Strategy (NIBUS)

The National Informal Business Upliftment Strategy is an officially adopted strategy by the Department of Small Business Development that seeks to uplift groupings like women, youth, and people with disabilities, taking an example from the townships and rural areas within South Africa. NIBUS envisions creating an enabling business environment that informal businesses

require to achieve their intended potential through the provision of required skills and infrastructure that intermediaries and non-governmental enabling institutions must provide.

The other implementing institution is the Department of Trade and Industry (DSBD, 2015:19). The National Informal Business Upliftment Strategy (NIBUS) strategy is an all-encompassing approach to the mass upliftment and support of the informal sector in South Africa. The strategy aims to promote sustainable livelihoods and economic development, especially attending to the injustices of apartheid and spatial justice promotion (Thwala *et al.*, 2023). National-level implementations like NIBUS are supported by the policies at the municipal level, like the eThekweni municipality's policies, facilitating a necessary environment for informal businesses to flourish. This effort is mostly targeting small, medium, and micro enterprises (SMMEs) that are found within the informal sector, as they are important drivers of the country's economy because of the key roles they play in income generation, employment creation, and entrepreneurial development (Endris and Kassagn, 2022).

More accurately, the strategy reaffirms the fact of informal businesses in which access to opportunities such as finance, markets, and business development services is minimal. As a result, NIBUS empowers small-scale businesses to take the operations under their control in terms of availing the necessary conditions for prospering. This includes the development of business skills, advice, and mentorship, as well as access to finance that is critical for the success of informal businesses (Webb *et al.*, 2014). Overall, the primary objectives of NIBUS are *inclusive economic growth, reduction in poverty, and enhancement of the socio-economic status of individuals engaged in the informal sector*. Through facilitation and creation of an enabling environment, NIBUS seeks to uplift not only the economic well-being but also the livelihoods of the people in the informal sector, and therefore be part of a more all-inclusive society and prosperous South Africa.

2.2.5.3. Rural, Township, and Community Development Fund

The objectives of the Rural, Township and Community Development Fund are to essentially back rural potential entrepreneurs in financial terms and promote skills transfer and operational involvement by community groups to foster social and economic upliftment taking place as per NEF Mandate. The Department of Small Business Development (DSBD) is the implementing agent for this programme (Anon, 2023). The Rural, Township, and Community Department

Fund aims at empowering rural women entrepreneurs to have a head start in eliminating challenges they face during start-up and subsequent business development in remote areas.

The normal challenges of access to resources, financial constraints, as well as lack of business networks are all common (Semkunde *et al.*, 2021). It intends to eliminate these barriers by empowering experiences appropriate to encourage entrepreneurial activities amongst women entrepreneurship ventures in rural areas. Support will come in the form of training, mentorships, and coaching of women entrepreneurs to develop skills and knowledge supportive of their success (Tabares *et al.*, 2022).

The fund is also aware of the importance of social capital in fostering rural entrepreneurship as well as assisting women entrepreneurs regarding social networks and relationships. These involve the creation of networking opportunities for women entrepreneurs with one another and with other business enterprises or community leaders (Lang and Fink, 2019). Another aspect besides entrepreneurship that the fund endeavours to promote is rural entrepreneurship towards income-generating and economic empowerment among rural women for a sustainable livelihood.

This has involved the provision of financial support, in the form of grants and loans, to help in starting the woman's business and developing it. The fund recognizes the difficulties experienced by rural female entrepreneurs, which include balancing home care responsibilities with business activities. This fund ensures the women get supported and work flexibility, overcoming these difficulties (Rahman *et al.*, 2022). Further, the fund appreciates gender equality as an intrinsic component of entrepreneurship and seeks to establish mechanisms through which women entrepreneurs from rural areas access opportunities and support.

This includes advocating for policies and programmes both at the workplace and in the wider community that will push for gender equality to exist in senior positions (Tillmar *et al.*, 2022). Thereby, particular objectives of the Rural, Township, and Community Department Fund are relevant for setting a conducive environment for women to be entrepreneurs in the rural areas as an important vector of their economic development and contribute to the well-being of the overall community.

Table 1.2 Comparative Table across South African Provinces

	Province	TREP- Reach Funding	NIBUS – Support Outcomes	Rural Dev Fund – Sector Support	Key Impact Metrics	Challenges
1	Eastern Cape	Focus on rural SMEs; ~14,000 beneficiaries in 2020/21; R694 m allocated	Supported 8,000+ informal businesses since 2018	NEF support for agro-processing and eco-tourism	~14k SMEs reached (TREP), 8k (NIBUS)	Infrastructure gaps, low registration rates
2	Free State	Limited rollout; low uptake	Minimal mentorship; low support	Some rural town support via NEF	<1k SMEs TREP; few NIBUS engagements	Poor awareness, centralization
3	Gauteng	Strong township focus; major share of national beneficiaries	Major informal trader support; 5,000+ advisors	Limited due to urban focus	~24k TREP overall; Gauteng ~30–40%; NIBUS 8k	Overwhelmed by demand, admin delays
4	KZN	Good rural outreach; supported bakeries and spazas	Effective informal-trader upliftment	Substantial rural funding via NEF	3–4k TREP; 2–3k NIBUS beneficiaries	Political instability, logistical delays
5	Limpopo	Rural-centric; Agri-focused support	Moderate informal business growth	Strong support for farming and eco-tourism	~2k TREP; ~1k NIBUS	Access, capacity limits
6	Mpumalanga	Tourism/Agri SMEs supported via NEF	Underutilised; coaching still evolving	NEF eco-tourism focus	~2k TREP; ~1k NIBUS	Transport, market connectivity
7	North West	Mixed results; fewer grants allocated	Minimal informal sector support	Limited rural pilot projects	<1.5k TREP; few NIBUS	Poor coordination, corruption risk
8	Northern Cape	Small base; selected micro-businesses supported	Scaled business training for small populations	Targets micro-farming and Agri- initiatives	<1k TREP; several NIBUS	Distance, low human-capital
9	Western Cape	Township and rural SMEs included under national rollouts	Strong informal mentoring and support	Limited rural focus; more industrial support	~2–3k TREP; substantial NIBUS presence	Rural neglect; urban bias

Source: Self-generated by the researcher

Adapted from: Government of South Africa (2024), Business Tech Africa (2021), SME South Africa (2024)

2.3 THEORETICAL FRAMEWORK ON INNOVATIVENESS

This makes a theoretical framework very important in a research study because it provides a comprehensive structure that forms the basis of any study. It lays down as well the conceptual framework under which the research is brought about and guides the design, data collection, and analysis for any study. A theoretical framework is composed of basic concepts, constructs, variables, or hypotheses, almost always based on the existing theories, models, or frameworks pertaining to the subject matter being scrutinized. These elements are carefully selected in order to support the theory or theories being applied in explaining the research problem (Neuman, 2013). The theoretical framework acts as a roadmap for the study, essentially because it sums up the theoretical perspectives or explanations that justify the need for the research. It helps establish the relationship that exists between the research problem and existing bodies of knowledge by offering a theoretical perspective that justifies the need for study.

This approach helps to reveal the existing gaps in the knowledge and explain how the proposed research will contribute (Creswell, 2014). The theoretical framework forms a critical component of the process of designing research since it acts as a guiding factor to the objectives and the research questions that will be used within the study. It provides a basis for the selection of research methods and data collection techniques that are appropriate for the research problem but also in line with the theoretical perspective. The contribution of the theoretical framework is also critical in analysing the findings of the study, as they provide a lens through which one would be able to understand and interpret the data.

In summary, therefore, the theoretical framework is a backbone to a research study as it precisely presents the structure that the study will follow. It clearly mirrors the major concepts, constructs, variables, or hypotheses of the study and directly guides the design, collection, as well as analysis of the data for the study. The theoretical framework acts as a guide to the study by enabling this research to develop a theoretical orientation that will justify the need for the study and enable this study to establish the connection between the existing body of knowledge and the research problem (Luft, 2022).

2.3.1 Theories of Business Innovation

Business innovation theories reflect on different respected perspectives and frameworks, which allow understanding and explaining the process and factors affecting innovations within organizations. They give a great idea of how companies could create and implement innovative strategies in order to gain competitive power and achieve stable growth. Among the leading theories is the Innovator's Dilemma as discussed by Birnbaum *et al* in 2005. This theory generally points towards the problems that established firms face when faced with disruptive technologies, hence leading to their demise. This theory emphasizes the need to recognize and respond to disruptive innovations in order to ensure that one is not left behind in the market. Another very significant theory is an understanding of the business models as investigated by Teece in 2010. Based on this theory, it has become very critical for businesses to ensure that there is a lucid strategy on t commercializing all the technological innovations at their disposal.

This means that innovation alone is not sufficient to guarantee business success, but a well-defined business model is needed to bring the innovation to the market effectively and efficiently to be able to capture value from it. Based on Zhu *et al.*(2006)'s study, diffusion of innovation theory accounts for diverse concepts that influence the adoption and post-adoption stages of an innovation in an organization. This theory renders of importance the understanding of determinants of innovation diffusion and how technology, organization, and external environment shape the adoption and implementation of innovations. Another important concept in the field studied by Jin *et al.* in 2021 is business model innovation theory. They, according to their understanding, this theory helps in creating disruptive potentials, adding value to an existing industry as well with impacts on new business models. It emphasizes the importance of businesses always being innovative and revising their business model to be able to survive in dynamic markets. Besides, Velu and Jacob (2014) point out that the role of competition is to drive towards innovation in business models. This theory integrates effectuation theory as well as the Austrian school's view concerning competition being a discovery process. This means that entrepreneurs play the key role in designing innovative business models capable of an effective response to competitive pressures and creating a unique value proposition.

2.3.2 Theories of Innovativeness

Personal innovativeness propels the latter inclination and ability of an individual to accept and implement new ideas, changes, and technologies (Agarwal and Prasad, 1998). It is a personal characteristic that conditions the intention of a person towards accepting and utilizing innovation (Ha, 2023). Personal innovativeness is a predictor of entrepreneurial success since it enhances an individual's ability to create great value through innovation (Stauffer, 2016). It is also associated with innovative attitudes and behaviours, exhibiting the exhibition of personal innovation free of the constraints of system norms. Innovation theories focus on understanding the inclination and ability of the individual to adopt and implement new ideas, changes, and technologies. Innovativeness involves different contexts, for example, entrepreneurship, educational settings or organizations. It has its relation to the cognitive and affective dimension of one's thoughts and relates to behaviour, thoughts about newness, and diversions from customary behaviour history. It is a predictor of entrepreneurial performance and is considered as an important factor that affects leadership and innovation skills. Understanding and improving the potential of being personally innovative can guide personal and organizational growth and success (Koyuncuoglu, 2020). The personal innovativeness phenomenon is of extreme relevance in the domain of business information technology, wherein willingness and capability with respect to the individual people to adopt as well as utilise new technologies play a very crucial role (Agarwal and Prasad, 1998). Understanding the factors that influence personal innovativeness is crucial as this increasingly influences different kinds of adopters from practically all walks of life for various application areas like entrepreneurship, education, and organizational context. On the other hand, highlighting from an information technology domain, Agarwal and Prasad (1998) present a conceptual and operational definition of personal innovativeness. They indicate that personal innovativeness is quintessential to be viewed as a vital multidimensional construct, including cognitive, affective as well as behavioural dimensions. The cognitive, on the other hand, has a dimension that relates an individual's intensity to try in learning and understanding the innovations. Another aspect is affective which relates an individual's openness towards experiencing something new, his or her capability for positive emotional response to innovation. The behavioural dimension encompasses an individual's propensity to adopt and use new technologies.

Stauffer (2016) explores the relationship between personal innovativeness and entrepreneurial value creation. The study argues that personal innovativeness is a personal trait that is critical to entrepreneurial success enhancement. It accrues support for the Valuable Novelty Theory of

innovation, which provides that personal innovativeness forms one of the key drivers of entrepreneurial value creation. Koyuncuoglu (2020) taps the possible leadership and innovation capabilities of university students. The highlighted paper focuses on the role of personal innovativeness in terms of the innovative attitude as well as behaviours of a person. It stresses that due to developments in personal innovativeness, every individual has a possibility to think creatively, break some norms, and contribute to the process of bringing up innovations across many fields.

2.3.3 Transformative Learning Theory

Transformative learning is a theory proposed by Mezirow and Marsick in 1978. It comprises of a series of steps coordinated between awareness of necessity culminated by bringing about fundamental alteration in the beliefs themselves. Further, Nohl (2015) recommended that the transformation of the learning process must be made up of five steps that amounts to non-determining commencement, experiment and unguided inquiry concentrating on an issue, social test and mirroring, shifting relevancy, and lastly reinterpreting individual biography. Kitchenham (2008) classified these processes of 10 steps into four given by Mezirow and Marsick (1978) which are: disorienting dilemma, critical reflection, rational discourse, and action. The illustration is below in Figure 2.1.

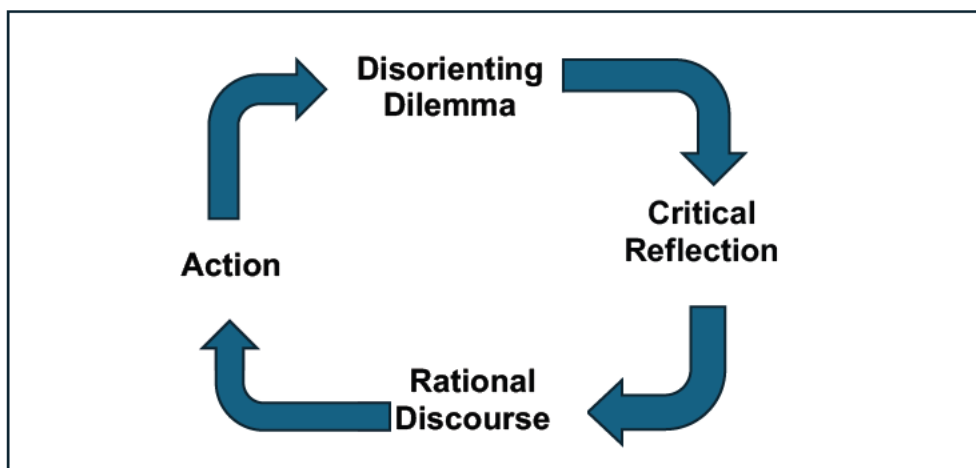


Figure 2. 1 Transformative Learning Cycle

Source: Nyamunda (2018:136)

As a result, Figure 2.1 offers the conclusion that transformative learning is a cautious and never-ending cycle where full transformation is never achieved (Nyamunda, 2018). This is a change that particularly needs to be affected in the context of the Fourth Industrial Revolution hallmarked by volatility, uncertainty, complexity, and ambiguity (VUCA) (Kakouris, 2015).

Entrepreneurs may encounter upheaval of the sudden and unexpected kind that causes disorientation due to technology (Kakouris, 2015), or slow change that causes it as proposed by Nohl (2015). Critical reflection in transformative learning raises questions over assumptions, beliefs and habits of mind (Mezirow, 1997).

2.4 CONCEPTUALISING INNOVATIVENESS

Innovation is regarded as a multi-dimensional concept that includes the adoption, generation, and implementation of fresh ideas, processes, products, or services (Baregheh *et al.*, 2009). It encompasses the creation of fresh combinations out of known ideas and resources often through new linkages of social connections among individuals (Obstfeld, 2005). Innovation may take the form of organizational innovation, radical innovation, and product, process or managerial innovation (Bodlaj and Cater, 2019). The study indicated that the enormous contribution towards innovativeness was tantrummed on formal enterprises thus sidelining the informal segment of the economy in the past. Innovations of rural woman entrepreneurs are incremental as they use Indigenous knowledge and skills only learned through experimentation or communal information networks whereby products or services create value which does not have to have economic value but social and welfare value that contributes to the enhancement of one's life while being stifled by regulatory obligations limiting their chances of success (Obsfield, 2005). In conceptualizing innovation, it is important that there be an expansion of the theoretical dimension in innovativeness by exploring into the various types of innovations that are — business and personal innovativeness.

2.4.1 Business Innovativeness

In not so many words, entrepreneurship is a journey of commitment, resilience, and agility. Entrepreneurs are required in not so many words to be innovative to ensure continuity and success of business. Innovativeness remains one pivotal trait of an entrepreneur in that how to do business should always remain a focus. This can only be possible by largely experimenting and being creative through introduction of new products and services congruent to the target market involving technology use in R & D to remain competitive advantage (Huang *et al.*, 2022). Innovativeness is said to further contribute to enhanced quality of goods and services resultant in improved operational efficiency leading into profitability, business sustainability provided the necessary resources at disposal are enough and enhanced brand awareness (Staniewski, Nowacki and Awruk, 2016). While it is recognized that entrepreneurs sometimes are subject to resource limitations great in terms of capacity or skills, most times management structures and

inability to identify opportunities leveraging on new technology as well as employing risk mitigating strategies adversely impact on innovativeness (de Oliveira Sousa, da Silva, da Veiga, and Zanini, 2020).

2.4.2 Women Innovativeness

Personal innovativeness is one of the significant personal characteristics which can specifically impact on one's acceptance of change and his behaviour in the context of new ideas, technologies or approaches being adopted in different aspects of life. It represents the degree to which an individual is willing or ready to venture, discover or experiment ways with new ideas, tools or solutions. High levels of personal innovativeness are tantamount to being less resistant to change, risk-taking and more inclined to actively seek out opportunities for growth and improvement. People of such kind are more adjustable, flexible in thinking and an early adopter of new technologies or practices. Personal innovativeness is directly related to change attitude. More innovative people are generally optimistic in the face of change, where they view change as an opportunity for them to realize personal and professional development rather than chaos or threat.

They are willing to question the status quo, existing ways, and find new opportunities. In addition to this, personal innovativeness is linked with entrepreneurial intention, creative thinking, as well as problem-solving skills. Innovation-minded people are often proactive in spotting and grasping opportunities and even finding creative solutions for obstacles. They tend to think out of the box, adapt different strategies, and remain persistent with an enthusiasm towards improvement. Successful entrepreneurs possess high levels of personal innovativeness, amongst others. They identify emerging trends, recognize market gaps and use their innovativeness to come up with new products, services or ways of doing business. Similarly, from a professional point of view, such people who have an open attitude to novel ideas and technologies will more likely assist to adapt to the changed work environments, gain new skills, and move up the career ladder. Personal innovativeness basically tends to reflect some intrinsic characteristics of an individual and his or her disposition towards change. It influences their acceptance of newness, their ability to embrace innovation, and their propensity to take risks. Being highly creative can contribute to success in personal and professional pursuits as it encourages an entrepreneurial spirit, ideas for creating new value, creative thinking, and solution-finding abilities (Simarmata and Hia, 2020). Being highly innovative can

help develop these personal and professional skills if it contributes to being successful. It can thus be concluded with both hands on the saddle that both corporate and personal innovativeness are acritical for business sustenance. This is evidenced in research conducted by Marcati, Guido, and Peluso (2008) who stated that general innovativeness and specific innovativeness permeates throughout the crevices of each business establishment.

2.5 DIMENSIONS OF INNOVATIVENESS

2.5.1 Research and Development Abilities as a Factor Influencing Innovativeness

R&D is a systematic activity that combines both basic research and applied aspects of investigation in improving new knowledge, technologies, products, or processes. It includes scientific research, technological innovation, and product development. Essentially the R&D activities are needed to be performed in order to drive innovative competitiveness in every business particularly for women entrepreneurs in rural areas (Ghouse *et al.*, 2017). R&D influences the innovation among women entrepreneurs in rural areas that enable them to generate new ideas, products, and services according to the specific needs and problems of local communities (Ghouse *et al.*, 2021). Through R&D and by identifying innovation opportunities and accessing new market domains that can enhance the competitiveness, women entrepreneurs will be able to improve their business (Tillmar *et al.*, 2022).

For instance, in Vietnam's coffee industry, R&D could enable women entrepreneurs to develop new products out of coffee and improve their process of production, thus creating diversity from those units within the same sector (Nguyen *et al.*, 2021). Besides promotion of business improvements, R&D also promotes the suitability and sustainability of rural-yielding locations for businesses. By adapting to changing market conditions, technological advancements, and consumer preferences, women entrepreneurs can stay ahead of the competition, improve productivity, and create value for their customers.

Further, R&D can contribute to such sustainable practices and solutions that would mitigate the environmental as well as social challenges existing in rural areas (Martini *et al.*, 2020). Conversely, women entrepreneurs may possibly encounter various access and absorptive obstacles to what could be contributed by R&D to rural areas. Barriers may include the lack of resources, technical expertise, and infrastructures to conduct R&D (Ghouse *et al.*, 2021). Additionally, cultural and societal norms might discourage women from engaging in R&D or limit

their access to networks and other collaborations. Therefore, the women entrepreneurs in the rural area should be provided with relevant support and resources to enable their participation efficiently in R&D activities (Sofer and Saada, 2016).

Moreover, an essential driver influencing the innovativeness of women entrepreneurs in the rural area is the variable of R&D. It makes it possible to generate new knowledge, technologies, and products with the use of local problems and opportunities. R&D can increase women's economic viability, competitiveness, and sustainability regarding their business within rural locations. However, resource constraint, cultural norms might prompt the non-engagement of women in R&D. Therefore, the empowerment of women entrepreneurs in the rural areas so that they can effectively engage in R&D should be adequately supported and resourced (Nguyen *et al.*, 2021). Innovation is one of the leading driving factors for entrepreneurship in women, majorly in R&D. According to previous studies on innovation and women's entrepreneurship, it has found to be a vitally essential aspect to be plundering the success buttons of entrepreneurial activities.

A study by Alves *et al.* (2017) takes an observation towards competitiveness of women entrepreneurs according to internationalization and innovation. The findings of the study revealed that adoption of innovation on part of women entrepreneurs is likely to gain success in the markets at the international level as well. The research also brought out that innovation plays a major role in helping women entrepreneurs to take their business to the global level. Tim and Joseph (2020) research linked gender and firm innovativeness. The findings also indicated that there was positive relationship between social capital and entrepreneurial competencies on one hand with the enterprise innovation of women-controlled firms on the other hand. This indicates that women entrepreneurs with strong social network relations along with entrepreneurial skills will be more likely towards undertaking innovative practices that would lead them towards better innovation outcomes in women business firms. On the other hand, in another study conducted by Gaies *et al.* (2023), it has been identified that there was a need to explore the effects of women entrepreneurship at a country level on innovation.

The findings showed that the negative relationship of R&D investment is reduced towards higher education, and also women's self-employment. This would mean more educated women entrepreneurs invest in carrying out R&D among the women, which definitely increase the chances to be able to improve their business innovative opportunities. The study suggests that

women entrepreneurs with access to education are better placed to invest in innovative activities that eventually led to better business outcomes. In addition, Maalaoui and Gaies (2020) reported evidence that productivity, innovation, R&D and entrepreneurship for women entrepreneurs may be rather indirectly related. However, the study also points out that women entrepreneurs still contribute to innovation in their enterprises though less driven by profit, competition as well as market reach. This underscores the need to understand the specific motives and drivers to innovation in the businesses that women entrepreneurs have. Besides, Octavia (2021) examined how innovation capability mediated marketing performance among women entrepreneurs. Findings from the study reveal that women entrepreneurship has a significant effect on marketing performance directly and indirectly via innovation capability.

Innovation was found to have an effect that is significantly positive on the overall performance of businesses owned by women, which indicates how much it is a top driving element for success among men entrepreneurs. Though, many small businesses and medium-sized enterprises (SMEs) often have limited capability to divert adequate resources into carrying out R&D activities that are essential in spurring of innovation within the businesses. The reason is because such businesses face unrestrained financial and human resource constraints. However, there are several affordable alternatives that SMEs can venture into to overcome the same. Collaboration of SMEs with learning institution is one of such alternatives that will result in new products and services and improve existing ones as well. The latter, in its turn, may contribute to increase competitiveness of SMEs in the industry and may lead to economic growth (Kankisingi, 2019).

2.5.2 Creativity as a Factor Influencing Innovativeness

Creativity is the ability to conceive new, fresh and unique ideas, solutions or approaches. It implies thinking outside the box, associating two unrelated things and questioning accepted assumptions about issues. In relation to women entrepreneurs in the rural areas, creativity affects both the innovative power and the extent of success that they achieve. Creativity influences innovativeness in women entrepreneurs living in rural areas for some reasons. Set conditions that allow creativity to flourish are mostly restricting in nature, more or less the opposite of what a rural setting provides, as observed in most cases compared to an urban set up. This way, creative thinking empowers women entrepreneurs to come up with innovative ways in which they should use to solve the problems and add value for their businesses

(Korsgaard *et al.*, 2015). In an innovative way of thinking, rural women entrepreneurs can identify the lacking which have not so far been fulfilled in their local communities, emerging trends, and gaps within the market. This will lead to inventing creative products, services or business models that can serve the demands of customers who live in rural areas (Ghouse *et al.*, 2017).

Besides, creativity improves the flexibility and resilience of women entrepreneurs. In practically all rural setting circumstances, there are usually evolving technological changes, consumer tastes, as well as shifts in market demands. Women entrepreneurs can respond to these dynamics by innovating new business frontiers through creative thinking, hence always being ahead of others in terms of competitiveness (Noman *et al.*, 2013). Creativity also plays an important role in individual entrepreneurial and business growth. Creativity allows women entrepreneurs to create differentiation from competitors, generate unique value propositions and a unique brand identity. Creative marketing strategies, product design and customer experiences can attract customers to prefer women entrepreneurs (Chowdhury *et al.*, 2013). Additionally, creativity is deeply analogous to innovation which is fundamental in the long-term sustainability and growth of businesses. A culture of creativity among rural area women entrepreneurs will enable them to continually come up with new ideas, improve processes and develop innovative products or services. This way they can remain relevant, be responsive to dynamic customer requirements and remain competitive in the market (Setini *et al.*, 2020).

Creativity becomes one of the important factors that affect innovativeness among women entrepreneurs in rural areas. Creative women entrepreneurs can overcome better all sorts of challenges, identify opportunities, adapt changes, differentiate business and innovation fostering. Nurturing creativity will guarantee a positive contribution to women entrepreneurs for development towards economic growth, employment opportunities, and development of the rural community (McGranahan *et al.*, 2010). Creativity and innovativeness are some of the major influences that propel women towards entrepreneurship. Other studies have pointed to the factor of innovativeness with regard to creativity within the venture of entrepreneurship, and they show that the two are highly related. Fillis and Rentschler (2010) opined that creativity is a crucial aspect when it comes to successful practicing of entrepreneurship. They argue that creativity enables individuals to generate creative ideas, to be able to identify better opportunities where other people may not see them and explore new ways of problem solving as a way of boosting the success of entrepreneurship. This therefore brings out the significance

of creativity when it comes to encouraging innovativeness of the female entrepreneurs. Juliana *et al.* (2021) researched creativity and innovation in the process of developing entrepreneurship in Nigeria. The evaluation offered that in the context of this category, a focus on creativity and innovation enhances future growth in these scopes. Women entrepreneurs embracing creativity are likely to foster and enhance their innovative abilities thereby leading to the development of successful ventures. The research also uncovers the cultural and societal bottlenecks of Nigeria that tether women from innovating and being creative. Eggers *et al.* (2017) studied the role of critical thinking for applying creativity in problem solving during simulation of starting up a company scenario. From the research, it was identified that critical thinking promoted creativity as application of new concepts to develop a novel idea was manifested from newly produced product designs. This means that women entrepreneurs using critical thinking and problem-solving are likely to portray high levels of creativity in their entrepreneurship activities.

In the case of SMEs, innovation is equally important as adaptation to the dynamic business environment. This requires a strong monitoring and evaluation system to determine the performance of creativity and innovation periodically in these SMEs. In addition, those government departments who are responsible for SME development as well as innovation and technology must cooperate more closely to offer SMEs genuine support towards their innovative initiatives. This involves the formulation of policies that address the unique characteristics and structure of SME to aid them in coping with challenges as well as taking advantage of the available opportunities (Kankisingi, 2019).

2.5.3 Business Culture as a Factor Influencing Innovativeness

Business culture can be defined as a dynamic and multi-faceted notion of compilation shared ideas, values, norms, principles, and practices that underpinned individual behaviours, and interconnections in an organization (Jamali, 2009). It covers their attitudes towards risk-taking, innovation and collaboration within the business as well as the business's decision-making processes (Johnson *et al.*, 2006). In this regard of the women entrepreneurship in rural areas, the business culture has a great influencing impact on the innovative potential.

The problems and opportunities to women entrepreneurs in rural areas are completely different (Ghouse *et al.*, 2021). They are usually limited by insufficient access to resources, less education and training, cultural norms and gender stereotypes, and inadequacy of network opportunities. However, despite such setbacks, they are able to contribute of much value in

terms of socio-economic development and viability of the rural areas through the business enterprises that they undertake (Tallmar *et al.*, 2022). Nevertheless, the realization of this potential can be made possible only by a supportive business culture within the rural areas. A networked business culture will allow women entrepreneurs to gain access to important resources and make valuable and necessary contacts to build innovative businesses. This creates an environment that enables them to be risk-takers, creative as well as collaborate, breakthrough in the success of their businesses (Ghouse *et al.*, 2021). For instance, the rural women entrepreneur Oman study found the achievement of business opportunities and their contribution to the regional socio-economic development happens when those women entrepreneurs were supported and sustained by overcoming associated problems.

By similarity, in Israel, the non-farm women entrepreneurs also substantially contribute to rejuvenate rural places through building networks and creating social capital inside rural communities (sofer and Saada, 2016). On another count, a restrictive business culture stifles innovativeness to women entrepreneurs. Gender stereotyping and segregation of business lines into men's and women's work tends more to the dominant problems for women entrepreneurs in rural areas. Such cultural norms limit women resource and market access, networks as well as opportunities for innovation. Besides, limited awareness of innovations in new technologies and techniques in addition to information access on innovations limits growth in small-scale business in rural areas (Imdad, 2022).

For this reason, it is very much important to put in place a business culture that will facilitate their needs and aspirations to foster innovativeness of the women entrepreneurs in the rural areas. This could be facilitated through targeted policies and interventions that could give them the required resources, knowledge, skills, education, training as well as opportunities for networking to in turn enable them to overcome the constraints they have been facing. In this respect, rural communities can leverage their potential contribution in boosting economic growth and development by developing a supportive business culture of women entrepreneurs (Tillmar *et al.*, 2022). Innovativeness positively contributes to women entrepreneurship especially in how women entrepreneurs shape the business culture. An enabling business environment remains central in offering the required support for improved female high-growth entrepreneurship and in this respect, improvements within such an environment can trigger innovativeness and entrepreneurial activities among women entrepreneurs. That is, this entails factors such as access to finance, legal and regulatory frameworks, support services (Klapper

and Parker, 2010). Innovative social entrepreneurship in business processes can also contribute to changing the prevalent order in social norms and cultural beliefs which inhibit their agency. Innovative techniques and business models can ease women entrepreneurs in reshaping the current business culture and embed inclusivity and diversity (Haugh and Talwar, 2014). Various non-government organizations (NGOs) in women have been currently playing significant roles in supporting and promoting women entrepreneurial causes through providing resources, training programmes, mentoring, networking opportunities that help them to boost innovation and entrepreneurial spirit among the concerned population.

These organizations play the role of developing a conducive ecosystem that will motivate women while performing innovative entrepreneurial activities (Lenka and Agarwal, 2017). Strategic planning as a part of business culture, thus lies in the analysis of market trends, identification of its own strengths and weaknesses, development of a roadmap that shows how to achieve the desired outcomes. Strategic planning also includes tracking of progress, making necessary adjustments and improving continuously on the strategy. By adopting this strategic planning as business culture, SME will be able to make decision on informed grounds and allocate resource more effectively with increased chance for success. It also helps them to keep the focus of attaining goals, staying ahead of the curve and developing innovative culture driving revenues and profitability. Building and fostering a strategic planning culture becomes of essence for SMEs to realize long-term innovation objectives, outflank competitors, and ensure sustainable growth in current dynamic business environment (Kankisingi, 2019:164).

Further, a market orientation culture, in combination with innovation, market knowledge and social capital, would positively thrive women's entrepreneurial efforts. Companies that have a culture of innovation being promoted as well as innovation strategies are used are probably deploying the new products and services leading towards improved business performance. This innovative culture can bring a more conducive environment for the development and sustainability of women entrepreneurs within the overall business culture (Cliffon and Jaafar, 2023). Entrepreneurship is inevitable for competitive advantage toward entrepreneurship. In a rapidly changing dynamic business environment, the innovative entrepreneurial orientation and actions of leaders create an impact on the overall culture of organizations. Women entrepreneurs having entrepreneurial innovative traits can create their organization's culture by motivating others to become innovative (Ha *et al.*, 2021).

2.5.4 Information Sharing as a Factor Influencing Innovativeness

Sharing of information is defined as the exchange and dissemination of knowledge, experience, and ideas among individuals or groups. Sharing of information, expertise, best practices, and lessons learned contribute towards innovation and succeeding in women entrepreneurs residing in rural areas. Women entrepreneurs who dwell and run their ventures in the rural sector are often disadvantaged regarding holding formal networks, having access to resources, as well as information channels. Through the practice of sharing information, women entrepreneurs can mitigate these challenges and be at a point of connecting with some form of relevant knowledge and some useful resources (Ghouse *et al.*, 2017). Sharing information helps them to learn from the experiences of others, learn new skills, and be updated on the trends and best practices in the industry (Setini *et al.*, 2020).

Information sharing also fosters collaboration and networking of women entrepreneurs. Female entrepreneurs, via shared information, can identify partners who would work with them on a product or service idea they have conceptualized. Collaboration encompasses ideas exchange, solving problems together as well as finding new opportunities (Setini *et al.*, 2020). Additionally, sharing information results in local knowledge and resources of the women entrepreneurs. Local attributes that exist within the rural areas are traditional practices, natural resources, or cultural heritage (Setini *et al.*, 2020).

The sharing of information among the women entrepreneurs for them to come up with their innovative products, services, or business model's drives them to key local resources for this to happen. In addition, this sharing of information makes the process of learning and improvement continuous. Women entrepreneurs learn from success stories, failures faced, experiences, and business scenarios shared by one another, and these somehow prevent them from making mistakes in their businesses (Driga *et al.*, 2008). This whole process of learning polishes up ideas, strategies, and approaches, thus making women entrepreneurs more innovative. Further, sharing of information increases the visibility and credibility of the rural women entrepreneur in their undertakings.

On sharing of the knowledge and skills vested one can be recognized an authority in her field of interest or expertise. This can bring attention, build trust and open up new opportunities in the form of collaborations, partnerships, market expansion (Ghouse *et al.*, 2017). Information sharing is a determinant to innovativeness among women entrepreneurs within the rural environment. This enables them to deal with isolation, acquire access to necessary information and resources, establish partnerships and cooperation, create mobilization of the local assets, ignite learning, and gain visibility.

Women entrepreneurs by means of information-sharing assist innovative practices in rural areas for positive economic and community development (Driga *et al.*, 2008). In the issue of women entrepreneurship, innovativeness is one of the factors influencing their ability to share critical information. Digital technologies have revolutionized the way access to information takes place since they got democratized basing on the fact that it became easier and cost-effective for women entrepreneurs to acquire them. Accordingly, this has allowed the women entrepreneurs to use these technologies in gaining a competitive advantage (Pergelova, *et al.*, 2018). Additionally, information and communication technologies' progress has always been able to enable women entrepreneurs to take advantage of progressive economic activities as well as business openings (Briel *et al.*, 2021). It is also very necessary to examine the normative frames as well as structural factors in the understanding of women innovative activities. These frames and factors have a colossal effect, on the way potential women entrepreneurs frame their environment, their abilities, and context of business, for a setting to influence risk-taking and willingness to take it in the innovative domain.

For that matter, knowledge of such factors can enable one to develop an enabling environment that will support women entrepreneurship (Pergelova *et al.*, 2018). More so, entrepreneurial orientation is significant on women's entrepreneurship since it develops them with a mindset in innovation and taking risks. This, in turn, positively impacts the innovation capability which is so vital for the performance that any entrepreneurial venture may have (Makhloufi *et al.*, 2021). Mediation of absorptive capability and organizational learning capabilities eases the integration processes of both the external knowledge and internal learning processes hence leading to a positive effect of entrepreneurial orientation. Such capabilities are essential in enabling women entrepreneurs to innovate and orchestrate accumulated knowledge into firms, thereby leading to sustainable entrepreneurship (Tshiaba *et al.*, 2021). Innovation is one of the key elements of women entrepreneurship permitting to exploit digital technologies, consider normative frames

and structural factors, stimulate entrepreneurial orientation, and knowledge integration and sharing. All these factors collectively contribute to innovative and sustainable business practices among the women entrepreneurs which make them as an essential driving force for economic growth and development (Tshiaba *et al.*, 2021).

2.5.5 Wilson's 1981 Model of Information Behaviour (Information Sharing)

The model focuses on the information processes and definition of terms of user behaviour to clarify how information may be transferred, retained, and later exchange with others. The model avails three views of seeking information; the user/seeker context, the engaged system (either manual or machine), and the information sources. Based on this model, it is posited that an information user seeks more knowledge to fill the gap theory of his present situation in his existing knowledge when using an information resource. In Wilson's model, it was proposed that for the need to be satisfied, the user demands information sources formal and informal. It was further explained that the demands for information result in success or failure in retrieving appropriate information, which leads to successful retrieval results in user satisfaction or dissatisfaction.

This leads to the fact that the person who seeks information might also pass over the information perceived as users to other persons and part of the information seeking behaviour might involve other people through exchange of information. The approach to the information behaviour model by Wilson 1981 is pertinent to this study since it provides different variables that mirror the research questions that are being sought. The model helps investigate the different approaches of which the respondents employ about accessing information.

The model is also considered the impartial one as it has no role to play in the influence on respondents in expressing their information behaviour. This model further emphasizes the areas where it is required to focus, namely information use and informal information transfer because there prevails supposed more research within information science.

The model moderates the challenges that rural women face in sourcing information for their participation in SMEs (Wilson, 1999). Shared leadership is crucial in platform enterprises as it facilitates the integration of entrepreneurship and knowledge. This ensures that entrepreneurial ideas and expertise come together effectively, creating a knowledge-sharing climate that boosts sustainable innovation capabilities within these enterprises. By fostering knowledge sharing, a

platform can cultivate an environment that encourages innovation, keeping the business competitive and responsive to market demands.

Contemporary networking studies highlight the importance of understanding the interplay between structure and dynamics. The Wilson-Cowan model serves as a valuable analytical tool for systematically exploring these interactions. With applications ranging from neural to social networks, Wilson's model continues to contribute to discussions about the interconnectedness of individual actions that lead to emergent behaviors at the community level (Stewart, 2020; Villa *et al.*, 2020).

2.6. INFLUENCE OF DEVELOPMENT PROGRAMMES ON WOMEN ENTREPRENEURS IN RURAL AREAS

The report from the Mastercard Index of Women Entrepreneurs Index (MIWE), in 2020, noted the great strides created by South Africa on creating an accommodating environment for women entrepreneurs. The country has improved nine positions up from the previous year to rank globally 23rd and position 1 in Africa on the 2020 Index with a score of 7.1 percent improvement from the results of last year. MIWE is an overall measure of how supportive the entrepreneurial conditions are either as enablers or constraints to women's business ownership. This progress indicates steps that South Africa takes towards gender parity in the business sector. However, despite such strides, still there is a huge funding gap that startups and micro business continue to face especially those owned, managed by women within the formal business market.

The 'SA SMME Access to Finance Report' as written by Finfind further underlines the disturbing stat. Small Enterprise Development Agency (SEDA) reports that a very sizeable 72% of micro-enterprises and 40% of small enterprises are owned by women. Therefore, we must correct that and ensure all entrepreneurs have equal chances of experiencing success in business, regardless of their gender. This entails creating a comfortable atmosphere for the growth and development of women-owned businesses, like mentorship and training, as well as easy access to finances. By doing so, we can help to foster a more vibrant and inclusive business sector in South Africa.

2.7. CONCEPTUAL FRAMEWORK FOR THE STUDY

A conceptual framework is a set of concepts, ideas, and principles that provide a structure for understanding and organizing complex phenomena or issues (Mensah *et al.*, 2020). It is a rational or theoretical structure that helps to clarify relationships between different elements, identify patterns and connections, and guide the analysis and solution of problems. Figure 2.2 illustrates the framework for this study.

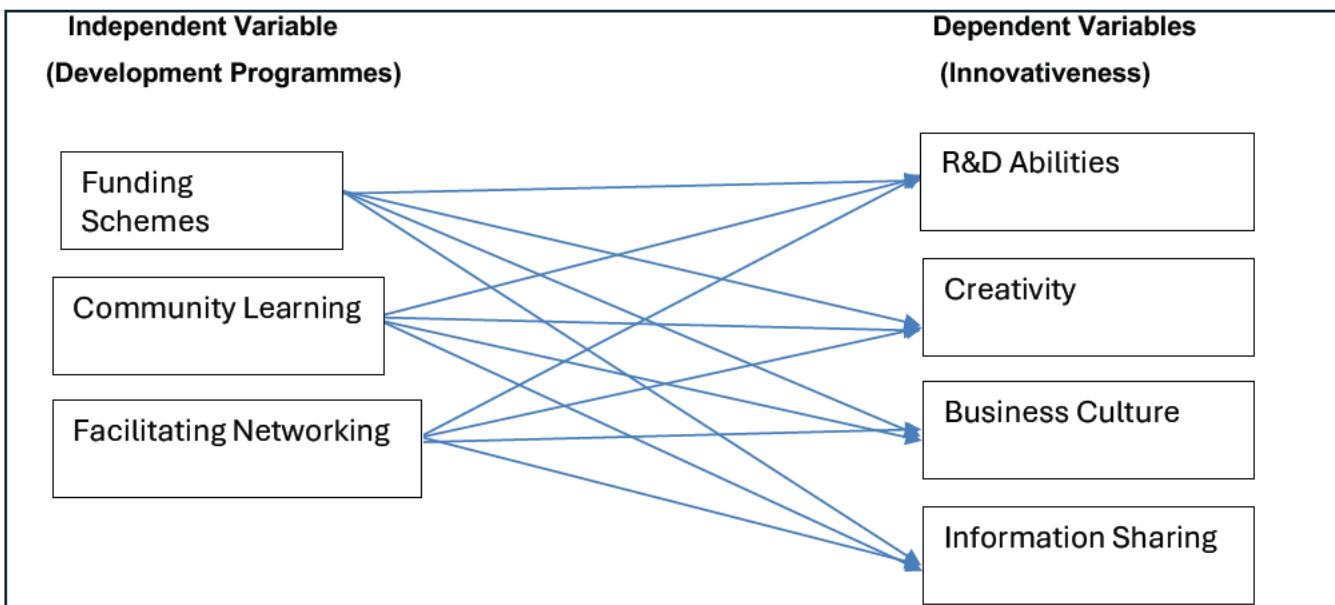


Figure 2.2 Conceptual framework of the study

Source: Self-generated by the researcher

Figure 2.2 displays the link between independent variables and dependent variables. These variables are discussed in the sections below.

2.8 INNOVATIVENESS OF WOMEN ENTREPRENEURS IN THE RURAL AREAS OF DURBAN

Thus, the involvement of women with economic development has been recognized as necessary towards entrepreneurship. Entrepreneurship as the central force for change toward economic change needs more involvement from women towards its operations. Factors related with the environment have been identified with the tendency of being influential on entrepreneurial development. Although this is concurred by Venter (2022), where it was further alluded that there still remain social and gender equality structural hurdles that need to be attended to for them to effectively progress. Continued creation of favourable social, political

and financial knowledge and environment to allow women's talents to flourish is of great significance towards future economic growth (MIWE, 2021:40).

Makhaya (2017) identifies a variant view of the obstructions that face women entrepreneurs. Higher levels of domestic responsibility; lower levels of education (most notably in the developing world); a lack of female role models within the business sector than males do within the business sector; less business-orient networks within their locale; lacking capital and assets; lesser society status; and culturally induced lack of assertion and adequate confidence that they can succeed running a business. This study aims at investigating to what extent by the government programmes help in capacitating women entrepreneurs regarding their innovativeness.

2.8.1 Government Business Funding Schemes on Innovativeness Among Rural Women Entrepreneurs

The increasingly important role that women entrepreneurship has to play in the rural areas of South Africa has well been recognized by the members as several government business development programmes and funding schemes have been running to facilitate their growth and success. In South Africa, the Women Entrepreneurship Program (WEP) itself based on the study conducted by Botha *et al.* (2013) showed that this program was highly effective as a training program for potential or start-up and established women entrepreneurs. However, despite the success of these programmes, there are still several challenges that need to be addressed. Of those major challenges is a demand for a ring-fenced fund that deals explicitly with women entrepreneurs operating from rural areas to support their entrepreneurial operations as evidenced by another study done in Gauteng Province of South Africa by Chinomona and Maziriri (2015). This shows how much importance must be given for the financial support in uplifting women entrepreneurs in rural areas.

The COVID-19 pandemic and its economic consequences show the dire need of support for women entrepreneurs. It is therefore a requirement that the African governments, including the South African government, come up with appropriate legislative frameworks, funding models and business support services, which will enhance access to finance for women entrepreneurs to explore national and global value chain opportunities. This underscores the imperative that government programmes and support mechanisms must be flexible enough to respond to the dynamic changing needs and challenges being faced by women entrepreneurs (Anwana and

Aroba, 2022). More importantly, however, consideration needs to be given to the unique challenges of women of rural entrepreneurship. Thus, a systematic literature review that identified some of the major studies on rural women entrepreneurship by Aggarwal and Johal (2021) has effectively underscored a critical role of support from government and training programmes in the promotion of women entrepreneurship.

Some proposals include human capital development programmes that are customized in such a way to address this skills gap among women entrepreneurs. The findings thus point out the need to tailor support and training programmes that are attuned towards addressing the unique needs and challenges of women entrepreneurs in rural areas (Mamabolo and Lekoko, 2021). The experience of providing gender and entrepreneurship training to female rural entrepreneurs in Uganda came up with various challenges. In general, these challenges include lack of access to credit, gender discrimination, bad infrastructure, eminent information disparities and low knowledge base level, adverse cultural attitudes towards women as well as the absence of supporting mechanisms for economic and enterprise development (Lourenço *et al.*, 2014). Failure of South African government's business development programmes and funding schemes towards promoting rural women entrepreneurs within the set objectives possibly could be attributed to several reasons. It is often cited that by women entrepreneurs, the report of having low business and entrepreneurial skills is often a barrier for them to be successful (Mersha and Sriram, 2018).

In addition, women entrepreneurs in the rural areas face a number of barriers such as little access to credits, gender inequality, bad infrastructure, lack of knowledge and education, negative attitudes towards women entrepreneurship as well as a lack of initiatives in facilitating women efforts in economic and business success. These challenges could be such a big impediment to the growth and development of women entrepreneurs in rural areas (Lourenço *et al.*, 2014). Also, desired outcomes of state support in South Africa may not materialize because of insufficient business planning, lack of appropriate training, poor linkages to the market and political over economic considerations. This points to a fact that government programmes as well as funding schemes may be ineffective in addressing the needs of women entrepreneurs operating within rural settings (Wessels and Nel, 2016). Further, the added challenges that face women entrepreneurs of rural places are conservative social norms, time constraint, and lack of access to markets, desire for business networks, and lack of funding

(Baral *et al.*, 2023). Therefore, all these issues build a bottleneck on the way toward success and sustainability in business.

Taken in the context of broader understanding of entrepreneurship as related to South Africa, cognitive drivers towards identification and development of opportunities find prominent place in the realm of entrepreneurship well as for the women entrepreneurs (Swartz *et al.*, 2022).

2.8.2 Business Development Programmes and Community Learning

Community learning entails the lively processes of gaining knowledge, skills, and understanding through an engaged process of individual involvement in and within a community. This naturally and essentially entails collective learning experiences where people come together to learn from each other and to share experiences in order that they are able to collectively handle either opportunities or challenges. Community learning can be in the form of learning circles, study groups, workshops or even through online forums. In light of this, community learning comes with quite a number of benefits at both the individual and community levels. At the community level, it promotes social cohesion by fostering contacts and relationships among members of the community and increasing their unity. It instils a sense of belonging and common intent and hence promotes an increased engagement and participation amongst the community members. The more engaged and more participating community promotes a more connected and engaged community.

Besides, community learning can help enhance the feeling of pride and identity concern to the community, which in turn states that the community is more vibrant and developed (Zhao and Kuh, 2004). It enhances new knowledge and skills relevant in personal development and expertise development. This type of learning provides a continuous opportunity for lifelong learning and consistent growth where the individual can cope up in adjusting to different circumstances and to reach out to their goals. Community learning may offer to people abilities and the knowledges needed for a launch on new careers, for opening businesses or for accessing other high education possibilities. This means that this kind of learning still continues to be very much relevant in the current world dynamic where individuals have to be up-to-the-minute on new trends and development (Ashar *et al.*, 2021). Additionally, community learning encourages active involvement and interaction, thus making the learners acquire the required problem-solving, critical thinking as well as communication pertinent skills. It positively influences a learner-centred approach where the individuals take the ownership of their learning and contribute to the collective knowledge and understanding of the community. This type of

learning enables people to be good problem solvers and critical thinkers, skills required today in the current world. Further, community learning enables persons to have excellent communication skills which are paramount for professional and personal perfection (Smith and Bath, 2006). Community learning is in a position to respond to particular needs and problems that are exclusive to a local community. It is likely to be more bespoke to the context and interests of the local community, resulting in unique learning experiences that respond to area-based issues while fostering sustainable development. For example, community learning can be used to address issues such as poverty, unemployment, and social inequality. Of significance in this type of learning is the possibility for generating solutions to local community challenges within specific contexts (Chika-James *et al.*, 2022).

In addition, community learning nurtures a culture of sharing and reciprocating. It encourages the contribution of knowledge and expertise to benefit other individuals, thus creating a cycle of learning and mutual support within the community. This type of learning establishes a culture of collaboration and sharing which are very important aspect in the growing and development the individuals and communities. Moreover, community learning can help leaders enhance their leadership skills because the person has to take some roles that entail mentorship and support of others (Karasik, 2019). Starting up a new business in such a competitive market can be really challenging if one lacks the necessary skill sets. As such, the need is for comprehensive training programmes that take care of both the general business skills as well as the skill-sets pertinent to the sector in order to empower the entrepreneurs. The government should allocate enough funding and support in programmes that ensure entrepreneurs are well equipped with the requisites that they need in today's world of businesses (Singh *et al.*, 2022).

In other words, community learning is indeed a powerful tool towards individual as well as on community development. It promotes collaboration, knowledge sharing, and active involvement, and fosters not only personal growth of individuals but also impacts their development as well as the overall welfare of community and society. For it is only via this way that individuals can learn the skills and knowledge that they need to succeed, while communities can also build solutions that are applicable to their unique needs and context (Zhao and Kuh, 2004). Fombad and Jiyane (2016) added that the commitment of the South African government to the introduction of community-based learning for female entrepreneurs in rural areas is supported by its strategies regarding business development. The high level of commitment that the government takes on empowerment of rural women and the application of

radios in vice versa to ensure fast channel exchanging of information clearly indicates towards championed position for supporting learning and development of women entrepreneurs located in the rural areas. Further, the significance of government support, access to finance, and education in underpinning the success of rural enterprises lends weight to this argument that the business development programmes of government may encompass aspects of the milieu that foster collective learning in the case of women entrepreneurs (Lekhanya and Mason, 2014).

This is because the empowerment of rural women forms part and parcel of most business development programmes put in place by the government. To date, one of the ways that this has been achieved is through use of community radios to disseminate information pertaining to the empowerment of women entrepreneurs living in the rural areas. In this case, it will be an effective approach of promoting learning within the community since the government can reach out to many and offer useful information on various issues that pertains women entrepreneurs. Additionally, the government support, finance access, and training are indispensable in facilitating success of rural enterprises. These are critically influential factors for business growth and development of rural businesses and making a remarkable contribution towards the success of women entrepreneurs in the rural business environment (Rogerson, 2008).

Yet, a comprehensive overview would require undertaking a detailed analysis of the actual initiative and strategy adopted by South African authorities in terms of community learning for female entrepreneurs' place with a rural focus. Nonetheless, the available evidence directs the government programmes pointed to business development into encouraging and facilitating learning and developments for women entrepreneurs based in rural areas as the first positive move towards gender equality and promotion of economic growth for these areas (Lekhanya and Mason, 2014).

2.8.3 Business Development Programmes and Facilitating Networks

Women often face daunting challenges in accessing business networks that could as well promote or expand their businesses. It is therefore of much importance to organize business events that would engage networks at regional and national levels through networking. These events should also include mentoring and experiences sharing sessions from the successful women innovators to empower and support other women entrepreneurs (Singh *et al.*, 2022). Networking among the rural women entrepreneurs is an indispensable factor of the overall

success of their businesses and economic development. Through interaction with fellow entrepreneurs, women can share knowledge and offer insight into enhancing their business endeavours, as well as obtaining resources for business growth, development, and sustainability (Ghouse *et al.*, 2017).

Furthermore, business networks and support systems can provide a base for securing financial support and funding. Women entrepreneurs can be networked with potential investors, lenders, and sources of funds through the efforts in government programmes and initiatives (Roomi and Parrott, 2008). Business networks have been identified as a support system that can assist women entrepreneurs in rural areas to overcome constraints related to accessing markets and having limited resources. By building relationships with suppliers, customers and other stakeholders, women gain access to new opportunities beyond geographical barriers (Lee *et al.*, 2018).

Moreover, business networks provide social support and mentorship which is vital both for the personal growth of a woman entrepreneur as well as professional. Besides that, women entrepreneurs can easily find role models and mentors through networking and learn from other persons' experiences, seek career guidance and have someone to run to for emotional support (Yusran *et al.*, 2023). Additionally, networking can help in the increase of visibility and credibility of rural women entrepreneurs. If a woman can be part of any business network, this makes it possible for her to get visible within the community because the possible customers or partners are seeing her (Rahman *et al.*, 2022).

2.9 CHAPTER CONCLUSION

The literature review on the influence of government business development programmes on the innovativeness of women entrepreneurs in rural areas of KZN provides a comprehensive understanding of the various factors. The primary objective of this study was to conduct a comprehensive evaluation of the effectiveness of government initiatives in promoting the development of women entrepreneurs in KZN. This study was designed to determine the impact of these initiatives on the lives of women business owners and to assess how long it takes for the government programmes to influence the innovative abilities of women entrepreneurs in rural areas. This chapter explored the ways in which Government Business Development Programmes could enhance women entrepreneurs' capacity in KZN and the value that Government Programmes and initiatives could add to the success of women entrepreneurs in

KZN. Discussions included the extent to which Government Business Development Programmes could impact the innovativeness of women entrepreneurs in rural areas in KZN, as well as to evaluate the impact of government programmes on their ability to innovate and succeed.

The review of literature highlights the evolution of government programmes from 1994 to 2003, focusing on initiatives such as the SMME Business Development Program and the Township and Rural Entrepreneurship Program. It also delved into the theoretical frameworks of innovativeness, emphasizing the importance of R&D abilities, creativity, business culture, and information sharing in fostering innovation among women entrepreneurs. Furthermore, the review of literature demonstrates the impact of development programmes on women entrepreneurs, drawing on transformative learning theory and the role of facilitating networks in enhancing their innovativeness. Overall, this chapter sets the stage for further research and policy interventions to empower women entrepreneurs in rural areas of KZN through effective business development programmes. The next chapter elaborates on research methodology and different procedures used to examine the Influence of Government Business Development Programmes on Innovativeness of woman entrepreneurs in selected Rural areas of KZN.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

In this chapter, a detailed overview of the methodological framework that was used to investigate the impact of government business development programmes on the innovativeness of women entrepreneurs in rural areas of KwaZulu-Natal (KZN) was provided. Specifically, the study employed a qualitative approach to gain an in-depth understanding of the experiences, perceptions, and insights of women entrepreneurs. This approach allowed for a nuanced exploration of the influence of government initiatives on innovation within this specific context.

To achieve this, the chapter outlined the research design, data collection methods, sampling strategy, and data analysis techniques that were employed. The research design involved the use of semi-structured interviews with women entrepreneurs, while the sampling strategy utilized purposive sampling to ensure the selection of participants who met the study's inclusion criteria. The data collected were analysed using thematic analysis to identify recurring patterns and themes that emerged from the interviews. By providing a comprehensive account of the research methods used, this chapter aimed to offer a thorough understanding of the relationship between government programmes and the innovativeness of women entrepreneurs in rural KZN.

Research methodology was defined as the methodical, theoretical examination of the techniques used in a field of study, including the procedures and guiding principles for data collection, analysis, and interpretation. According to Smith (2012), the validity and reliability of the research findings were directly impacted by the approach chosen. There were numerous research procedures, each with its own advantages and disadvantages, such as mixed methods research, case study approach, and qualitative research (Rashid *et al.*, 2019). By offering a framework for planning and carrying out research, mixed methods research enhanced conventional qualitative and quantitative research (Johnson and Onwuegbuzie, 2004). The case study technique enabled an in-depth investigation of complex phenomena within a particular context by providing a comprehensive description and analysis of a restricted

phenomenon. Furthermore, the qualitative research approach made it possible to conduct a thorough investigation of intricate events in a specific environment (Rashid *et al.*, 2019).

This chapter revolved around the research design and methodology, addressing key components such as survey design, sampling methods, research instruments, variable definitions, development of research hypotheses, pilot study, considerations of validity and reliability, data presentation and analysis, ethical considerations, and the study’s delimitations.

Figure 3.1 illustrates the research design mapping that outlines the approach and strategy used to answer the research questions.

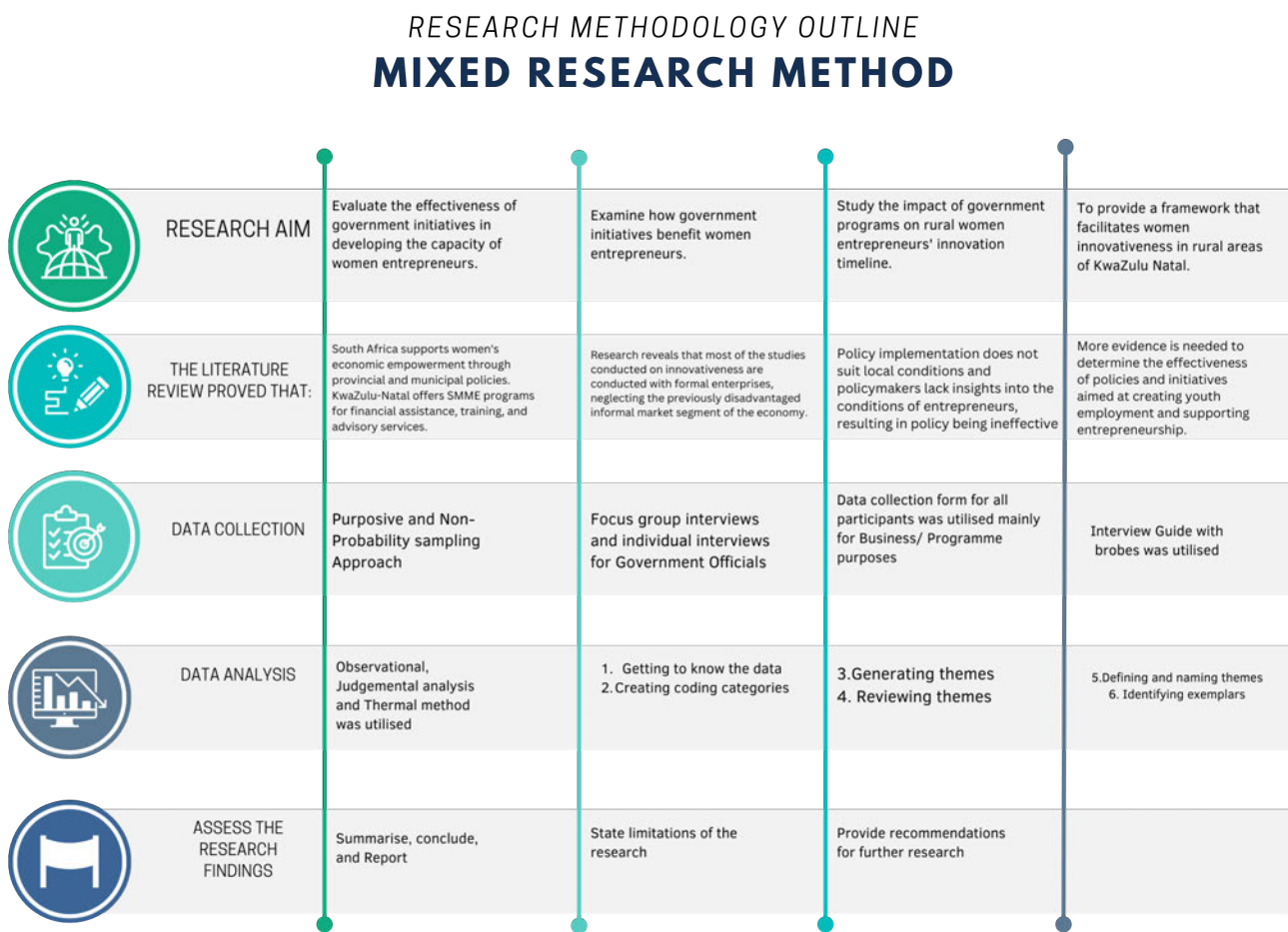


Figure 3. 1 Research Methodology Plan. **Source:** Self-generated by the researcher

3.2 RESEARCH METHODOLOGY

There were various research methods, each with its own advantages and disadvantages, such as mixed methods research, the case study approach, and qualitative research (Rashid *et al.*, 2019). It was required that the selection of a research methodology aligned with the study goals to ensure that the techniques used were appropriate for the research questions and data type (Monson, 2021). Qualitative research was one method that aimed to investigate subjective meanings and experiences. Researchers obtained deep insights into intricate social events and comprehended the viewpoints of those concerned by utilising qualitative research methodologies (Lewis, 2015). Conversely, quantitative research techniques entailed gathering and examining numerical data to identify trends and connections.

These techniques enabled generalisation and provided researchers with statistical proof (Johnson and Onwuegbuzie, 2004). Mixed methods research is a comprehensive technique that integrated both qualitative and quantitative methodologies, and it gained favour in recent years. Researchers took advantage of the capabilities of both methodologies through mixed methods research, which also offered a more thorough understanding of the research problem. To better comprehend the research issue, it entailed gathering, evaluating, and integrating qualitative and quantitative data (Johnson *et al.*, 2007). Table 3.1 illustrated the guidelines for choosing a suitable approach for the project. QUANT was suitable for What questions, QUAL for Why questions, and MIXED for both What and Why questions.

Table 3. 1 Guidelines for choosing a suitable approach for the project.

	Choose QUAL if...	Choose QUANT if...	Choose MIXED if...
Data	You have access to users that are willing to share their experiences and expectations.	You have pre-existing quantitative data that describes user behaviours and demographics.	You have access to both quantitative and qualitative user insights.
Context	Decision-making circumstances require in-depth understanding of the users.	Your data can be used for the decision-making purposes of the organization for which the personas are created.	The personas need to adapt to many use cases and scenarios that are difficult to anticipate.
Information	The information needs of the decision-makers are focused on qualitative insights (e.g., user pain points, motivations, goals)	Decision-makers' information needs can be satisfied with quantitative data on user segments (e.g., duration of using the product, features used).	Decision-makers required in-depth personas that have qualitative details (e.g., pain points) and numerical accuracy (e.g., audience size the persona represents).
Updatability	Personas are used for a one-time project or do not require frequent updating.	Personas need to be updated frequently (i.e., the behaviours and demographics in the user base are rapidly shifting).	If there are proper resources (time, money, expertise) to update the personas as required by the changes in the user behaviour.
Interactivity	There is no need for decisionmakers to interact with the personas beyond the media of paper, presentation slides, and posters.	Decision-makers need to interact and explore personas using computer-assisted media.	There is a possibility to leverage various types of data in an interactive system that provides long-term value for decision-makers.
Timeliness	If persona creation is not time-sensitive but can afford the collection of data using interviews and/or ethnography.	You need to generate the personas rapidly without time to conduct manual data collection and analysis.	If there is no strict time limit for synthesizing the results of quantitative and qualitative inquiry.
Economics	Adequate budget is available for professional interviews/ethnography.	You have pre-existing resources (skills, software) that can be deployed for quantitative analysis.	If there is no strict limit on the budget, and the use of experts from qualitative and quantitative domains can be afforded.

Source: Jansen (2021)

3.3 DIFFERENT RESEARCH METHODS

3.3.1 Qualitative Method

Qualitative research is one method that aims to investigate subjective meanings and experiences. Researchers can obtain deep insights into intricate social events and comprehend the viewpoints of those concerned by utilising qualitative research methodologies (Lewis, 2015). Qualitative research focuses on exploring subjective experiences and meanings. It involves methods such as interviews, observations, and document analysis to gather rich and detailed data. Qualitative research aims to understand the complexities of social phenomena and the perspectives of individuals involved. It is particularly useful in fields such as psychology and sociology, where subjective experiences and social interactions are of interest (Caldas, 2003).

3.3.2 Quantitative Method

In contrast, quantitative research entails gathering and examining numerical data in order to spot trends and connections. In order to produce unbiased and broadly applicable results, this method makes use of techniques including experiments, surveys, and statistical analysis. In disciplines like biology and economics, where numerical data can offer statistical support, quantitative research is frequently employed (Castellan, 2010). Numerical data is gathered and analysed in quantitative research in order to find trends and connections. In order to produce unbiased and broadly applicable results, this method makes use of techniques including experiments, surveys, and statistical analysis. In disciplines like biology and economics, where numerical data can offer statistical support, quantitative research is frequently employed (Smith, 2012).

3.3.3 Mixed Method

Mixed methods research is becoming more and more well-liked as a thorough methodology that blends qualitative and quantitative techniques. Researchers can take advantage of both methodologies' benefits through mixed methods research, which also offers a more thorough grasp of the study problem. In order to better comprehend the research question, it entails gathering, evaluating, and combining qualitative and quantitative data. According to Johnson *et al.* (2007), one of the fundamental features of mixed methods research is the integration of data, which is necessary to provide meaningful results. Qualitative and quantitative methodologies are combined in mixed methods research to provide a more thorough knowledge of the study problem. With this method, data—both qualitative and quantitative—are gathered, analysed, and integrated to produce significant outcomes. When a single method is insufficient to provide a satisfactory solution to a research issue, mixed methods research becomes very important. It gives researchers a more comprehensive grasp of the research issue and enables them to overcome the limits of each approach (Frost *et al.*, 2010).

3.4 RESEARCH APPROACH AND RESEARCH DESIGN

Mixed methods research, a comprehensive methodology that integrated qualitative and quantitative techniques, gained increasing popularity. By combining the strengths of both approaches, researchers were able to gain a deeper understanding of the research problem. This involved gathering, analyzing, and synthesizing qualitative and quantitative data to address the research question effectively. As Johnson *et al.* (2007) emphasized, the integration

of data was a fundamental aspect of mixed methods research, essential for producing meaningful results. By combining qualitative and quantitative methodologies, mixed methods research provided a comprehensive understanding of the research issue. This approach allowed the researcher to overcome the limitations of each method and obtain a more holistic view of the problem. As Frost *et al.* (2010) highlighted, mixed methods research became particularly important when a single method was insufficient to provide a satisfactory solution to a research issue.

Qualitative research is typically used to answer questions about the complex nature of phenomena, often with the purpose of describing and understanding the phenomenon from the participants' point of view (Chai *et al.*, 2021). The advantage of this approach is that it provides rich descriptive data as observed by the researcher during the interactions with participants. It served as the principal method of investigation. This method also enabled the researcher to capture the different experiences of the participants accurately. The qualitative method relies heavily on the meanings of communicated information and not on quantity, as indicated through statistics. This method assisted in answering the research questions that were informed by the main research question, enabling critical discourse analysis that examined the spoken and written words in detail. The qualitative research method was chosen for the reasons of being able to allow data collection without incurring excessive costs and for its closed-ended questions, which increased the response rate. Patel (2019) explained the research methodology to systematically solve the research problem.

There are three types of research designs: qualitative, quantitative, and mixed methods (Asenahabi *et al.*, 2019). Qualitative research is typically used to answer questions about the complex nature of phenomena, often with the purpose of describing and understanding the phenomenon from the participant's point of view (Chai *et al.*, 2021). The advantage of this approach is that it provides rich descriptive data as observed by the researcher during the interactions with participants. It served as the principal method of investigation. This method also enabled the researcher to capture the different experiences of the participants accurately. The qualitative method relies heavily on the meanings of communicated information and not on quantity, as indicated through statistics. This method contributed to answering the research questions, which are informed by the main research question, by enabling critical discourse analysis, which examined the spoken and written words in detail. A qualitative method with a descriptive study design was used to assess the extent to which government initiatives and

programmes have created positive impacts on women's entrepreneurship and their innovativeness.

3.5 JUDGMENTAL STUDY DESIGN

Judgmental study design was a vital aspect of research methodologies aimed at comprehending how people made decisions based on their evaluations and perceptions of different stimuli. This form of research frequently combines qualitative and quantitative methods to thoroughly capture and analyse the intricacies of participants' judgment.

To understand the dynamics of judgment formation, it was crucial to examine the underlying mechanisms that drove evaluative decision-making. For instance, Prager and Fiedler elaborated on the interaction between sample size and the strength of judgments formed from truncated samples of traits. They highlighted that traditional statistical theories oversimplified how individuals assessed and integrated information from limited data, suggesting a misalignment between naive statistical assumptions and actual cognitive processing in decision-making (Prager and Fiedler, 2021).

By employing structured interviews and observational methods, the researcher was able to gather detailed information about the various dimensions of government interventions. This design facilitates the collection of qualitative data, providing a holistic view of the initiatives' outcomes and enabling the researcher to identify patterns, trends, and challenges faced by women entrepreneurs. Ultimately, a descriptive study design enhances the depth of understanding necessary for informed policy recommendations and improvements in supporting women's entrepreneurial development.

3.6 STUDY SITE

In the realm of academic research, the concept of a study site has been an area of interest for many researchers across a diverse range of disciplines. The definition and understanding of a study site, however, tend to vary depending on the specific field of study and the research objectives. For instance, in the study conducted by Kim *et al.* (2019), the authors provided an in-depth exploration of the notion of a study site within the context of environmental research and its implications for data collection, analysis, and interpretation. Similarly, other researchers have investigated the concept of a study site in the context of social sciences, health sciences,

and other fields, each with a unique perspective and approach to defining and utilizing this important concept.

- **UMbumbulu**

UMbumbulu Town is a small, yet vibrant community located in the heart of the deep rural section of Sobonakhona Makhanya traditional Area. Despite being a rural town, UMbumbulu is well-equipped with most of the essential basic infrastructure, services, and facilities necessary to support the residents' daily needs. As per the data provided by Dladla in 2007, the town has made significant progress in terms of development over the years, which is apparent from the presence of various amenities such as schools, hospitals, and markets. Interestingly, the uMbumbulu region has a higher rate of female-headed households, estimated at 53.5%, indicating women's crucial role in this community. The community's progressive mindset is evident in the high proportion of female-led households.



Figure 3. 2 Geographic Map for uMbumbulu research area. Source: Map data 2023 AfriGIS (Pty) Ltd, Google

- **KwaNyuswa**

The SA Statistics 2011 report reveals that Kwa Nyuswa households are predominantly led by women, accounting for 50.3% of the total number of households (Stats SA 2011:365). Woza Moya, the income-generation arm of Hillcrest AIDS Centre Trust (HACT), is a non-governmental organization that strives to empower the community by providing them with essential materials, skills training, and access to local markets for crafters and artisans. Currently, Woza Moya collaborates with approximately 360 crafters, the majority of whom are women. These crafters earn a livelihood by selling their handmade crafts. It's worth noting that

over 95% of the project's beneficiaries are women, many of whom are the primary breadwinners in their families (Westley, 2022). The project's focus on women empowerment is a critical step towards achieving gender equality, providing women with opportunities to earn a living and support their families.

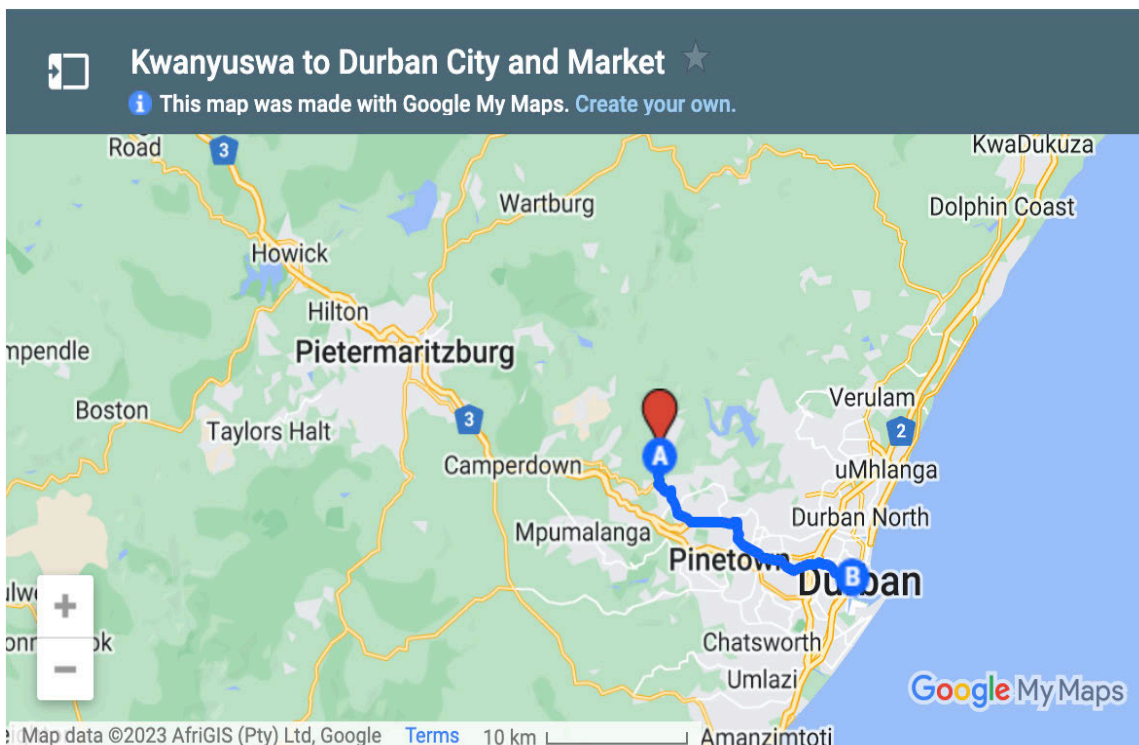


Figure 3. 3 Geographic Map for KwaNyuswai research area.

Source: Map data 2023 AfriGIS (Pty) Ltd, Google

- **Maphephetheni**

Maphephetheni is situated in the eThekweni Municipality, KZN, forming a part of the 'Valley of a Thousand Hills'. It is located on the Umgeni River and near Inanda Dam, around 50 km north and 80 km west of Durban. The region is divided into two areas, namely the uplands and lowlands, with roughly 16,000 people residing in 2,000 homesteads. The Maphephetheni uplands are positioned on a plateau, approximately 200 to 600 meters above sea level. On the other hand, the Maphephetheni lowlands are adjacent to the dam and have a higher population density. It is notable that a significant number of household heads are women who have received primary education (Mosisi, 2009).

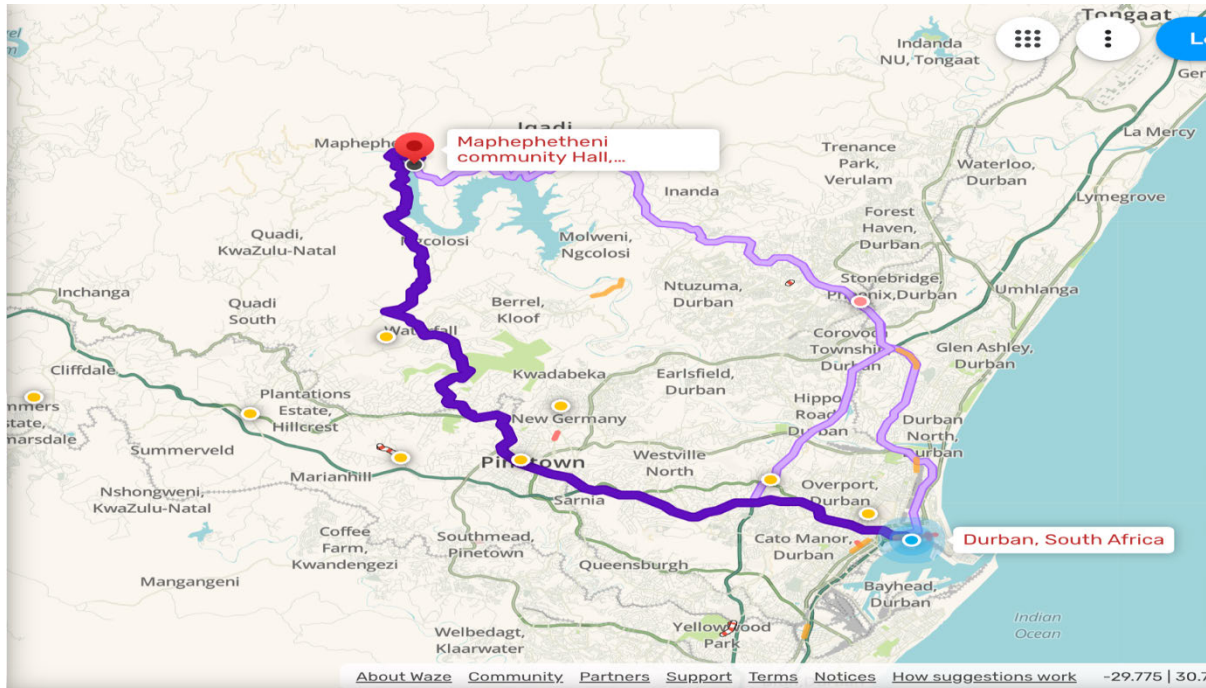


Figure 3. 4 Geographic Map for Maphephetheni research area.

Source: Waze Navigation & Live Traffic

3.7 TARGET POPULATION AND SAMPLING

According to Mouton and Mara (2000:179), a population element is the subject that is being measured. In this study, the population element consists of rural women entrepreneurs from uMbumbulu, KwaNyuswa, and Maphephetheni who are potential beneficiaries of government development programmes. These women were the key informants and respondents of this study. The reason for identifying the target population is consistent with multiple frameworks including the Government's National Development Strategy and National Development Plan Vision for 2030. These frameworks aim to enhance the quality of life for all South African citizens (National Development Plan, 2030:356).

3.8 SAMPLING

Trochim (2006) defines sampling as a set of all cases of interest. A sample is a subset of individuals, units, or elements with specific characteristics that the researcher intends to investigate (Taylor, 2017). Two main types of sampling techniques exist: probability sampling and non-probability sampling, each unit has an equal chance of being chosen (Rahi, 2017). On the other hand, non-probability sampling does not provide for a probability that all items will

have an equal chance of being selected. Classes of non-probability sampling are convenience sampling, purposive/judgment sampling, snowball sampling, and quota sampling.

Non-probability sample, purposive or judgmental sampling was considered in the selection of participants based on the possibility of knowing the concept in research, which is women entrepreneurs in selected rural areas of KZN.

3.9 SAMPLE SELECTION

A meeting was conducted with traditional and local authorities to mobilize the community and explain the study's objectives. Business development program officials were formally contacted as well. The researcher held group discussions with three groups of women, each consisting of 10 participants from the uMbumbulu, KwaNyuswa, and Maphephetheni areas—one group from each area. This was done to gather reliable information.

The study targeted two categories of participants:

1. Officials:

- 3 officials from 3 selected programmes, totaling 9 participants.

2. Women Entrepreneurs:

- Selected from rural areas of KZN, with 10 participants per focus group per village.

This sampling method was flexible, continuing until data saturation was reached, a common practice in qualitative research to determine the appropriate sample size. This approach enhances the richness of the qualitative data collected, leading to more insightful and actionable findings.

The targeted officials included managers, supervisors, and specialists. The following criteria were considered for women entrepreneurs:

- SMME Definition (DTI Department):
 - Less than 100 employees
 - Annual turnover of less than R10 million
 - More established than very small enterprises, formal and registered
 - Owner-managed, but with a more complex management structure.
- Can operate in any legal sector.
- Must be in operation for at least 3 years.

- The owner must have reading and writing skills.

Although we requested to interview 3 officials per program, we were only allocated 2 officials per program, resulting in a total allocation of only 6 officials, of whom only 4 were available to meet with the researcher for the interview.

3.10 RECRUITMENT PROCESS

To prepare for recruitment, it was important to first understand the population being studied. This included officials from the Business Development programmes as well as Focus Group Members in the uMbumbulu, KwaNyuswa, and Maphephetheni areas. It was clearly communicated that there would not be any incentives offered for participation in this study. Following ethical clearance and written consent by Durban University Technology, 10 women entrepreneurs were recruited in each selected study area. Local business hubs (Sizakala Business Centre and other local business chambers) were contacted.

Purposive and snowball sampling was used. A multi-modal recruitment plan was implemented, involving several strategies like short presentations to strategic stakeholders or authorities. For the upcoming round of interviews and discussions, the participants were selected purposefully. During this session, the researcher mentioned the intentions of the meeting and the study. Also, clearly stated the possibility of using the information on the register which invitees were requested to fill out during the registration, voluntarily.

Our recruitment plan included both active and passive strategies. For active strategy, we directly interacted with potential stakeholders and participants through business workshops, seminars, and presentations at local business chambers and forums. We invited attendees to focus groups and scheduled government officials' meetings via email. For the passive strategy, flyers were placed and made available at local business centres. We also sent cold emails to workshop and seminar attendees. Additionally, we advertised through e-newsletters. The success of a research study largely depends on effectively recruiting and retaining study participants. The recruitment process entails identifying suitable candidates and providing them with the necessary information to gauge their interest in joining the research study.

To ensure successful recruitment, it's important to establish a strong foundation. This included creating a multi-modal recruitment plan that considered the population being studied, identifying

broad selection criteria, obtaining timely ethics approval, and gaining the support of gatekeepers. A flexible approach that incorporates both active and passive strategies was beneficial. Two innovative active strategies have the potential to greatly contribute to successful recruitment (Negrin, 2022).

3.11 DATA COLLECTION INSTRUMENT

Measuring instruments refer to different methods through which researchers get data from respondents for their research work (Japheth, 2014). According to Adedokun (2003), data refers to any fact, observation, or fact regarding the study. Data collection is simply how unprocessed information is collected. In-depth formal interviewing was used as the main data collection method. Other data collection techniques, such as participant observation and informal conversations, were used to supplement the data collected through interviews.

An official invitation through emails was sent to government officials who represent different Business Development programmes, requesting their presence for a meeting in their respective offices. The duration of each meeting was in the region of 45 minutes. Data was also collected through engaging, observing, and describing the experiences of the participants. Focus group interviews and individual interviews were utilized. The format of this type of group interview was not just one of question and answer. To capture the most accurate and authentic description of their experiences, the respondents were explicitly encouraged to use their own preferred language and terminology while sharing their thoughts and feelings.

This approach aimed to create a safe and inclusive environment where individuals could express themselves freely and without any limitations. The reason for this is to allow the data to truly emerge from the respondents. Three FGD meetings took place for uMbumbulu, KwaNyuswa, and Maphephetheni. Each meeting was expected to last for approximately 45 minutes. The uMbumbulu meeting was held at the uMbumbulu Sizakala Offices, organized by Ms. Sindisiwe Msomi. The KwaNyuswa meeting took place at Woza Moya Market Centre, managed by Ms. Sue Hedden. Finally, the Maphephetheni meeting was held at Maphephetheni Community Centre, organized by Councillor Mr. Makhosini Luthuli. Interview questions were designed as a guideline during the engagement session. Three sections were included:

- Section A: Support needed to face the current challenges in your private business.
- Section B: Program's responsiveness towards innovativeness in terms of Risk-taking, creativity, networking, learning, and information sharing.
- Section C: Personal Experience and Impact from the Entrepreneurship programmes.

Probe questions for the Government officials we designed as well. Six Sections were included:

- Background about the official
- Role(s) and Responsibility(s) in the Department
- Explain the objectives of the programme
- Common challenges in bringing the programme to its beneficiaries.
- Programmes' success stories
- Communication channels used in bringing awareness on programmes to rural communities.

3.12 DATA ANALYSIS

Qualitative data collection consists of a series of open-ended questions, crafted by a researcher and centred on a particular topic. They are self-administered with questions presented in a fixed and standard order to all participants (Braun *et al.*, 2021). The thematic analysis method was used for this study. Thematic analysis is a technique used for analysing qualitative data by examining the dataset to find, analyse and report repeated patterns. It is a method of describing data and involves interpretation in selecting codes and creating themes. One of the unique features of thematic analysis is its flexibility to be used in various theoretical and epistemological frameworks, as well as in different research questions, designs, and sample sizes (Kiger *et al.*, 2020). Braun and Clarke's thematic analysis method is an iterative six-step process that involves familiarizing oneself with the data, creating coding categories, generating and reviewing themes, defining and naming themes, and identifying exemplars. Finally, the report requires providing examples that support the themes and are relevant to the research question (Braun *et al.*, 2006). Figure 3.4 exhibits an illustration of Braun and Clarke's thematic analysis approach for developing themes from qualitative data.

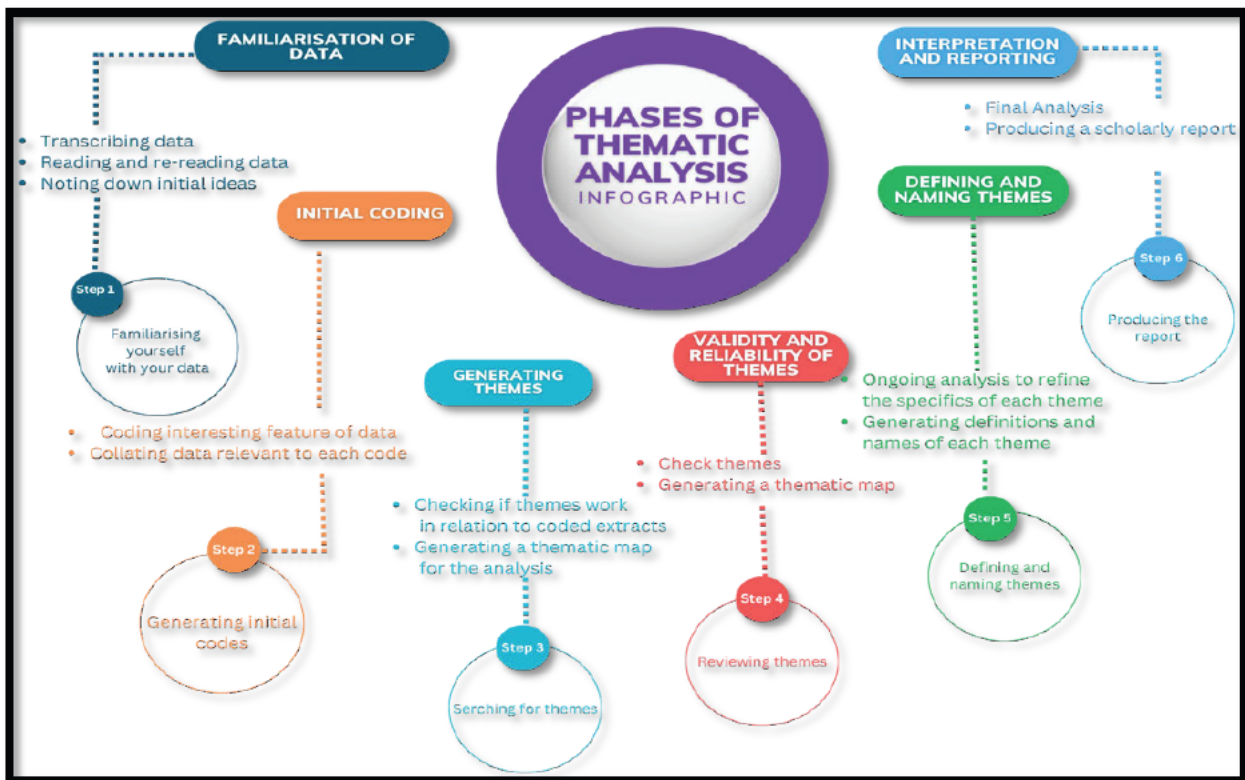


Figure 3. 5 Braun and Clarke's thematic analysis approach for developing themes from qualitative data

Source: Adapted from Braun and Clarke, (2006)

Integrating participant observation and informal conversation into data collection enhances research depth by providing nuanced insights into participants' behaviors and social contexts. This study employed a mix of methods: participant observation involved the researcher immersing herself in the participants' environment to observe their interactions. Being present in meetings allowed her to understand social dynamics and cultural practices influencing participants' lives. Informal conversations emerged naturally, enabling her to ask questions and explore participants' thoughts in a relaxed manner.

Despite potential bias due to her identity as a woman in business, the researcher maintained objectivity and rigor by using established qualitative methods to accurately capture participants' perspectives. Reflexivity helped her critically reflect on how her identity might influence her understanding, while triangulation involved multiple data sources to validate findings. As a result, the research outcomes were based on a balanced analysis of participant responses, enhancing the study's credibility and reliability.

3.13 TRUSTWORTHINESS

Reliability is the degree to which a research method produces stable and consistent results while Validity refers to how well an instrument measures what it is intended to measure. Reliability and Validity of research and its results are essential elements to provide evidence of the quality of research. However, validity is better evidenced in quantitative studies than in qualitative research studies. As there is diversity within qualitative research methods and techniques, there is no universally accepted criteria to assess validity in qualitative studies; its usefulness is also questioned (Rose and Johnson, 2020). Qualitative scholars are encouraged to align with trustworthy techniques that can be evaluated for quality and credibility.

This involves carefully considering assumptions, theories, methods, analysis techniques, and the presentation of findings. this conceptualisation establishes a sturdy framework for the work and a shared language for best practices in qualitative research. This will allow you to confidently adapt your approach as needed, while ensuring that your work remains of the highest quality (Brannen, 2017). Suggestions from Phil 2022 and Gray 2018 for validity, will be considered for this study which states that qualitative researchers intending to use interviews as a data collection may consider to capture interviews on a digital audio recording device (commonly achievable via the use of a low-cost or free application on a smartphone) and either transcribe these recordings in full or, where financially possible, have this work carried out by an independent professional transcription service. Also, the use of contradictory evidence or deviant cases. Identifying and analysing discrepant data and negative cases is a key part of the logic of validity testing in qualitative research. For reliability, there are number of tools which are widely recommended for qualitative studies.

Grey (2018) recommends the use of multiple coding which is also referred to as 'Peer review', '*consistency checks*' or '*intercoder reliability*'. This approach involves one or more additional qualitative researchers independently analysing study data. There is a debate on whether qualitative researchers should have their analyses verified or validated by a third party. However, some argue that this process can increase the analysis's rigor and decrease its potential for bias (Burnard *et al.*, 2008). For several reasons, this study did not involve external validation by a third party. Some of the reasons are: first, the concern about the potential for biases that may be introduced by the third party, which could compromise the accuracy and reliability of the study results. Second, the intention is to maintain complete control over the

study process to ensure that it adheres to the predetermined objectives and methodology. Finally, by excluding external validation, the data analysis was more thorough. These result in more detailed and insightful conclusions and recommendations. Overall, this approach yielded a more robust and comprehensive study outcome.

3.14 CONFIDENTIALITY AND ANONYMITY

Confidentiality and anonymity are distinct but related concepts; confidentiality refers to the need to keep identifiable information about individuals private and anonymity is one of the ways in which data are kept confidential. Intentional disclosure of information may be necessary in certain circumstances if research participants are viewed as being at risk. Accidental disclosures of information also occur but care should be taken to avoid these where possible (Wiles, 2013). The respondents' identities were kept confidential. Anonymisation and pseudonymisation methods were employed for participants for both focus groups and officials, such as UMBP1 for Umbumbulu participant number 1, NYP1 for KwaNyuswa participant number 1, and MPTP1 for eMaphephetheni participant number 1. For the officials, TO1 is for TREP Official number 1, TO2 is for TREP Official number 2, NBO1 is for NIBUS Official number 1, and NO1 is for Rural, Township, and Community Development Fund.

This means that their names, photographs, and any other identifying information were not published. Instead, numbers will be used to identify them. The study took extra steps to ensure that the data collected was not controversial and that confidentiality was maintained, especially when personal information was involved. All data collection forms are kept in a supervisor's locked cupboard at the office for five years and then shredded. Electronic data from recorded interviews will be stored on a password-protected hard drive for five years and then be cleaned out.

3.15 ETHICAL CONSIDERATION

South Africa has its own version of the EU GDPR called the POPI Act. It outlines guidelines for processing personal information of natural and juristic persons but does not prohibit data processing or require consent from data subjects. It is the responsibility of the party processing the information to comply with the set conditions (South Africa, National Treasury 2013:9). It was allowable for participants to withdraw at any time from the study without being subjected

to any consequence. The researcher undertook a series of steps to ensure that the research study was conducted in an ethical and responsible manner. These steps were taken with the utmost care and attention to detail and were designed to ensure that the rights and well-being of all participants were respected and protected throughout the study. The researcher was committed to upholding the highest standards of ethical conduct and integrity and took every precaution necessary to ensure that the study was conducted in a fair, transparent, and unbiased manner.

The safety and dignity of women entrepreneurs who participated in the research study were given utmost importance. The researcher ensured that the questions were translated to a language that was appropriate for the participants, and clear explanations were given regarding the study's background and dynamics. Full consent was obtained from the participants, and any communication related to the research was conducted transparently and honestly. The researcher refrained from exaggerating the research's aims and objectives and avoided presenting the primary data findings in a biased manner. Consent was requested before recording the interview, and the researcher proceeded only after obtaining the participant's agreement. The participants were not subjected to any kind of harm during the study and throughout the data collection process, the participants were treated with respect.

3.16 CHAPTER CONCLUSION

In summary, this academic study's use of a qualitative research approach has produced a nuanced understanding of the phenomenon being studied. Important insights have been extracted through in-depth interviews, observations, and theme analysis, enabling a thorough investigation of the study issues. An interpretation of the subject matter that is more comprehensive has been made possible by the richness and depth of qualitative data. The selected qualitative approach is confirmed as being able to capture the intricacies present in the research setting as the research methodology chapter comes to an end, leading to a thorough examination in later chapters.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 INTRODUCTION

According to Webber and Zheng (2020), data analysis and presentation are two critical steps in the data science process that involve transforming raw data into insights and actionable information to support decision-making. Data analysis is the process of extracting insights and patterns from data using various statistical and machine learning techniques. The goal of data analysis is to identify relationships, trends, and correlations within the data to answer specific questions or solve problems. However, Data presentation is the process of communicating the findings and insights from data analysis to stakeholders in a clear, concise, and effective manner.

This implies that effective data analysis and presentation require a combination of technical skills, domain expertise, and communication skills to deliver meaningful results. In this section, the information gathered from in-person focus group interviews is logically presented. The researcher utilized descriptive statistics to summarize the collected data. Section A of the research instrument included biographical data such as business registration, business nature, years in operation, and municipality name, which the participants completed.

The interview questions were carefully crafted to ensure that participants could provide accurate and reliable information. The interview probe sheet contained open-ended questions arranged to allow respondents to freely express their opinions without any constraints. The investigation focused on female business owners in rural areas who operate in specific villages of Durban under eThekweni Municipality in KZN, South Africa. Participants were identified using random sampling, and in-person focus group interviews were carried out at the nearest Municipality facilities. Government officials who are program managers were interviewed individually.

Open-ended questions were utilized to ensure that participants could freely express their knowledge and opinions. Throughout the study, the researcher aimed to conduct interviews with 6 intervention program officials and 30 women entrepreneurs from specific rural areas in Durban. However, the initial target was surpassed by conducting interviews with 6 intervention program officials and 35 women entrepreneurs from rural areas. This chapter aims to present

and discuss the results of the study based on the opinions and perceptions of female entrepreneurs in rural areas regarding government initiatives aimed at supporting them in expanding their businesses and their business acumen.

4.2 PERSONAL PROFILING OF RESPONDENTS

4.2.1 Demographic Distribution of Participants

According to Jang and Vorderstrasse (2019), the demographic distribution of participants refers to the characteristics of the individuals or groups who are involved in a research study, survey, or analysis. It includes information about the population being studied, such as their age, gender, race, ethnicity, education level, occupation, and other relevant demographic variables. A demographic distribution is important because it helps researchers understand the sample or population, whether the sample is representative of the larger population, if there are any biases or imbalances in the sample that could affect the results, and the possibility to generalize findings to different subgroups within the population (Levitt, 2021).

Generally, the information that is typically included in a demographic distribution, the range of ages represented in the sample or population, often broken down into specific age groups (e.g., 18-24, 25-34, etc.); the gender, which represent the proportion of males and females in the sample or population; ethnicity that include the percentage of participants from different ethnic backgrounds (e.g., White, Black, Asian, Hispanic, etc.); the race that represents the percentage of participants from different racial groups (e.g., African American, Caucasian, Native American, etc.); the education level, which comprise the level of education completed by participants (e.g., high school diploma, college degree, graduate degree); the occupation of participants, that consist of identifying the types of jobs or industries represented by the participants; the range of income levels or household income brackets represented by the participants; and the geographic location of participants that include the regions or countries where participants are located (Miller *et al.*, 2020). In this study, the demographic distribution of the participants is visually depicted in Figure 4.1.

Table 4. 1 Villages of Respondents

VILLAGES	NO. OF RESPONDENTS
UMBUMBULU (UMB)	10
KWANYUSWA (NY)	11
EMAPHEPHETHENI (MPT)	14
TOTAL	35

Source: Self-generated by the researcher

Table 4.1 illustrates the research sites (villages) and the number of respondents who participated in this study. All locations are situated approximately 40 kilometers from Durban's City Centre, where participants were commuted to the meeting location on foot. The statistical representation of participants related to each location is provided in Figure 4.1.

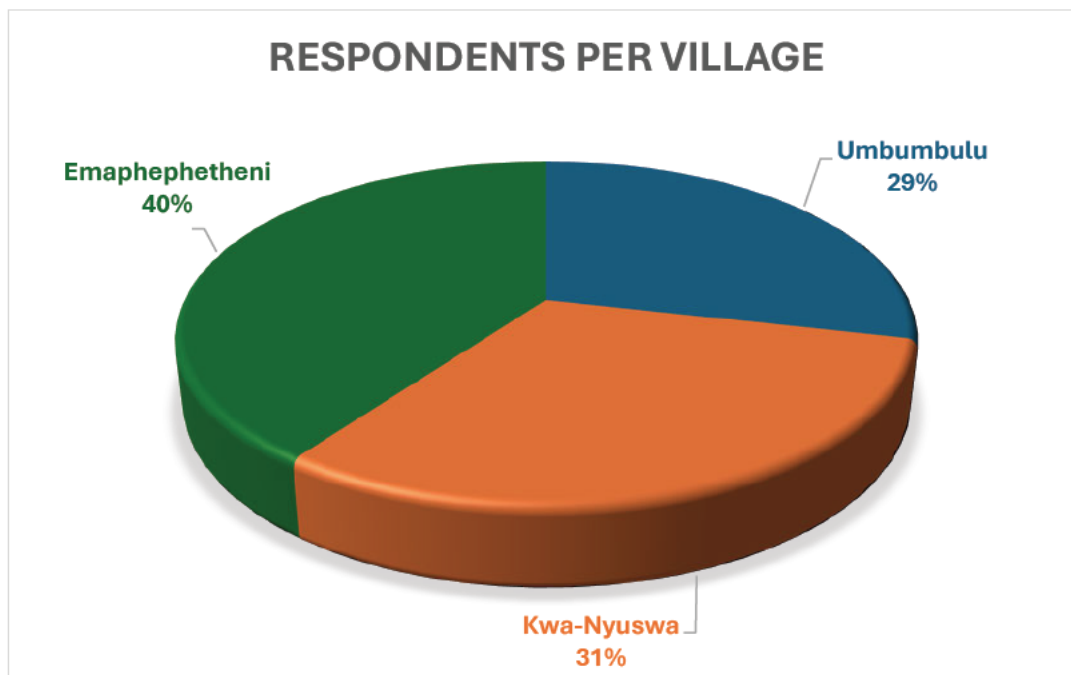


Figure 4. 1 Respondents' distribution Per Village

Figure 4.1 shows the distribution of respondents per village and suggests that 29% of participants were from Umbumbulu village (UMB), 31% were from KwaNyuswa (NY), while 40% of participants were from Emaphephetheni village (MPT). In Total, 35 (100%) respondents participated in this study. The description and understanding of Figure 4.1 are in line with the depiction of the distribution of respondents per village, which is provided in Table 4.1. As it can be seen in Figure 4.1, results demonstrate that most respondents were from Emaphephetheni, followed by KwaNyuswa and Umbumbulu.

4.2.2 Company Formalisation

This study employed focus groups technique to collect data from the targeted population. According to Morgan (2022), focus groups are an essential component of a qualitative study for several reasons. Focus groups provide an opportunity to delve deeper into a particular topic or issue, exploring the nuances and complexities of a phenomenon or concept. It gives participants an opportunity to share their voices, opinions, and experiences in a safe and supportive environment, which is essential for ensuring inclusivity and representativeness. Also, this contributes to theory development by providing nuanced insights into complex social phenomena, helping researchers refine existing theories or develop new ones. The collective discussion and interaction among participants can reveal insights that may not be apparent through individual interviews or surveys.

In the case of this study, the focus group allowed the researcher to identify emergent themes and patterns that may not have been anticipated, which led to new research questions and avenues of inquiry. In addition, focus groups help to generate rich, detailed, and contextual data, which provides a more comprehensive understanding of the research topic. Participants shared their thoughts, feelings, and experiences in a more natural and spontaneous way. The incorporation of the focus groups into this study (qualitative study), assisted the researcher to gain a deeper understanding of the research topic, gather rich data, and contribute to the development of knowledge. Therefore, to be eligible to participate in the focus group, it was a requirement for the respondents' companies to be registered with the Companies and Intellectual Property Commission (CIPC). This prerequisite was based on the understanding that for the Government to assist businesses through intervention programmes, the company must be a legally recognized entity. Table 4.2 represent the focus groups based on the respondents' CIPC registration.

Table 4.2 Respondents CIPC Registration

VILLAGE	NO. OF RESPONDENTS' CIPC REGISTERED CO.
UMBUMBULU (UMB)	7
KWANYUSWA (NY)	11
EMAPHEPHETHENI (MPT)	10
TOTAL	28 (80%)

Source: Self-generated by the researcher

Table 4.2 reveals respondents' CIPC-registered companies. It shows a total of 80% of respondents with CIPC-registered companies. In Umbumbulu village, 7 respondents were registered with CIPC companies, 11 were registered from KwaNyuswa, and 10 were registered from Emaphephetheni. It is believed that KwaNyuswa's 100% registration rate was due to the area councilor being precise during the announcement or women entrepreneurs' invitation and the register compilation phase compared to Umbumbulu and Maphephetheni villages.

4.2.3 Number of Years in Business

According to David and Jane (2019), the number of years in business can indicate a company's ability to adapt to changing market conditions, technological advancements, and consumer preferences. It was posited that companies that have been in business for a long time have likely demonstrated resilience and the ability to evolve. The findings indicate that most of the participants reported that their businesses have been in operation for a minimum of 10 years. It indicates that 25% of participants conducted their business operations in Umbumbulu village; 39% of respondents were entrepreneurs in KwaNyuswa, where they registered their businesses; and 36% of participants were from Emaphephetheni. The observation underscored the general awareness among women entrepreneurs in the selected rural areas regarding the importance of formal business operations. Based on the statistics in Figure 2 the possible interpretations or understanding include the following:

- **Established businesses:** The fact that most participants have been in business for at least 10 years suggests that they have a level of experience and stability in their respective industries. This could be an indication of a strong foundation for their businesses, and potentially, a level of success.
- **Village distribution:** The statistics reveal a notable concentration of participants from three specific villages: Umbumbulu (25%), KwaNyuswa (39%), and Emaphephetheni (36%). This could suggest that these villages have a higher density of small businesses or entrepreneurs, or that these locations are more conducive to entrepreneurship.
- **Concentration of entrepreneurs:** The fact that most participants are from these three villages could also imply that there is a higher concentration of entrepreneurs in these

areas. This could be due to various factors such as local market demand, access to resources, or social networks.

- Business registration: The fact that 39% of participants registered their businesses in KwaNyuswa suggests that this location may be a hub for entrepreneurship, with easier access to registration procedures or business-friendly regulations.
- Comparison across locations: A comparison between the three villages could provide insights into differences in entrepreneurial activity, such as the types of businesses operating in each location, the number of businesses per capita, or the average revenue generated by each business.

Figure 4.3 proposes the number of years of respondents' operation in business.

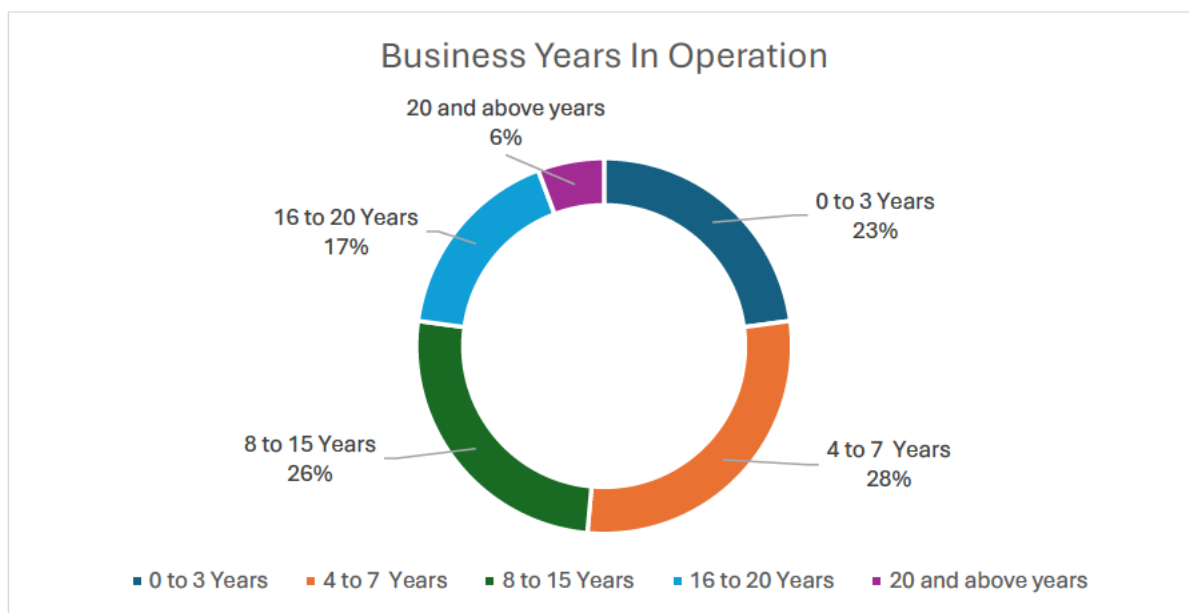


Figure 4. 2 Years of Business in Operation

Figure 4.3 indicates the distribution of participants based on the number of years in business. It shows that during the period this study was conducted, 8 participants were found operating the business between 1 to 3 years; 10 of them were found operating the business between 4 to 7 years; 9 participants were found operating the business between 8 to 15 years; 6 participants were found operating the business between 16 to 20 years; and 2 participants were found operating the business over 20 years. In total, 35 participants were operational in businesses between 1 to over 20 years. This shows a range of experience levels among participants. Figure 4.3 reveals the percentage of participants who were operational in the business between 1 to over 20 years

Figure 4.3 postulates the statistics that represent the distribution of respondents by the number of years they have been operational in business. These statistics indicate the following:

- 28% of respondents have been operational in business for 4 to 7 years, which means that 28 out of every 100 respondents have been in business for between 4 and 7 years.
- 26% of respondents have been operational in business for 8 to 15 years, which means that 26 out of every 100 respondents have been in business for between 8 and 15 years.
- 23% of respondents have been operational in business for 0 to 3 years, which means that 23 out of every 100 respondents are new businesses, having been in operation for less than or equal to 3 years.
- 17% of respondents have been operational in business for 16 to 20 years, which means that 17 out of every 100 respondents have been in business for between 16 and 20 years.
- 6% of respondents have been operational in business for over 20 years, which means that only 6 out of every 100 respondents have been in business for more than 20 years.

These statistics provide insight into the age distribution of the businesses being surveyed, which can be useful for understanding trends, identifying areas for growth, and developing targeted marketing strategies.

4.2.4 Nature of Businesses

Krause *et al.* (2021) stated that in a study, the nature of businesses refers to the fundamental characteristics, attributes, or features that define an organization as a business entity. It encompasses the essence of what a business is, how it operates, and what it aims to achieve. To understand the nature of businesses conducted by respondents, the researcher had intended to interview 6 officials from the organizations overseeing the programmes under investigation. However, the researcher was only able to interview 4 out of the 6 officials. The programmes under investigation included the Township Rural Entrepreneurship Program (TREP) operated by the Small Enterprise Finance Agency (SEFA), the National Informal Business Upliftment Strategy (NIBUS) administered by the Department of Small Business Development (DSBD), and the Rural Township Community Development Fund managed by the National Empowerment Fund (NEF). Figure 4.4 exhibits the nature of businesses operations led by respondents and shows the types of businesses operations that were conducted in sectors like construction, catering, art and craft, entertainment, early childhood, services,

events and decorations, and plumbing. A total of 35 respondents who were involved in these businesses' operations.

Figure 4.4 demonstrates the percentage distribution of respondents' nature of business operations.

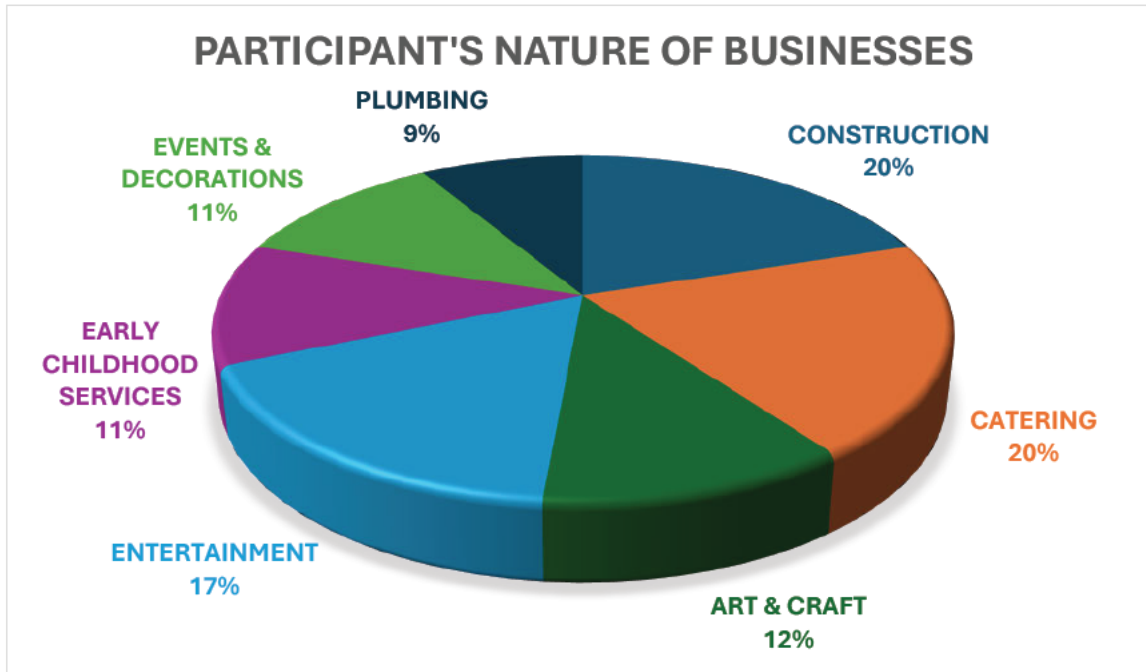


Figure 4. 3 Participant's Nature of Businesses

Figure 4.4 reveals the nature of businesses operated by respondents and the related percentages. The following are the distribution of the respondents' nature of businesses led by respondents:

- 20% of respondents were operating their businesses in the construction industry.
- 20% of respondents were operating their businesses in the catering industry.
- 17% of respondents were operating their businesses in the entertainment industry.
- 12% of respondents were operating their businesses in the art and craft industry.
- 11% of respondents were operating their businesses in the early childhood industry.
- 11% of respondents were operating their businesses in the events & decorations industry.
- 9% of respondents were operating their businesses in the plumbing industry.

Therefore, based on the distribution of respondents' nature of businesses, the following observations and inferences can be made:

- Diversified industries: The distribution shows that the respondents are operating businesses in a variety of industries, indicating a diverse range of entrepreneurial ventures. This suggests that the sample is not overly specialized in one sector but rather reflects the broader entrepreneurial landscape.
- No dominant industry: None of the industries stands out as being significantly more represented than others. This implies that there is no one dominant sector that dominates the entrepreneurial landscape among these respondents.
- Construction and catering are popular: The construction and catering industries are equally represented, with 20% each. This suggests that these sectors may be relatively popular or in demand among entrepreneurs.
- Arts and creative industries are represented: The presence of art and craft (12%), early childhood (11%), and events & decorations (11%) industries indicates that there is a significant representation of creative and artistic ventures among the respondents.
- Less representation in traditional services: Industries like plumbing (9%) are less represented compared to the construction and catering sectors, suggesting that respondents may be less likely to operate businesses in traditional services or trades.
- Emerging trends: The presence of entertainment (17%) and events & decorations (11%) industries may indicate emerging trends or growth areas in entrepreneurship, such as experiential events and experiences.

4.2.5 Government Business Intervention Programmes

According to Waziri *et al.* (2020), understanding Government Business Intervention Programmes (GBIPs) is essential for policymakers, business leaders, and researchers seeking to design effective economic policies and interventions that promote sustainable growth and development. Therefore, GBIPs refer to a set of policies and initiatives implemented by the government to promote economic development, stimulate growth, and create employment opportunities. These programmes are designed to address market failures, correct market imperfections, and promote social welfare. The observations above provide valuable insights

into the entrepreneurial landscape, highlighting the diversity and breadth of industries represented among the respondents.

Figure 4.5 draws the percentage of respondents who participated in government programmes and explains further below the distribution of respondents' support received programmes custodian.

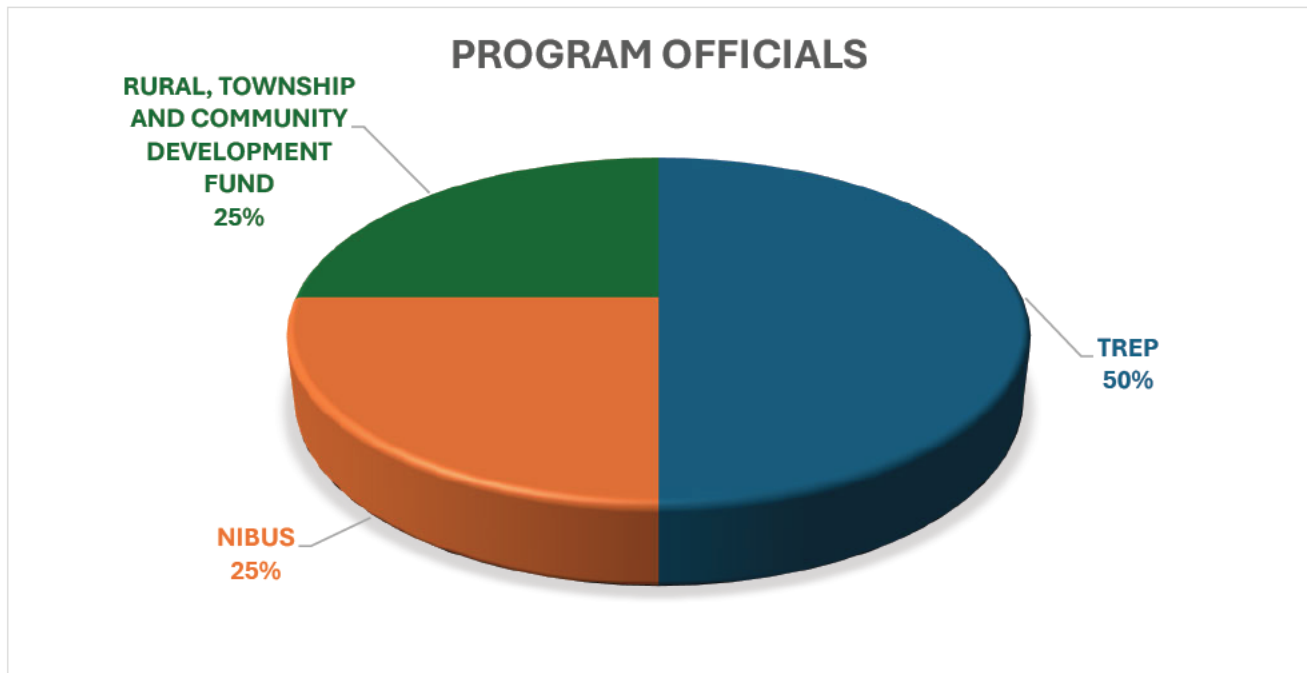


Figure 4. 4 Government Business Intervention Programmes

Figure 4.5 reveals the following:

- 50% of respondents (2) received government funding intervention or support program from the Small Enterprise Finance Agency (SEFA), sponsored by the TREP program.
- 25% of respondents (1) received government funding intervention or support program from the Department of Small Business Development (DSBD), sponsored by the NIBUS program.
- 25% of respondents (1) received government funding intervention or support from the National Empowerment Fund (NEF), sponsored by the RURAL, TOWNSHIP AND COMMUNITY DEVELOPMENT FUND.

The interpretation and explanation of the distribution of the respondents' programmes seen in Figure 4.5 displays the following understanding:

- 50% of respondents (2) received government funding intervention or support from the Small Enterprise Finance Agency (SEFA), sponsored by the TREP program. This suggests that half of the respondents have benefited from government support in the form of funding or intervention from SEFA, which is a significant proportion. This implies that the government has had a significant impact on the respondents' businesses, likely providing them with necessary resources to grow and develop.

- 25% of respondents (1) received government funding intervention or intervention programmes from the Department of Small Business Development (DSBD), sponsored by the NIBUS program. This is a smaller proportion compared to those receiving funding from SEFA, but still indicates that a significant minority of respondents have benefited from government support. The NIBUS program is likely targeted towards specific industries or sectors, and its impact may be more focused than SEFA's broader program.

- 25% of respondents (1) received government funding intervention or support from the National Empowerment Fund (NEF), sponsored by the RURAL, TOWNSHIP AND COMMUNITY DEVELOPMENT FUND. This is also a relatively small proportion, but still indicates that some respondents have received targeted support from the NEF. The RURAL, TOWNSHIP AND COMMUNITY DEVELOPMENT FUND is likely focused on supporting businesses in specific geographic areas, and its impact may be concentrated in these areas.

In general, these statistical data suggests that a significant proportion of respondents have received some form of government support, with SEFA being the most prominent provider of funding and support. The data also highlights the importance of targeted programmes like NIBUS and the RURAL, TOWNSHIP AND COMMUNITY DEVELOPMENT FUND in supporting specific sectors or geographic areas.

4.3 GOVERNMENT BUSINESS INTERVENTION AND RURAL WOMEN ENTREPRENEURS

According to Ariffin, *et al.* (2020), government business intervention in rural areas can play a crucial role in supporting women entrepreneurs, who often face unique challenges in accessing resources, networks, and markets. In rural areas, governments can help create a more supportive environment for women entrepreneurs to start and grow their businesses,

contributing to economic growth and development in these regions. This section covers the inquiries directed at participants regarding their awareness, utilization, and the impact of the intervention in fostering innovation, encouraging them to take more business risks, accessing structured platforms for information sharing, and supporting their research and development business requirements. Although the specific programmes under study, namely TREP, NIBUS, and Rural, Township, and Community Development Fund, were not widely known among the focus groups interviewed, it was revealed that respondents knew about the existence of government business interventions - financial assistance programmes aimed at supporting businesses in rural and township areas. Tables 4.6, 4.7, and 4.8, report the opinions and perceptions of respondents from uMbumbulu, Emaphephetheni, and Kwa-Nyuswa Villages.

Table 4. 3 Report and inference of qualitative results from uMbumbulu Village

OBJECTIVES	RESPONDENTS OPINIONS AND PERCEPTIONS
<p>OBJECTIVE 1. THE INFLUENCE OF GOVERNMENT FUNDING SCHEMES ON BUSINESS CULTURE FOSTERING RISK-TAKING AND PROACTIVENESS OF WOMEN ENTREPRENEURS IN RURAL AREAS OF KZN</p>	<ul style="list-style-type: none"> • Respondents were unaware of government funding schemes on Business and Never benefited from the programmes. • Personal efforts approach of scale-up business from being an SMME to an SME business by putting product in local stalls (vegetables) through collaborations • The business is less competitive given that promotion is done through personal social media and all other low-cost avenues. Products' prices are market-related. • The main challenges women entrepreneurs in rural areas of KZN include: Collateral problem and lack of credit record or qualification. • The suggestions to best support women entrepreneurs in rural areas of KZN to take risks and be proactive in their business include: • <ul style="list-style-type: none"> ➢ UMB6 "The government needs to find a way of getting to where we are. Or maybe they do come but because of corruption, information gets sifted before reaching us on the ground." ➢ UMB2 "These funding houses should be made visible where we live. So we can walk to check information and possible updates on their offerings."
<p>OBJECTIVE 2. THE IMPACT OF GOVERNMENT BUSINESS INTERVENTION PROGRAMMES ON THE RESEARCH AND DEVELOPMENT NEEDS OF WOMEN ENTREPRENEURS IN RURAL AREAS.</p>	<ul style="list-style-type: none"> • UMB9 "The program may bring new or latest knowledge regarding our respective industries. But, Unaware of such program." • UMB1 " would have loved to be assisted in processing my business (chilies) to a source. But Never benefited from the programmes." • Unaware of technology development activities and the intellectual property concept • UMB4 "Never been assisted or helped with basic market research activities. I regularly do my own research checking businesses" • UMB3 "Never been assisted with program that promote product development research activities in my business. I even not understand the product development concept."
	<ul style="list-style-type: none"> • No formal network for information-sharing purposes about business.

OBJECTIVE 3.
GOVERNMENT
INTERVENTION
PROGRAMMES
PROMOTE BUSINESS
NETWORKING OF
WOMEN
ENTREPRENEURS IN
RURAL AREAS OF KZN.

- *UMB5 “We create our own platforms to be able to share information. Sometimes this expose us to opportunistic vultures out there because we can’t thoroughly test and validate information.”*
- *UMB7 “At some point, we were encouraged to join a platform, and the joining fee was R500 and the benefit was to get information on opportunities and funders. This one time we were called to come with plug cards to demand work as local potential suppliers to a project in our area, the convenor of this action went to submit our memorandum to the project owners, and she went alone to the office and came back to tell us all is sorted we must go home and wait for a call. Till today we’re waiting and apparently, she is now subcontracted.”*
- *UMB1 “Sharing updated information about business with women entrepreneurs from the rural areas of KZN:*
 - *There are SIZAKALA Centres the eThekweni Municipality and Libraries. I always thought such information would be available at those centers, but to my surprise, there is nothing of the sort only municipality issues are dealt with like SASSA, electricity, etc.*
 - *We hear some of it is found from the ward councillors’ office, but obviously that information gets to us late after they have given it to their friends.”*
- *There is lack of Business Networking. Nobody knows about networking platforms.*
- *UMB9 “There is lack of networking opportunities. The gap is there, we are a vulnerable society group as women entrepreneurs from rural places whether due to education or financial status.”*
- *Sharing information or skills in the community about business improvements or expansions:*
 - *looking at the number of women in the area doing different things, starting small businesses mostly in their backyards and some of them are doing similar businesses, this makes to think that this is due to lack of information sharing and sharing of skills knowledge.*
 - *UMB 7 “we share information in many ways – even by gossiping (this was to lighten up the room), on a serious note, sharing information has become our strong weapon as women with entrepreneurship interests.”*
- *Funding program could assist women entrepreneurs in rural areas to have access to international markets, is still a pain in our journey.*
- *UMB10 “Unaware of such program. Never benefited from the program”*

OBJECTIVE 4.
GOVERNMENT
BUSINESS FUNDING
SCHEMES ON
STIMULATING THE
CREATIVITY OF
WOMEN
ENTREPRENEURS IN
RURAL AREAS OF KZN.

- *UMB2 “Never benefited from the program of government business funding schemes on stimulating the creativity of women entrepreneurs in rural areas of KZN.”*
- *UMB2 “We create our own collaborations we find our ways of working together mostly those who do similar businesses.”*
- *UMB8 “It is not even possible to suggest recommendation the improvements or changes about government funding schemes to better support and stimulate the creativity of women entrepreneurs in rural areas of KZN; given that we have no idea as women entrepreneurs from rural areas of government support programmes.”*

4.3.1 Interpretation of findings from Table 4.6: Results from uMbumbulu Village

According to Akoh (2023), it's essential for women entrepreneurs in rural KZN to research each funding scheme thoroughly and understand the eligibility criteria, application process, and requirements to increase their chances of securing funding. However, Table 4.6 suggests that the influence of government funding schemes on Business Culture fostering Risk-taking and Proactiveness of women entrepreneurs in rural areas of KZN (uMbumbulu Village) is very minimal. Respondents argued that they are unaware of government funding schemes on Business and that they never benefited from any government programmes.

Furthermore, respondents claimed that the business is less competitive given that promotion is done through personal social media and all other low-cost avenues. Products' prices are market-related and that the main challenges affecting women entrepreneurs in rural areas of KZN include collateral problem and lack of credit record or qualification. Regarding the impact of government business intervention programmes on the Research and Development needs of women entrepreneurs in rural areas, respondents attested that they would like to be assisted in processing their business. Unfortunately, they never benefited from the government programmes. Respondents asserted that they are unaware of technology development activities and about intellectual property concept. Moreover, they did not acknowledge of being assisted or helped with basic market research activities.

Most often they regularly do their own research by checking businesses operations within the market. Therefore, respondents indicated that if assisted with government program, they be able to promote product development, research activities of their business and understand more about the product development concept. However, government intervention programmes do not promote business networking of women entrepreneurs in rural areas of KZN. Respondents indicated that there is No formal network for information-sharing purposes about business, they create their own platforms to be able to share information. Respondents are experiencing the lack of Business Networking because they are unaware of networking platforms and that the lack of networking opportunities has created a huge gap, which is causing women entrepreneurs from rural places to see themselves as part of vulnerable group in society, mostly when it comes to business education, financial status, information sharing and sharing of business knowledge/skills. Concerning government Business funding schemes to stimulating the creativity of women entrepreneurs in rural areas of KZN, respondents claimed that they never benefited any funding schemes to stimulate the creativity of women entrepreneurs in rural

areas of KZN. They created their own collaborations to working together, mostly those who do similar businesses. Table 4.7 illustrates the inference of qualitative results from Emaphephetheni Village.

Table 4. 4 Report and inference of qualitative results from Emaphephetheni Village

OBJECTIVES	RESPONDENTS OPINIONS AND PERCEPTIONS
<p>OBJECTIVE 1. THE INFLUENCE OF GOVERNMENT FUNDING SCHEMES ON BUSINESS CULTURE FOSTERING RISK-TAKING AND PROACTIVENESS OF WOMEN ENTREPRENEURS IN RURAL AREAS OF KZN</p>	<ul style="list-style-type: none"> • <i>Similar opinions and perceptions to uMbumbulu Village (Unaware of government funding schemes on Business and Never benefited from the programmes).</i> • <i>Transitioning process is even more difficult to witness from our standing in terms geographical location. All type developments takes slow coming this way. So, we keep on a surviving bracket for ever.</i> • <i>MPTP9 “There is no high competitive but barely surviving. I believe we still require a lot of hand holding in this entrepreneurship journey. Even our perspective and horizons, the way we look at life need some sharpening.”</i> • <i>MPTP3 “We attend meeting and workshops promising opportunities after that they become faceless. The numbers we call are not picked up. They will point us to their website and data is expensive.”</i> • <i>MPTP4 “They will point us to their website and data is expensive.”</i> • <i>MPTP7 “Forms with endless list of things to be returned with application is unbelievable.”</i> • <i>MPTP4 “To get tax clearance, you need transport fee to go to SARS or to pay an accounting person to assist.”</i> • <i>MPTP8 “After going through all trouble, only to find information was fake (if information was from social media or hand flyer).”</i> • <i>MPTP5 “Their information channels are not clear, they should have primary and accessible platforms for people like us (Women Entrepreneurs from rural areas)”</i>
<p>OBJECTIVE 2. THE IMPACT OF GOVERNMENT BUSINESS INTERVENTION PROGRAMMES ON THE RESEARCH AND DEVELOPMENT NEEDS OF WOMEN ENTREPRENEURS IN RURAL AREAS.</p>	<ul style="list-style-type: none"> • <i>MPTP2 “Never benefited from the programmes, but I wish for expanding my bakery. Im using my domestic stove which is limiting regarding the quantity I can produce at a time.”</i> • <i>MPTP1 “I once attended SEDA program. They mentioned they don’t do research and development of fund preliminary studies.”</i>
<p>OBJECTIVE 3. GOVERNMENT INTERVENTION PROGRAMMES PROMOTE BUSINESS NETWORKING OF WOMEN ENTREPRENEURS IN RURAL AREAS OF KZN.</p>	<ul style="list-style-type: none"> • <i>MPTP3 “Never benefited from the program and wouldn’t know if it supports Networking. We have a WhatsApp group chat. Information flow is a serious problem because we hear that there are programmes but we don’t even know about them.”</i> • <i>MPTP6 “There is a huge gap about networking, we even wish to meet with our counterparts from other rural places like us, to share ideas how can self help.”</i> • <i>MPTP10 “There is no noticeable improvement but may be in smaller circles in the community, something is happening, but nothing is formalised to assess and measure.”</i> • <i>MPTP4 “We still wish for assistance with our product. But we don’t know how to get it out there.. I do beads work with creative designs. May be overseas they will love what I do.”</i> • <i>No success stories to share</i>

OBJECTIVE 4.
GOVERNMENT
BUSINESS FUNDING
SCHEMES ON
STIMULATING THE
CREATIVITY OF
WOMEN
ENTREPRENEURS IN
RURAL AREAS OF
KZN.

- *MPTP7 “we create our own collaborations. we find our ways of working together mostly those who do similar businesses.”*
- *MPTP4 “The government should come visit us. They need to take us through on what programmes do they have. In that way we can benefit from what we should be benefiting from as entrepreneurs.”*

4.3.2 Interpretation of findings from Table 4.7: Results from Emaphephetheni Village

According to Tuffour, *et al.* (2022), most business women are unaware of government funding schemes on Business. The findings from Emaphephetheni Village are similar to uMbumbulu Village. Concerning the influence of government funding schemes on business culture fostering risk-taking and proactiveness of women entrepreneurs in rural areas of KZN (Emaphephetheni Village), respondents were unaware of government funding schemes on business and they never benefited from any government programmes. There is no high competitiveness about the business, but barely surviving. Respondents require a lot of hand holding the entrepreneurship journey. It was argued that their perspective and horizons need some sharpening. Respondents from Emaphephetheni Village indicated that there are challenges being faced with in the community most especially in the information channels, which are not clear.

They lack primary and accessible information platforms as Women Entrepreneurs from rural areas. They further claimed that there is a huge gap about networking. In addition, there is no noticeable improvement about their business due to smaller circles in the community. But they acknowledged that something is happening, despite that nothing is formalised to assess and measure their businesses. They require a formal platform where they can share ideas on how they can self help for improvement and development. Respondents indicated that regarding government intervention programmes to promote Business Networking of women entrepreneurs in rural areas of KZN, they are struggling to have and share success stories of their businesses. They require government assistance with programmes that can benefit them as entrepreneurs. Table 4.8 displays the results from Kwa-Nyuswa Village.

Table 4. 5 Report and inference of qualitative results from Kwa-Nyuswa Village

OBJECTIVES	RESPONDENTS OPINIONS AND PERCEPTIONS
<p>OBJECTIVE 1. THE INFLUENCE OF GOVERNMENT FUNDING SCHEMES ON BUSINESS CULTURE FOSTERING RISK-TAKING AND PROACTIVENESS OF WOMEN ENTREPRENEURS IN RURAL AREAS OF KZN</p>	<ul style="list-style-type: none"> • NYP7 “As women entrepreneurs from rural areas, our perception of risk is often influenced by stereotypes. • NYP6 “In as much I have never received any assistance through a government program but through my own hustling, I have learned that you’ll never survive in the world of business if you can’t take risks.” • NYP2 “It is smaller risks that one can take, like taking money to buy a stock that you think will fast move and if it don’t move you will end up selling on credit and sometimes fail to collect all.” • NYP10 “There is a wish we get trained. It is an opportunity we still looking for. They can come and train us on certain business skills like accounting, marketing, etc.” • NYP3 “I have never benefited and I have never witnessed any business lady in my reach, that ever benefited on any government program. I’m selling beads works and it’s a very common business to keep myself ahead, I try and keep my designs exclusive. It allows me flexible pricing so I grade my work. Class A is exclusive and bit pricey and Class B is the generic with affordable prices.” • NYP6 “I don’t spend on advertising, I take my work to where people are. I bake and sell at the taxi ranks and construction sites.” • NYP7 “My company does catering and decoration. I also use what’s readily available like Facebook, Instagram, TikTok, and WhatsApp statuses. So my spending will be more on data.” • NYP8 “it is my wish to grow, I can plan properly because I survive on hand-to-mouth. Sometimes, I have to let go of other jobs because of less capacity. Maybe if these programmes you came here to talk about can be brought to our places can help to grow our businesses.” • NYP1 “Challenge is I don’t know what is available, I don’t know where to find it. General information, we don’t know any of their offices in our area where can even verify what we see on social media.” • NYP8 “when you happen to get that information, you’ll fill the forms attach all documents and some of these attachments cost us money to get, like tax clearance. The very money we don’t have... only to wait for years for at least acknowledgment for receipt of your application. If happen to be lucky and get a reference number, nobody will be picking up your call or responding to your email.” • NYP10 “I suggest that the government must be accessible. Have offices in our areas where we don’t need to pay so much to get information. They must open offices here and employ our kids. Come and visit our areas as well not us going to town for workshops and seminars. Even the way they do these workshops you can tell they are for us in rural areas. Some of us here are not so educated a need to break down some concepts is high.”
<p>OBJECTIVE 2. THE IMPACT OF GOVERNMENT BUSINESS INTERVENTION PROGRAMMES ON THE RESEARCH AND DEVELOPMENT NEEDS OF WOMEN ENTREPRENEURS IN RURAL AREAS.</p>	<ul style="list-style-type: none"> • NYP5 “I never participated to the government programmes mentioned, but I once attended a training program on construction and we received certificates of attendance at the end.” • NYP5 “In the training attended at Drakensberg, we only received a certificate of attendance, and the other 22 candidates were promised a starter pack (Company registration, logo design, business cards, etc) but never received it.” • NYP6 “it is our wish to expand but we only know what we know and sometimes people who takes us for training just do to tick a box and sometimes they will even tell us what to write for answers.” • NYP9 “About my products, I do them using my own hand. My business is childcare centre” • NYP1 “I bake and sell at schools and taxi rank”

OBJECTIVE 3. GOVERNMENT INTERVENTION PROGRAMMES PROMOTE BUSINESS NETWORKING OF WOMEN ENTREPRENEURS IN RURAL AREAS OF KZN.

- NYP4 "I do tenders, I supply different things for the government and sometime get grass cutting contracts."
- NYP10 "I think it is important to understand that businesses from rural areas are not similar to the ones from urban. Here we start a business for survival reasons most of the time and there's no prior formal training before jumping in."

- NYP1 "I never benefited from the above, I will never know but here we just know each other and share as we get. Collaborations happen on a personal basis for example, in catering and deco. If I need a certain colour for my work I will call my other colleague to check if she can help."
- NYP8 "There is no set platform, the SIZAKALA offices by the municipality are for municipality issues not for business issues."
- NYP5 "For Business Networking, I don't know any apart from the internet, which I don't always have money to buy data to check on any updates."
- NYP3 "I know of Durban Chamber, but I can't afford to affiliate. It is too costly. sometimes you hear about the workshops events but they are always in town (City center)which demands a transport cost from our side)."
- About networking opportunities or gaps unique to women
- Entrepreneurs in rural areas, there is a gap that is huge. NYP7 "We are businesswomen from rural areas, we are available, all we need is support. We even have land, we are willing to do it for ourselves all we need to someone to come to where we are and not assume the assistance we might need, but get it from us. We have 5 hectares of land, all we have been waiting for was someone from the Department of Agriculture to come cut the trees, fence the area, and supply an irrigation system for us. Since 2016 we were promised that a service provider was appointed, but never came."
- No noticeable improvement but surviving. No success story to share.

OBJECTIVE 4. GOVERNMENT BUSINESS FUNDING SCHEMES ON STIMULATING THE CREATIVITY OF WOMEN ENTREPRENEURS IN RURAL AREAS OF KZN.

- NYP1 "I do wish to expand my business but I don't know how."
- No success story, we have never benefited from these programmes
- NYP5 "No new systems, I never participated in the program. I never participated in any of the programmes mentioned."
- NYP3 "I never benefited from the programmes. in my case, it is not even collaboration but I pay for the service from my other fellow business lady to hire stuff from her that I might need for a particular job. I never benefited from these programmes."
- NYP6 "Creativity will come later for now I need to survive, my basic needs are to be able to open a stall or shop for my products and get more exposure to other markets. Some of us are creative already all we need is our creativity to be put out there."
- NYP6 "To persist through challenges, it is not the programmes, but the hunger and poverty is encouraging us to persist."

4.3.4 Interpretation of findings from Table 4.8: Results from Kwa-Nyuswa Village

Simbolon (2022) indicated that there are many frustrations in dealing with a lack of assistance from government programmes. He advised that advocating for yourself and seeking help from multiple sources can be time-consuming and frustrating, but it's often necessary to get the assistance0 need from any government program. In addition, it can be really disheartening and

overwhelming when individuals or organizations are unable to receive the help they need from government programmes. Respondents from Kwa-Nyuswa claimed that the influence of government funding schemes on Business Culture fostering Risk-taking and Proactiveness of women entrepreneurs in rural areas of KZN is characterised by the lack of assistance from government program. For their business, they hustling on their own by learning that they can never survive in the world of business if they can't take risks. They don't spend much on advertising, as they take their business close to the people. Most often they use available social media like Facebook, Instagram, TikTok, and WhatsApp statuses to advertise their business, which reduce their spending on buying data.

However, they acknowledged that In some occasions they can't afford to buy Data given that it is costly to advertise through buying data. The challenges they are facing are related to available information regarding their businesses. Respondents indicated that they don't know any offices in rural area where they can even verify what information they see on social media. Regarding the impact of government business intervention programmes on the Research and Development needs of women entrepreneurs in Rural areas, some respondents claimed that they never attended a training program in their various business field (e.g. construction).

However, some other respondents acknowledged of participating in training programmes where they received certificates of attendance at the end. In the training they attended at Drakensberg other candidates were promised a starter pack (company registration, logo design, business cards, etc.) but they never received it. Respondents from Kwa-Nyuswa Village attested that it is important to understand that businesses from rural areas are not similar to the ones from urban. In the rural area, they start and do businesses for survival reasons most of the time and there's no prior formal training before jumping in.

Concerning government intervention programmes to promote Business Networking of women entrepreneurs in rural areas of KZN (Kwa-Nyuswa Village), respondents argued that they lack networking opportunities. There are gaps unique to women Entrepreneurs in rural areas and the gap is huge. They indicated that businesswomen from rural areas need support. They have 5 hectares of land and they are willing to do business on it, but they need assistance from the government. Land is available, they are waiting for the Department of Agriculture sponsor them. Respondent from Kwa-Nyuswa Village asserted they do not have a success story to share about their business as they have never benefited from government programmes that regarding

Business funding schemes on stimulating the Creativity of women entrepreneurs in rural areas of KZN. Furthermore, respondents from Kwa-Nyuswa Village argued that they do not have a success story to tell about Government Business funding schemes on stimulating the creativity of women entrepreneurs in rural areas of KZN, given that they have never benefited of any government programmes. They also indicated that some of them are creative already. All they need is their creativity to be put out to the market. The challenges the women entrepreneurs are facing in rural area are real, but hunger and poverty is encouraging us to persist. In other words, they now focus on the need to survive and to be able to get more exposure about their products to the market.

4.4 INFERENCE OF QUALITATIVE RESULTS RELATED TO NIBUS, NEF, AND TREP

This section reports and presents respondents' opinions and perceptions based on each objective aligned to NIBUS, NEF, AND TREP programmes.

4.4.1 Township and Rural Entrepreneurship Programme (NIBUS) by DTIC

According to Ngorora and Mago (2018), the Township and Rural Entrepreneurship Programme (TREP) was an initiative of the South African government aimed at promoting entrepreneurship and economic development in townships and rural areas. The program was launched in 2013 and is implemented by the Department of Small Business Development. The Township and Rural Entrepreneurship Programme was an important initiative that aims to promote entrepreneurship and economic development in townships and rural areas.

While it faces challenges, the programme has shown promising results, including job creation, economic growth, and development of township and rural-based industries. This program use to be housed by the Department of Trade, Industry and Competition (DTIC). It was moved to the Department of Small Business Development (DSBD) in 2014. Thereafter, it had to be merged with others with similar goals and objectives. In so doing the program lost it independence. In short, the NIBUS program is not in existence anymore.

4.4.2. Rural Township Community Development Fund (NEF)

The Rural Township Community Development Fund represents a financial assistance program designed to support the development of rural townships in South Africa. The fund is administered by the Ministry of Rural Development, and aims to promote sustainable development in rural areas by providing financial support to townships for infrastructure development, social welfare programmes, and economic activities (Lobelo, 2023.). The NEF funds projects in sectors such as agro-processing, eco-tourism, forestry, fisheries, commercial property, aqua and marine culture, and rural non-farm activities. Eligible projects must be financially sustainable, have a minimum black ownership of 25.1%, and involve active participation from BEE applicants and technical partners.

Funding is provided through debt, equity, and quasi-equity instruments, with an emphasis on joint ventures to facilitate skills transfer and promote sustainable business models. The NEF also offers a mentorship program to support funded businesses. The NEF investment criteria prioritize black ownership and operational involvement, aiming to empower black entrepreneurs and drive economic growth. By fostering partnerships between black and non-black entities, the NEF seeks to create sustainable businesses that add value to various sectors. With a focus on long-term investments, the NEF plans to exit investments within 5 to 10 years while providing ongoing support through their mentorship program. Therefore, respondents opinions and perceptions based on this program and in line with each objectives are illustrated further below.

Objective 1. The influence of government funding schemes on Business Culture fostering Risk-taking and Proactiveness of women entrepreneurs in rural areas of KZN.

It was stated earlier that the influence of government funding schemes on business culture, particularly in fostering risk-taking and proactiveness among women entrepreneurs in rural areas of KZN, South Africa, is a crucial area of study. Rural areas in KZN face significant economic challenges, including limited access to funding, infrastructure, and market opportunities among many others (Nhleko, *et al.*, 2023). Women entrepreneurs in these areas often struggle to access resources, networks, and support systems, which can hinder their ability to start and grow businesses (Ekene and Kelly, 2023). Government funding schemes can play a vital role in addressing these challenges and promoting entrepreneurship among women in rural areas. In line with objective 1 and based on the questions that officials were given the the opportunity to express their opinions and perceptions, the following are their statements:

- NO1 *“The program has been in existence for more than 15 years. The program is in existence.”*
- NO1 *“Entrepreneurs who live in townships or rural areas own businesses which are located there.”*
- NO1 *“Nothing is custom-made, but participants are introduced to various skills during our mentorship programmes.”*
- NO1 *“Going through the program journey with them, I do witness a shift from their comfort zone, including the participants presenting their businesses confidently. Also our programmes are not all grant (a take and go) we do follow up where invest. This indirectly train them to take calculated risk in running their busisnesses.”*
- NO1 *“Yes, as this program concentrates more on the acquisition, new venture Capital and expansion capital. On certain occasions, we witness candidates moving across tiers of our offerings.”*
- NO1 *“A relief the program brings to our candidates, I have realized it opens a space For them to think ahead and think of growth instead of thinking of survival.”*
- NO1 *“Yes, we do take pride in such observation.”*
- NO1 *“Yes, we do, through our after-service and mentorship programmes.”*
- NO1 *“It is important to assist by aiding in the anticipation of potential risks at various points in their project to take proactive measures. It is also essential for them to recognize that certain risks are unavoidable.”*

Objective 2. The impact of government business intervention programmes on the Research and Development needs of women entrepreneurs in Rural areas.

Ariffin *et al.* (2020) indicated that government business intervention programmes can play a crucial role in supporting the R&D needs of women entrepreneurs in rural areas by providing access to funding, incubation, training, networking opportunities, research institutions, and policy support. By addressing the specific challenges faced by women entrepreneurs in rural areas, these programmes can help to promote entrepreneurship, innovation, and economic growth in these regions. In this study, the following statements are in line with objective 2, which relate with the questions that respondents were given the the opportunity to express their opinions and perceptions:

- *NO1 “Yes, Our New Venture capital part of the program focuses on such activities that encourage new knowledge.”*
- *NO1 “Yes, Our Expansion Capital part of the program assists in setting up working systems. For poultry businesses, we have set up systems where businesses were expanding from selling chicken unprocessed, to processing and freezing their stock.”*
- *NO1 “Yes, Our Acquisition capital focuses on the areas including Technology development.”*
- *NO1 “There is no market research activities allowance in the program”*
- *NO1 “No there is no direct support for preliminary studies and product development”*
- *NO1 “Yes, There are opportunities, and there is a specific funding scheme that operates on a “Rand for Rand” basis (50%).”*
- *NO1 “It is crucial to establish targeted funding programmes and moderately priced or subsidized institutions that provide assistance to ensure the enhanced accessibility of financial aid for both individuals and collective entities.”*

Objective 3. Government intervention programmes, promote Business Networking of women entrepreneurs in rural areas of KZN

Government intervention programmes can indeed play a crucial role in promoting business networking among women entrepreneurs in rural areas of KZN, South Africa (Okeke-Uzodike, 2018). By implementing these initiatives, government intervention programmes can effectively promote business networking among women entrepreneurs in rural areas of KZN, contributing to economic growth and empowerment of women in the region. The statements that follows are

in line with objective 3, which relates to the questions that respondents were given the the opportunity to express their opinions and perceptions:

- *NO1 “Through our workshops and seminars, that becomes the best time to network and to make new contact with people in your industry or of the same interest.”*
- *NO1 “The department’s district offices help local entrepreneurs by providing updates and collaborating with local municipalities to share information. In some areas, entrepreneurs have created their own communication groups using platforms like WhatsApp and other social media.”*
- *NO1 “For the Durban community, we work closely with the Durban Chamber of Commerce.”*
- *NO1 “People ought to actively participate in organized meetings and workshops, seize the opportunities, and utilize the shared information.”*
- *NO1 “The progress and growth are apparent, primarily as a result of enhancing skills. Women receive training in baking skills, which allows them to establish their own enterprises, hire employees, and distribute goods within the local community.”*

Objective 4. Government Business funding schemes on stimulating the Creativity of women entrepreneurs in rural areas of KZN.

Government funding schemes play a crucial role in stimulating the creativity of women entrepreneurs in rural areas of KZN, South Africa. These schemes provide financial support, mentorship, and resources that can help women entrepreneurs overcome the challenges they face in rural areas and turn their business ideas into reality (Okeke-Uzodike, 2024). By implementing these strategies, government funding schemes can play a critical role in stimulating the creativity of women entrepreneurs in rural KZN, leading to increased economic growth, job creation, and poverty reduction in these areas. Respondents were given the the opportunity to express their opinions and perceptions in line with objective 4. The statements that follows are respondents’ opinions:

- NO1 *“There is not a dedicated program for inquisitiveness in our offerings. But can be witnessed during interactions.”*
- NO1 *“The ideas and innovative concepts that we get to fund and support are evident that imaginativeness is natural if you’re an entrepreneur.”*
- NO1 *“During workshops and mentoring sessions we emphasise more on importance of value chain. Vale chai by its nature it encourages collaboration and it promotes creativity.”*
- NO1 *“Funding allocation for rural areas must be different from that of other areas to offer targeted financial assistance that acknowledges the distinct economic sectors and challenges found in rural communities.”*
- NO1 *“From this program, In particular, we provide New Venture, Acquisition capital, and expansion assistance.”*
- NO1 *“Most often, business owners participate in a mentorship program, during which they are paired with mentors who specialize in their specific industry.”*

4.4.3. Township and Rural Entrepreneurship Programme (TREP)

Program’s mandate:

The program is to transform and integrate opportunities in townships and rural areas into productive business ventures through creating a conducive environment for entrepreneurial activity and providing dedicated business support to enterprises in rural and township areas including access to funding. It is to ensure that these township and rural enterprises are productive and get integrated into the main economy by improving their competitiveness for both domestic and export markets. The program mainly focuses on both formal and informal enterprises in the following streams/sectors:

- Small-Scale Bakeries and confectioneries
- Autobody repairers and mechanics

- Butcheries
- Clothing, leather and textiles
- Personal care (hair saloons)
- Spaza-shop
- Tshisanyama and cooked food.

The program is structured to cover the following activities:

- Cost of production inputs, e.g. material, equipment, machinery, tools, etc.
- Working capital including salaries, rent etc.
- Assistance with compliance and technical skills improvement, e.g. labelling, industry standards and quality etc.
- Business and financial management training, including productivity management
- Facilitated market access

The financial package will be offered in the form of a blended finance with 50% of the total approved amount being a Grant i.e., maximum grant amount of R100 000. (Maximum total amount R1 000 000.00). The program has been in existence for just over 10 years. The program is in existence and online. Township and rural-based enterprises which are owned by entrepreneurs who are based in the townships or rural areas.

Objective 1. The influence of government funding schemes on Business Culture fostering Risk-taking and Proactiveness of women entrepreneurs in rural areas of KZN.

The impact of government funding initiatives on company culture, particularly in encouraging risk-taking and proactiveness among female entrepreneurs in rural KZN, South Africa, is an important field of study. Rural communities in KZN confront substantial economic constraints, such as limited finance, infrastructure, and market prospects (Nhleko *et al.*, 2023). Women entrepreneurs in these places frequently face barriers to resources, networks, and support systems, limiting their capacity to establish and grow firms (Ekene and Kelly, 2023). Government funding schemes can play an important role in overcoming these issues and boosting entrepreneurship among rural women.

- *TO1 and TO2 “Nothing tailor-made for such but during different phases of our program, our participants are introduced to different sessions/ workshops to achieve certain objectives”*
- *TO1 and TO2 “No. The tendency is to avoid high-risk projects. As a result, women are participating in the tried and tested projects.”*
- *TO2 and TO1 “Yes, we do observe a certain level of proactivity, mostly depending on the sector and the perceived benefits of the idea.”*
- *TO1 and TO2 “This is dependent on the market their targeting and the availability of similar products. In some cases they do wet and dry in-store demos or where they are given the platform to showcase their products. They also tailor-made their products for individual and put extra time on servicing customers, especially in the clothing and textile and personal care sectors.”*
- *TO2 “Some do. It depends on the industry. In most cases, this is related to bulk input and mimicking of trends.”*
- *TO1 “Through capacity building, and case studies.”*
- *TO2 “The best way to support them is to help them anticipate risks at different stages of their project in order to be proactive. Some risks are necessary, so they need to understand that as well.”*

Objective 2. The impact of government business intervention programmes on the Research and Development needs of women entrepreneurs in Rural areas.

According to Ariffin *et al.* (2020), government business intervention programmes can play a critical role in supporting the R&D needs of women entrepreneurs in rural areas by providing access to funding, incubation, training, networking opportunities, research institutions, and policy support. By addressing the specific challenges faced by women entrepreneurs in rural areas, these programmes can help promote entrepreneurship, innovation, and economic growth in these regions. The following are respondents’ opinions and perceptions:

- *TO2 “Indeed, diversification in bakeries involves expanding the product range, which in turn requires the acquisition of new skills and techniques. For example, this may involve the production of healthier confectionery options.”*
- *TO1 “Yes, it does. The example is the setting up of the production lines in the clothing textile sector and setting up the equipment especially the embroidery machines on the computer. The other example will be bakery systems set up.”*
- *TO1 and TO2 “For this program, the main focus is on technology acquisitions rather than development. Other programmes are available to assist with development, such as the Social Entrepreneurship partnership program with UKZN.”*
- *TO2 “Yes, it does on a small scale mainly with branding and logos mainly in the clothing industry.”*
- *TO1 and TO2 “There is no market research activities allowance in the program.”*
- *TO1 and TO2 “No there is no support.”*
- *TO1 and TO2 “Yes, there are opportunities and there is a specific funding scheme for that which works on a “Rand for Rand” basis (50%) and in most cases is not affordable for small rural businesses. in certain schemes it is limited to percentage of the fund normally 5% of the total project cost.”*
- *TO2 “There should be dedicated funding schemes and affordable or subsidized institutions that provide assistance in order to make financial support more accessible for individuals and organizations.”*

Objective 3. Government intervention programmes, promote Business Networking of women entrepreneurs in rural areas of KZN

Government intervention programmes can play an important role in boosting business networking among women entrepreneurs in rural KZN, South Africa (Okeke-Uzodike, 2018). By executing these strategies, government intervention programmes can effectively boost business networking among women entrepreneurs in rural KZN, contributing to economic

growth and women's empowerment in the region. The following statements are consistent with objective 3, which refers to the questions that respondents were given the opportunity to express their ideas and perceptions on:

- *TO2 “Most entrepreneurs network during the actual application process for information sharing purposes and there is no evidence of them networking beyond that period.”*
- *TO1 “The department has district offices that serve local entrepreneurs and provide them with updates. The department collaborates with local municipalities to share information through their forums and other communication channels. In certain areas, entrepreneurs have formed their own communication groups using platforms such as WhatsApp and other social media.*
- *TO2 and TO1 “Business seminars and workshops and sector specific forum and Chambers e.g. Informal Traders Chamber”*
- *TO1 “The main gap is that networking happens only with close friends (co-operative) which limits information sharing to that small group and a host of other businesses are left out.”*
- *TO2 “I think there should be business groups that are formed and also workshops and seminars”*
- *TO2 “Improvement and expansion have been evident, mainly due to skills development. Women are trained in bakery skills, enabling them to start their own businesses, employ people, and supply products locally.”*
- *TO1 “The women are referred to TIKZN, the entity responsible for international markets and they normally organise expos for such opportunities. (this is open to all interested businesses regardless of the location or ownership)”*
- *TO1 “For the reason above, we have no records of such.”*

Objective 4. Government Business funding schemes on stimulating the Creativity of women entrepreneurs in rural areas of KZN.

Government funding schemes play an important role in fostering the innovation of female entrepreneurs in rural KZN, South Africa. These programmes offer financial assistance, mentorship, and resources to help women entrepreneurs overcome the obstacles they experience in rural locations and bring their company ideas into reality (Okeke-Uzodike, 2024). Government funding schemes that execute these ideas can play an important role in promoting the innovation of women entrepreneurs in rural KZN, resulting in improved economic growth, job creation, and poverty alleviation in these areas. Respondents were given the option to share their views and perceptions in accordance with goal 4. The following statements represent respondents' opinions:

- *TO2 “There isn't a dedicated program for inquisitiveness, however, we feel that it's a characteristic that individuals cultivate while progressing through our offerings and that one could be one of them.”*
- *TO2 “There have been textile and bakery businesses where they employed the locals and the factory has been developed to such that it has production lines of the private sector factory.”*
- *TO1 “Some funding schemes are structured such that partnership becomes the key selection criteria for the applicants.”*
- *TO2 “Allocating funding for rural areas should be distinct from other areas in order to provide specific financial support that takes into consideration the unique economic sectors and challenges present in rural communities.”*
- *TO1 “The application's uniqueness is primarily based on the value chain. We believe that beneficiaries should contribute to the entire value chain if possible. District-based advisors are utilized for this purpose.”*
- *TO1 “In most cases, entrepreneurs are put through the mentorship program where mentors specialising in that particular sector are assigned to individual businesses.”*

The section below discusses the interpretation of findings based on key themes examined in this study, which consist of courage to risk-taking and proactiveness; assistance on business research and development needs; business networking needs for rural women entrepreneurs; basic knowledge of programmes by respondents; and program officials of government business intervention programmes (TREP, Rural, Township and Community Development Strategy Program and NIBUS).

4.4. DISCUSSION AND INTERPRETATION OF FINDINGS

Discussion and interpretation of findings focuses on key aspects including the courage to risk-taking and proactiveness; assistance on business research and development needs; business networking needs for rural women entrepreneurs; basic knowledge of programmes by respondents; and program officials: government business intervention programmes (TREP, Rural, Township and Community Development Strategy Program and NIBUS).

4.4.1 Courage to Risk-taking and Proactiveness

In rural areas, women entrepreneurs face unique challenges that can hinder their ability to start and grow a business. However, possessing the courage to take risks and being proactive can be a crucial factor in overcoming these challenges and achieving success. According to Zinn (2019), courage and risk-taking are essential qualities for individuals who want to achieve their goals and make a meaningful impact in the world. When we take calculated risks, we open ourselves up to new opportunities, challenges, and experiences that can lead to personal and professional growth. In this study explored the importance of courage to risk-taking and proactiveness, and how they can be developed and nurtured.

In this study, respondents were asked to indicate their perception of Risk-taking and Proactiveness of being women entrepreneurs in rural areas of KZN. The findings revealed that all participants were unaware of the researched intervention programmes. However, they had acquired knowledge about similar programmes offered by the government. Their primary means of gaining the courage to take risks and proactively engage in business activities stemmed from attending various meetings, workshops, and seminars, as well as from exposure to social media and other forms of media.

The consensus among official respondents is that female entrepreneurs often avoid high-risk ventures and instead gravitate towards established and proven business opportunities.

However, there is a proactive approach, which is influenced by industry and the perceived value of the business concept. Half of the official respondents acknowledge that as women gain access to opportunities within larger multinational corporations, they are compelled to adjust their pricing to remain competitive in the retail sector, or else they risk losing shelf space. At times, they conduct in-store demonstrations and are provided with platforms to showcase their merchandise. Additionally, they customize their products to meet individual customer needs and allocate extra time to customer service, particularly in the clothing, textile, and personal care industries.

4.4.2 Assistance on Business Research and Development Needs

According to Ali and Kamraju (2023), assistance of women on Business Research and Development Needs in the rural areas can be a valuable initiative to promote economic growth and development in these regions. In this study, respondents expressed a desire for a comprehensive program that could address their basic marketing research, systems setup, technology development, and intellectual property needs. They noted that no existing program, except for the Department of Agriculture's "One Home One Garden" initiative for communities, catered to these requirements. 75% of officials confirmed the lack of support for product development and basic market research in the researched programmes, while 25% mentioned alternative opportunities within their departments. Some of the responses are quoted verbatim below:

TO2 "...there is no market research activities allowance in the program."

TO2 and NO1 "...and there is a specific funding scheme for that which works on a "Rand for Rand" basis (50%) and in most cases is not affordable for small rural businesses. In certain schemes, it is limited to a percentage of the fund normally 5% of the total project cost."

The following word cloud figure 4.6: also summarises and reiterates the rural women entrepreneurs' experience in terms of their R&D needs.

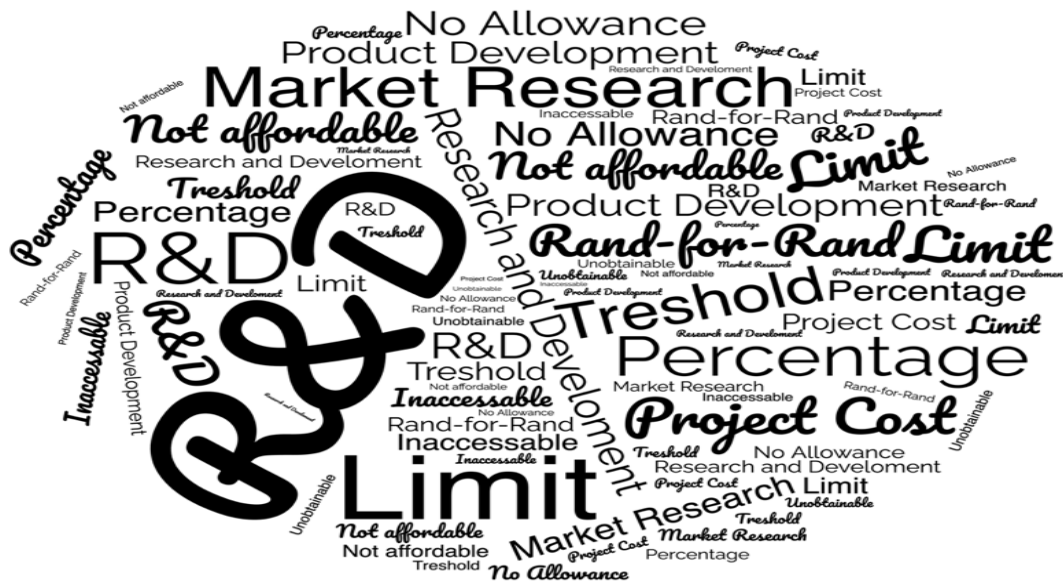


Figure 4. 5 Word Cloud of Rural Women Entrepreneurs' Experience Research & Development and Government Intervention Programmes. **Source:** Self-generated by the researcher

Key themes or terms such as "No allowance," "Affordable," "Limit," "Cost," and "Percentage" highlight significant concerns regarding funding, Research and Development (R&D), and eligibility. Additionally, terms like "R&D," "Threshold," "Project cost," "Market research," and "Inaccessible" appear prominently, emphasizing their importance. The main themes center on financial constraints, project limitations, and accessibility to funding, particularly for R&D and product development.

4.4.3 Business Networking Needs for Rural Women Entrepreneurs

According to Ghouse, *et al.* (2021), as a rural woman entrepreneur, it is essential to recognize the unique challenges they may face in building a successful business. With limited access to traditional networking events in rural areas, online platforms can be a lifesaver. Join online communities, forums, and social media groups focused on rural entrepreneurship, women in business, and your industry. Women entrepreneurs should constantly remember to stay persistent, be open-minded, and adaptable when building network. With the right connections and support, they can overcome the challenges of being a rural woman entrepreneur and achieve success in their business. In this study, the interviews with respondents revealed that the programmes being investigated had no known Business Network forums.

The word cloud highlights key barriers to business engagement, including high transport costs, limited access to data bundles, and restricted information flow, which hinder both physical and online participation in forums and meetings. However, opportunities exist in leveraging widely used, low-cost platforms like WhatsApp Groups and expanding the use of online forums to foster networking and information sharing. To address these challenges, programmes should prioritize digital inclusion, provide support for transport and data costs, and develop more structured, accessible channels to improve communication and collaboration across business networks.

4.4.4 Basic Knowledge of Programmes by Respondents

According to Bernhard and Olsson (2020), business networking is essential for entrepreneurs, regardless of their location or industry. However, rural women entrepreneurs may face unique challenges that can make networking more difficult. Networking provides access to resources, including mentorship, training, and funding opportunities. Rural women entrepreneurs may not have the same level of access to these resources as their urban counterparts, making networking crucial for staying informed and connected. In addition, business networking can provide a support system of like-minded individuals who understand the challenges of entrepreneurship. This can be particularly important for rural women entrepreneurs who may feel isolated or disconnected from their peers. This section addresses the query presented to the respondents concerning their knowledge of the programmes featured in the study.

The goal was to ascertain the depth of their understanding of the programmes and to assess the potential impact it may have had on enhancing the beneficiaries' innovativeness, industry knowledge, and overall contribution to their business growth. During the interviews, it was revealed that out of the 35 respondents, only 2 were familiar with any of the 3 programmes under investigation. One individual was knowledgeable about TREP, while the other was acquainted with the Rural, Township, and Community Development Strategy Programmes. Despite not having personally benefited from these programmes, they had heard about them through conversations with friends. However, they encountered difficulties in obtaining further information to substantiate their knowledge of the programmes.

The findings highlight significant implementation challenges related to the visibility, accessibility, and communication of government support programmes. Alarming, only 2 out of 35 respondents were aware of the three programmes, which are crucial for business

development. This points to a considerable gap in outreach and engagement with potential beneficiaries.

The limited awareness, alongside the difficulty in accessing further information, indicates that the channels used to disseminate these programmes are ineffective or misaligned with the needs of small business owners, especially those in rural, township, and informal settings. Such a lack of clarity and outreach undermines the intended impact of these initiatives, restricting their ability to enhance innovation, industry knowledge, and business growth among the very individuals they aim to support.

There is a critical disconnect between the official claims that these programmes promote proactiveness and the entrepreneurs' reported lack of awareness. Policymakers may assume that simply having support initiatives will lead to uptake and impact, but the real-world experiences of entrepreneurs tell a different story. The assumption that businesses will actively seek out and engage with these programmes ignores barriers such as limited access to information, ineffective communication strategies, and a lack of localized engagement mechanisms.

This gap underscores the need for targeted efforts to align policy intent with the lived realities of small business owners, particularly in under-resourced communities. Without such deliberate actions, the transformative potential of these programmes remains unrealized, highlighting the necessity for a more inclusive and responsive implementation strategy that goes beyond mere policy statements and actively integrates support into the entrepreneurial ecosystem.

4.4.5 Program Officials: Government Business Intervention Programmes (TREP, Rural, Township and Community Development Strategy Program & NIBUS)

According to Goyal (2021), program officials of government play a crucial role in assisting women business entrepreneurs in rural areas by providing them with various forms of support and resources to help them overcome the unique challenges they face. In this study, in the interviews with government officials who are custodians of the programmes researched, respondents expressed confidence in the programmes availed by the government to uplift women entrepreneurs in rural areas and townships. It was mentioned that government funding schemes aim to foster risk-taking and proactiveness among women entrepreneurs in rural

areas. While the programmes focus on identifying and mitigating risks upfront, there is a tendency for women-led businesses to avoid high-risk projects and opt for tried and tested ventures. However, accessing these funding schemes has led to increased proactiveness among women entrepreneurs, particularly in sectors where perceived benefits are high.

The programmes also encourage competitiveness through adjustments in pricing and marketing strategies. To further support women entrepreneurs in taking risks and being proactive, the officials suggest capacity building, peer motivation, and case studies. The impact of government business intervention programmes on the R&D needs of women entrepreneurs in rural areas are assessed. The programmes encourage new knowledge and skills, such as diversification in product ranges and setting up working systems in various sectors. While the focus might be mainly on technology acquisitions rather than development, there will be some assistance with intellectual property processes and branding for those who require it. However, there is still a need for more affordable funding schemes to address specific R&D needs of women entrepreneurs in rural areas. The participants mentioned that the programmes aim to promote business networking among women entrepreneurs in rural areas. While entrepreneurs' network during the period of the program, there is limited evidence of continued networking beyond that period. The officials suggest forming business groups, workshops, and seminars to enhance networking opportunities.

It was confirmed that these development programmes have led to improvements in the community, with women starting their own businesses and employing locals. It was also mentioned that some of these programmes facilitate access to international markets through referrals to relevant entities. It was also expressed that these government funding schemes are designed to stimulate the creativity of women entrepreneurs in rural areas by offering grants and encouraging collaboration through partnership criteria. Success stories include a clothing and textile business that expanded its production lines and secured corporate orders. To further support creativity and innovation, the officials further recommended specific funding for start-ups and aligning funding requirements with rural conditions. Mentorship programmes are also made available to assist entrepreneurs in overcoming challenges and adopting unique approaches in their business journey.

4.5 CHAPTER CONCLUSION

To recap, this research study was constructed on four critical research objectives pertaining to government business intervention programmes designed to assist women entrepreneurs from rural areas: (I) To investigate the influence of government funding schemes on business culture fostering Risk-taking and Proactiveness of women entrepreneurs in rural areas of KZN. (II) To assess the impact of government business intervention programmes on the Research and Development needs of women entrepreneurs in rural areas. (III) To determine how government intervention programmes, promote Business Networking of women entrepreneurs in rural areas of KZN. (IV) Evaluate Government Business funding schemes on stimulating the Creativity of women entrepreneurs in rural areas of KZN.

The interviews with participants revealed a lack of awareness regarding the specific intervention programmes under investigation. The officials highlighted that female entrepreneurs tend to avoid high-risk ventures and prefer established opportunities. It was mentioned that in their experience, accessing funding schemes has led to increased proactiveness, particularly in sectors with perceived benefits. The programmes also encourage competitiveness through pricing adjustments and marketing strategies, with suggestions for capacity building, peer motivation, and case studies to further support women entrepreneurs in taking risks and being proactive. Officials collectively agreed that, while these programmes are designed to promote new knowledge and skills, there is a need for more affordable funding schemes to address specific R&D needs.

Officials further suggested women entrepreneurs form business groups and workshops to enhance networking opportunities after the period of the program. Success stories by officials include businesses expanding production lines and securing corporate orders. Further recommendations by officials for specific funding for start-ups and aligning funding requirements with rural conditions to further support creativity and innovation among women entrepreneurs were put forward.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1. INTRODUCTION

The study sought to determine the extent to which government programmes had boosted women's entrepreneurship and innovativeness. To do this, the study conducted a case study of chosen rural communities in KZN province. The study's objectives was attained by investigating the influence of government funding schemes on business culture fostering risk-taking and proactiveness of women entrepreneurs in rural areas of KZN; assessing the impact of government business intervention programmes towards R&D needs of women entrepreneurs in rural areas; determining how government intervention programmes promote business networking of women entrepreneurs in rural areas of KZN; evaluating government business funding schemes on stimulating the creativity of women entrepreneurs in rural areas of KZN; and to recommend a new model that facilitates women's innovativeness in rural areas of KZN.

However, it is essential to acknowledge that women's entrepreneurship has become a critical driver of economic growth and development in rural areas, yet many women face significant barriers to starting and scaling their businesses (Ekene and Kelly, 2023; Tabares *et al.*, 2022). In recognition of this challenge, governments have implemented various programmes aimed at supporting women entrepreneurs, including training, mentorship, and financial assistance. These programmes are designed to empower women to overcome the obstacles they face and create sustainable businesses that contribute to the local economy. The section below discusses general conclusion of the study. It comprises key elements of findings and related recommendations.

5.2. GENERAL CONCLUSION AND RECOMMENDATIONS

This study assessed the effectiveness of government programmes in promoting women's entrepreneurship and innovativeness in rural areas, with a focus on the role of program officials in supporting women business entrepreneurs. When conducting this study, it was expected that government programmes could have a positive impact on women's entrepreneurship and innovativeness in rural areas, with program officials playing a crucial role in facilitating access to resources and opportunities. The findings indicate that in the case of uMbumbulu,

Emaphephetheni, and Kwa-Nyuswa Villages in KwaZulu-Natal, program officials have not successfully bridged the information gap, provided technical assistance, and linked women entrepreneurs to networks and markets. Respondents from these three villages were unaware of government programmes in terms of support and other forms of interventions at the period this study was conducted. However, the study shows that women entrepreneurs who participated in government programmes reported increased confidence, skills, and business growth, as well as improved access to finance and market opportunities (Ghouse, *et al.*, 2017). While challenges still exist, the study suggests that government programmes should create an enabling environment for women entrepreneurs to thrive in rural areas. Specifically, in line with the objectives, the study found the following:

5.2.1. Objective 1. The influence of government funding schemes on business culture fostering Risk-taking and Proactiveness of women entrepreneurs in rural areas of KZN

According to Ariffin, *et al.* (2020), government business intervention in rural areas can play a crucial role in supporting women entrepreneurs, who often face unique challenges in accessing resources, networks, and markets. In rural areas, government is expected to help create a more supportive environment for women entrepreneurs to start and grow their businesses, contributing to economic growth and development in these regions. However, in this study, findings revealed the following:

- Women business entrepreneurs in rural areas, specifically within the uMbumbulu, Emaphephetheni, and Kwa-Nyuswa Villages are unaware of government funding schemes on business and that they never benefited from the support that are provided by government programmes. Furthermore, respondents claimed that in the rural areas, business is less competitive given that promotion is done through personal social media, which involve high-cost avenues.
- Women entrepreneurs in these areas often struggle to access resources, networks, and support systems, which hinder their ability to start and grow businesses. The information channels are not clear and accessible for Women Entrepreneurs from rural areas. They further claimed that there is a huge gap about networking. In addition, there is no noticeable improvement about their business due to smaller circles in the community.

- Respondents claimed that the influence of government funding schemes on business culture fostering risk-taking and proactiveness of women entrepreneurs in rural areas of KZN is characterised by the lack of assistance from government program. For their business, there are hustling to be able to learn independently such that there could be no survival in the world of business without the ability to take risks.

This study shows that the influence of government funding schemes on business culture, fostering risk-taking and proactiveness of women entrepreneurs in rural areas of KZN is not significant. This implies that women business entrepreneurs specifically within the uMbumbulu, Emaphephetheni, and Kwa-Nyuswa Viallages lack access to capital. They require government funding schemes in terms of access to capital, which is often a major barrier to entry for women entrepreneurs, especially in rural areas where traditional financing options may be limited. By providing funding, government schemes can reduce the financial risk associated with starting a business, allowing women entrepreneurs to take calculated risks and be more proactive in their business endeavours. In addition, government funding can boost the confidence of women entrepreneurs, enabling them to take more risks and pursue innovative ideas that might not have been feasible otherwise.

Also, government-funded programmes can facilitate networking opportunities, connecting women entrepreneurs with mentors, peers, and other stakeholders, which can lead to valuable partnerships and collaborations. Respondents presented the need for training given that many of them acknowledged that they are doing business to survive. Therefore, funding schemes can provide training and capacity-building initiatives, enhancing the skills and knowledge of women entrepreneurs, making them more equipped to take calculated risks and be proactive in their businesses.

Increased visibility: government funding can raise the visibility of women entrepreneurs in rural KZN, promoting their businesses and innovations to a broader audience, which can attract new customers, partners, and investors. The lack of business competitiveness was also revealed among women business entrepreneurs in the rural areas due to certain systemic barriers. The government funding schemes can help address systemic barriers faced by women entrepreneurs in rural areas, such as limited access to markets, infrastructure, and appropriate skills to run the business. Therefore, to mitigate the challenges faced by women business entrepreneurs in rural areas, it's crucial to design government funding schemes that:

- Are tailored to the specific needs of women entrepreneurs in rural KZN.
- Have simplified application processes and clear eligibility criteria.
- Provide comprehensive support services beyond just funding.
- Foster a culture of entrepreneurship and innovation within the community.
- Encourage collaboration between government agencies, private sector organizations, and civil society organizations.

This suggests that the government funding schemes can play a vital role in fostering a culture of risk-taking and proactiveness among women entrepreneurs in rural KZN if these factors can be addressed, and ultimately contribute to economic development and poverty reduction in the province.

5.2.2. Objective 2. The impact of government business intervention programmes towards Research and Development needs of women entrepreneurs in rural areas

According to Ariffin *et al.* (2020), government business intervention programmes play a critical role in supporting the R&D needs of women entrepreneurs in rural areas by providing access to funding, incubation, training, networking opportunities, research institutions, and policy support. In this study, when respondents were asked about the impact of government business intervention programmes towards R&D needs of women entrepreneurs in Rural areas, the following have been indicated:

- Women entrepreneurs have never been assisted with program that promote research activities for product development. Moreover, the understanding of the concept of R&D as well as product development concept have been acknowledged.
- Respondents expressed the need to bring new or the latest knowledge regarding their respective industries. But their unaware of such program. They also expressed the need to be assisted in processing their businesses (E.g. chilies). But never benefited from the government funding programmes.
- Respondents indicated that there is ignorance of technology development activities and the intellectual property concept in line with the type of business they operate in rural

areas. In addition, they expressed a desire to be assisted or helped with basic market research activities, given that some of them indicated that they regularly do their own research checking businesses.

These findings support the idea that Government business intervention programmes can have a significant impact on the R&D needs of women entrepreneurs in rural areas. Therefore, Government programmes can provide women entrepreneurs in rural areas with access to funding for R&D activities, such as grants, loans, or tax credits. Support from the government can help them overcome the financial constraints that often hinder innovation and growth. In addition, as respondents expressed desire for appropriate knowledge/training regarding their respective industries in order to understand business operations, it is pertinent to state that government programmes can offer mentorship and training opportunities.

This will provide women entrepreneurs with the skills and knowledge they need to develop their ideas and products. This further suggests that government programmes can facilitate networking opportunities between women entrepreneurs, policymakers, and industry experts, which can lead to collaborations, partnerships, and access to new markets. The government programmes also can offer incentives for innovation, such as tax breaks or subsidies, which can encourage women entrepreneurs to invest in R&D and take risks. The benefits of government business intervention programmes for women entrepreneurs in rural areas may include the following:

- Supporting the growth of women-owned businesses in rural areas can contribute to local economic development and job creation.
- Through providing access to funding, mentorship, and training, Government programmes can improve the livelihoods of women entrepreneurs and their families.
- Targeting women entrepreneurs in rural areas, these programmes can increase diversity and inclusion in the entrepreneurship ecosystem.
- Government programmes can help address rural disparities in entrepreneurship and innovation by targeting underserved areas.

However, respondents expressed some potential challenges associated with government business intervention programmes for women entrepreneurs in rural areas. They indicated the following:

- They are facing challenges accessing government programmes due to limited internet connectivity, transportation options, or availability of resources.
- Government programmes is not available within uMbumbulu, Emaphephetheni, and Kwa-Nyuswa Villages. This situation unable them to scale up quickly enough to meet the needs of growing businesses in rural areas.
- They also indicated that Government programmes may not always be sustainable or provide long-term solutions for women entrepreneurs in rural areas.

However, in light of the above, government business intervention programmes can play a critical role in supporting the R&D needs of women entrepreneurs in rural areas by providing access to funding, mentorship, training, and networking opportunities. But, it is essential to address the unique challenges faced by rural areas and ensure that these programmes are tailored to meet the specific needs of women entrepreneurs in the rural areas.

5.2.3. Objective 3. Government intervention programmes promote Business Networking of women entrepreneurs in rural areas of KZN

According to Okeke-Uzodike (2018), government intervention programmes indeed play crucial roles in promoting business networking among women entrepreneurs in rural areas of KZN, South Africa. Initiatives for government intervention programmes effectively contribute to economic growth and empowerment of women in the rural areas. Respondents' opinions and perceptions about government intervention programmes to promote business networking of women entrepreneurs in rural areas of KZN are as follows:

- No formal network for information-sharing purposes about business exist. Respondents indicated that they have created their own platforms to be able to share information. Sometimes this exposes them to opportunistic vultures out there because they can't thoroughly test and validate information.
- They are unaware of Government intervention programmes. They never benefited from the program

- There is a huge gap about networking or lack of Business Networking. Nobody knows about networking platforms.
- There is lack of networking opportunities. The gap is there, we are a vulnerable society group as women entrepreneurs from rural places whether due to education or financial status.
- There is no noticeable improvement. Nothing is formalised to assess and measure information.
- They still wish for assistance. But they don't know how to get it out there.
- They never benefited from the Government intervention programmes. Collaborations happen on a personal basis with other colleagues to check if she can help.
- Businesswomen from rural areas indicated that they need is support. They have land, and they are willing to be assisted. They have been waiting for the Department of Agriculture to come cut the trees, fence the area, and supply an irrigation system for them. A service provider was appointed, but never came.
- At some point, respondents were encouraged to join a platform, and the admission fee into the platform was R500, and the benefit was to get information on opportunities and funders. Respondents further expressed that they were called to plug with cards to demand work as local potential suppliers to a project in their area. The convenor of this action went to submit their memorandum to the project owners, and she went and came back to report to them that all was sorted, they should go home and wait for a call. Till the period of this study, they were still waiting and apparently, nothing happens. They finally realised that the one who represented them was subcontracted.
- They do not have noticeable improvement but surviving in their businesses. No success story to share

The above results seem to be very alarming for women business entrepreneurs within uMbumbulu, Emaphephetheni, and Kwa-Nyuswa Viallages. Respondents have shared the

views that Business Networking of women entrepreneurs in rural areas of KZN is not promoted by Government intervention programmes. However, literature provides extensive government programmes that can promote women business entrepreneur whether in the urban or rural areas. For example, some government intervention programmes that promote business networking for women entrepreneurs in KwaZulu-Natal include the following (Magigaba and Jili, 2019; Kunene, *et al.*, 2020):

- The Department of Small Business Development's (DSBD) Women Empowerment through Economic Development (WEED) Program: This program aims to empower women entrepreneurs in rural areas by providing training, mentorship, and access to funding opportunities.
- The Small Enterprise Development Agency (SEDA): SEDA is a government agency that provides support to small and medium-sized enterprises (SMEs), including those owned by women. They offer business development services, training, and funding opportunities to entrepreneurs in rural areas.
- The National Empowerment Fund (NEF): The NEF is a government fund that provides financing and support to black-owned businesses, including those owned by women. They have a specific focus on rural areas and provide funding for start-ups, expansion, and rehabilitation of existing businesses.
- The Industrial Development Corporation (IDC): The IDC is a state-owned development finance institution that provides financing and support to businesses in various sectors, including agribusiness and manufacturing. They have a focus on empowering women-led businesses in rural areas.
- The KZN Department of Economic Development, Tourism and Environmental Affairs' (KZN EDTEA) Women in Business Program: This program aims to promote the growth and development of women-owned businesses in the province, with a focus on rural areas. The program provides training, mentorship, and access to funding opportunities.
- The KZN Department of Agriculture and Rural Development's (KZN DARD) Agri-Peel Program: This program aims to promote agricultural development in rural areas by

providing training, support, and funding opportunities to farmers, including women farmers.

- The Ubuntu-Botho Fund: This fund is a joint initiative between the government and private sector organizations to promote entrepreneurship among women in rural areas. The fund provides financing and support to women-led businesses in the agricultural sector.
- The Network for Empowering Women Entrepreneurs (NEWEST): NEWEST is a network of women entrepreneurs in KZN that provides support, mentorship, and networking opportunities to its members. The network also works with government agencies and private sector organizations to access funding and resources.

These intervention programmes are just a few examples of government intervention programmes that promote business networking for women entrepreneurs in urban areas of KZN. In rural areas, there is the KZN Rural Women's Network, which is a platform for rural women entrepreneurs to connect, share knowledge, and access resources and support services (Nambiar, *et al.*, 2020; Okeke-Uzodike, *et al.*, 2018). The network works closely with government agencies and private sector organizations to promote the growth and development of women-led businesses in rural areas. Unfortunately, women business entrepreneur in the rural areas seem not to be aware of the government intervention programmes that promote business networking for women entrepreneurs in rural areas of KZN. Some may be aware, but most respondents have attested that they are unaware of the existence of these platforms. To improve government intervention programmes that promote business networking for women entrepreneurs in rural areas of KZN, the following recommendations may be considered:

- Regularly monitor and evaluate the effectiveness of government programmes aimed at promoting business networking for women entrepreneurs in rural areas.
- Identify gaps and areas for improvement. Organize regular networking events and platforms that bring together women entrepreneurs in rural areas. This can include conferences, workshops, webinars, and online platforms that facilitate connections and collaboration.

- Identify and address infrastructure challenges that hinder business growth in rural areas, such as lack of reliable electricity or internet connectivity.
- Departments within the KZN government should focus specifically on empowering women entrepreneurs in rural areas through providing resources, training, and mentorship to help women start and grow their businesses. Government programmes can help women develop their business ideas, create business plans, and access funding and markets.
- Provide training on entrepreneurship skills, financial literacy, and digital skills to empower women in rural areas to take charge of their economic lives
- Offer financial support and incentives to women entrepreneurs in rural areas, such as low-interest loans, grants, or tax breaks. This can help them overcome financial barriers to starting and growing their businesses.
- Provide capacity-building training programmes that equip women entrepreneurs with the skills they need to start and grow their businesses. This can include training on business planning, marketing, finance, and leadership.
- Help women entrepreneurs in rural areas gain access to markets by providing training on market research, product development, and sales strategies. This can also include connecting them with buyers, suppliers, and other stakeholders.
- Leverage technology-enabled solutions, such as e-commerce platforms, digital marketing tools, and online training programmes, to reach a wider audience of women entrepreneurs in rural areas.
- Encourage successful women entrepreneurs in rural areas to share their stories, experiences, and expertise with others through storytelling sessions, workshops, or webinars.

- Celebrate the successes of women entrepreneurs in rural areas through awards ceremonies, media coverage, or social media campaigns to inspire others to follow their footsteps.

The consideration of the above recommendations can promote Government intervention programmes to effectively encourage business networking for women entrepreneurs in rural areas of KZN and empower them to start and grow their businesses successfully.

5.2.4. Objective 4. Government Business funding schemes on stimulating the Creativity of women entrepreneurs in rural areas of KZN

According to Okeke-Uzodike (2024), Government funding schemes play a crucial role in stimulating the creativity of women entrepreneurs in rural areas of KwaZulu-Natal. These schemes provide financial support, mentorship, and resources that can help women entrepreneurs overcome the challenges they face in rural areas and turn their business ideas into reality. However, respondents from the UMbumbulu, Emaphephetheni, and Kwa-Nyuswa Viallages expressed the views that there is not a dedicated program for inquisitiveness in their offerings. But they do acknowledge that they have had some session of workshops and mentoring that emphasised more on the importance of value chain (Value chain by its nature encourages collaboration and promotes creativity). At the workshop, they have learnt about:

- Ideas and innovative concepts to get funding and support their natural imaginativeness as an entrepreneur.
- Funding allocation for rural areas which must be different from that of other areas to offer targeted financial assistance that acknowledges the distinct economic sectors and challenges found in rural communities.
- New Venture, Acquisition capital, and expansion assistance
- Mentorship program, during which they were paired with mentors who specialize in their specific industry.

As indicated earlier, government business funding schemes play a crucial role in stimulating the creativity of women entrepreneurs in rural areas of KZN in South Africa (Siyaya, 2021). But

in areas such as UMbumbulu, Emaphephetheni, and Kwa-Nyuswa Villages, more visibility of Government business funding schemes is required. Therefore, to maximize the impact of government funding schemes on stimulating the creativity of women entrepreneurs in rural KZN, it is essential to:

- Ensure that these schemes are well-advertised and accessible to all eligible applicants in rural areas.
- Provide targeted support to women entrepreneurs in rural areas who may face additional challenges due to their location or lack of access to resources.
- Offer training and capacity-building programmes that focus on entrepreneurship skills, marketing, and financial management.
- Encourage collaboration between government agencies, private sector companies, and non-governmental organizations to leverage resources and expertise.

The consideration of these factors can play a vital role in empowering women entrepreneurs in rural KZN and stimulating creativity in these communities. Women entrepreneurs in rural areas require access to capital, which is often a significant barrier to starting or growing a business. This can enable them to invest in their ideas, hire staff, and scale their operations. In the rural areas, Funding schemes can help alleviate financial constraints that may be holding women entrepreneurs back from pursuing their creative ventures. This includes covering operational costs, such as rent, equipment, and marketing expenses.

Women entrepreneurs in rural areas, if supported by government funding schemes, can contribute to the overall economic development of these areas through job creation, increased income, and improved standards of living for local communities. The most important requirement of women entrepreneurs in rural areas is that Government funding schemes must increase visibility for women-led businesses in rural areas, exposing them to new markets, customers, and opportunities for collaboration and partnerships.

5.2.5. A potential model that can facilitate women’s innovativeness in rural areas of KwaZulu-Natal.

According to Oriakhogba (2020), models to empower or stimulate the creativity of women entrepreneurs in rural areas of KZN may be various. In this study, to facilitate women's innovativeness in rural areas of KwaZulu-Natal, a potential model that addresses the unique challenges faced by rural women may consist of “Rural Women's Innovators' Hub" (RWIH). The objective of this model is to create a platform that empowers rural women to develop innovative solutions to address local challenges, thereby promoting economic development and social empowerment.

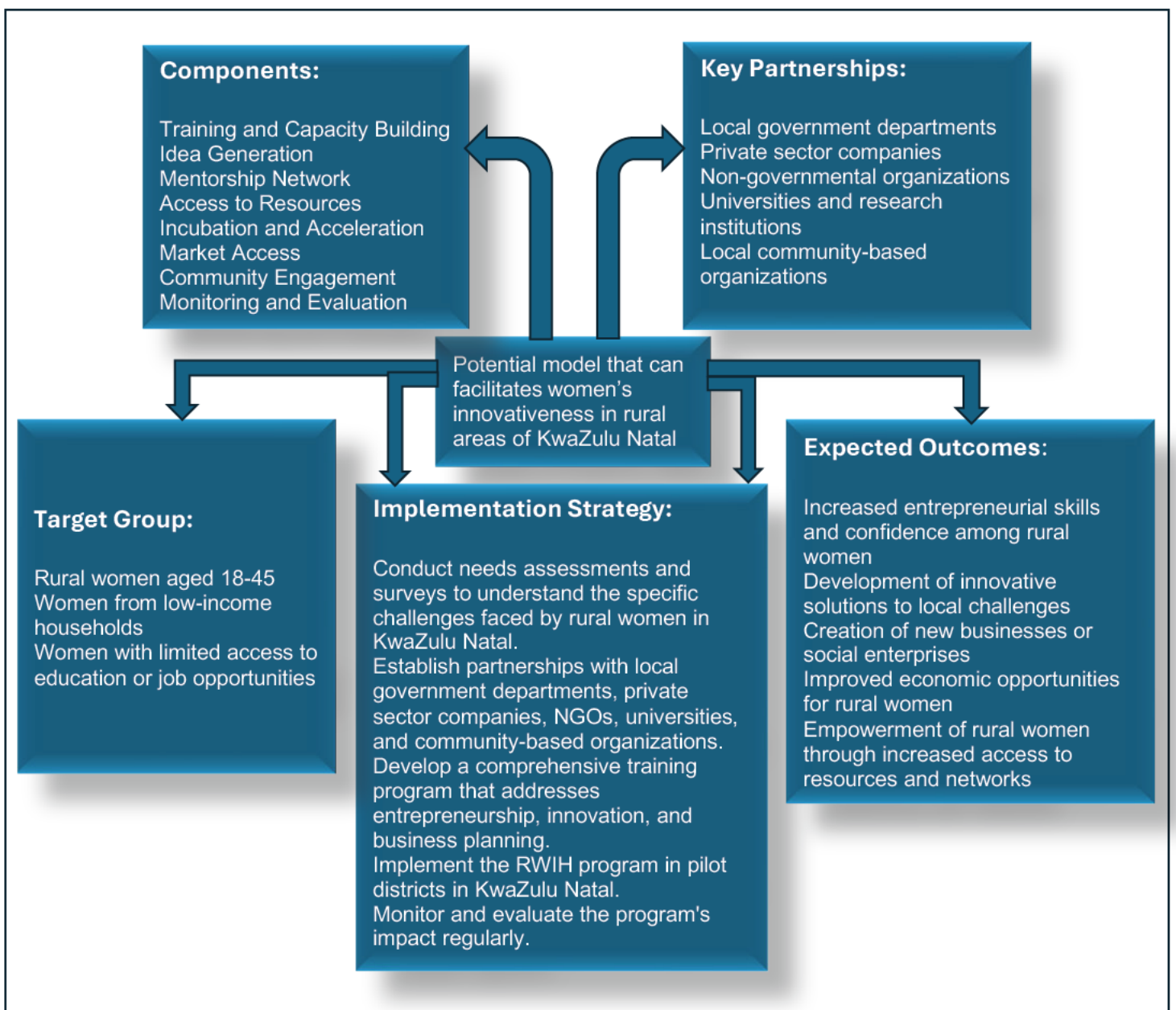


Figure 5. 1 A potential model that can facilitate women’s innovativeness in rural areas of KwaZulu-Natal.

Source: self-generated by the researcher

Figure 5.1 illustrates the mechanisms of the Potential model that can facilitate women's innovativeness in rural areas of KwaZulu-Natal. These mechanisms or elements are described as follows (Ngibe, 2020; Oriakhogba, 2020; Wale *et al.*, 2021):

- I. The Components: The components of the Potential model that can facilitate women's innovativeness in rural areas of KwaZulu-Natal consist of the following:
 - Training and Capacity Building: Provide training and capacity-building programmes for rural women in entrepreneurship, innovation, and business planning. This could include workshops, mentorship, and coaching.
 - Idea Generation: Organize regular idea-generation sessions where rural women can share their concerns, needs, and ideas for innovative solutions. These sessions could be facilitated by experts in innovation and design thinking.
 - Mentorship Network: Establish a network of mentors who can guide and support rural women in developing their innovative ideas into viable business plans.
 - Access to Resources: Provide access to resources such as funding, infrastructure, and networks to support the development and growth of innovative projects.
 - Incubation and Acceleration: Offer incubation and acceleration programmes to help innovative projects scale and become sustainable businesses.
 - Market Access: Facilitate market access for innovative products and services developed by rural women, through partnerships with local businesses, cooperatives, and government agencies.
 - Community Engagement: Engage with local communities to raise awareness about the importance of innovation and entrepreneurship among women, and to promote a culture of innovation.

- Monitoring and Evaluation: Regularly monitor and evaluate the impact of the RWIH program, using metrics such as the number of women empowered, the number of innovative projects developed, and economic impact.
- II. Key Partnerships: The key partnerships of the Potential model that can facilitate women's innovativeness in rural areas of KwaZulu-Natal are listed below as noted by Mkhize and Cele (2017):
- Local government departments (e.g., Department of Agriculture, Forestry, Fisheries, Environment)
 - Private sector companies (e.g., corporations, cooperatives)
 - Non-governmental organizations (NGOs) focused on women's empowerment
 - Universities and research institutions
 - Local community-based organizations
- III. Target Group: The target group of the Potential model that can facilitate women's innovativeness in rural areas of KZN consists of the following (Oriakhogba, 2020):
- Rural women aged 18-45
 - Women from low-income households
 - Women with limited access to education or job opportunities
- IV. Expected Outcomes: The expected outcomes of the Potential model that can facilitate women's innovativeness in rural areas of KZN consist of the following (Wale, *et al.*, 2021):
- Increased entrepreneurial skills and confidence among rural women
 - Development of innovative solutions to local challenges
 - Creation of new businesses or social enterprises
 - Improved economic opportunities for rural women
 - Empowerment of rural women through increased access to resources and networks
- V. Implementation Strategy: The implementation strategy for the Potential model that can facilitate women's innovativeness in rural areas of KZN consists of the following (Oriakhogba, 2020):

- Conduct needs assessments and surveys to understand the specific challenges faced by rural women in KZN.
- Establish partnerships with local government departments, private sector companies, NGOs, universities, and community-based organizations.
- Develop a comprehensive training program that addresses entrepreneurship, innovation, and business planning.
- Implement the RWIH program in pilot districts in KZN.
- Monitor and evaluate the program's impact regularly.

The implementation of this potential model, “the RWIH,” aims to empower rural women in KZN to develop innovative solutions that address local challenges, promoting economic development and social empowerment in the rural areas.

5.3. CONCLUSION

This study highlights the importance of government programmes in promoting women's entrepreneurship and innovativeness in rural areas and emphasizes the need for sustained investment in these initiatives to achieve long-term economic growth and development outcomes. The challenges the women entrepreneurs are facing in rural areas are real, but hunger and poverty are encouraging them to persist in operating because they need to survive, support families, and be able to get more exposure for their products in the market. Program officials have played a critical role in providing information, training, and mentorship to women entrepreneurs in some areas, mostly in urban areas.

However, women entrepreneurs within UMbumbulu, Emaphephetheni, and Kwa-Nyuswa Villages are still expecting opportunities similar to those in urban areas to be assisted by government intervention programmes. Government intervention programmes will have to increase access to finance and markets for women entrepreneurs in rural areas. Women entrepreneurs who participated in government programmes reported higher levels of confidence, skills, and business growth compared to those who did not participate. This implies

that women entrepreneurs within uMbumbulu, Emaphephetheni, and Kwa-Nyuswa villages are more than ever expectant from program officials to offer government programmes that will allow them to experience higher levels of confidence, skills, and business growth.

Thus, it has become a requirement for program officials to support women entrepreneurs in overcoming challenges that relate to getting access to information, resources, and networks. The effectiveness of government programmes in rural areas must be influenced by factors such as program design, implementation capacity, and stakeholder engagement. Therefore, it is recommended that government agencies should continue to prioritise programmes in support of women's entrepreneurship and innovativeness. This is with the focus on building capacity among program officials to effectively discharge these services.

5.4 POLICY RECOMMENDATIONS

Considering the findings from this comprehensive study, the following summary of actions to enhance the effectiveness of government initiatives aimed at supporting women entrepreneurs in rural areas of KwaZulu-Natal (KZN), South Africa, is recommended.

To enhance the effectiveness of government initiatives aimed at supporting women entrepreneurs in rural KwaZulu-Natal (KZN), it is recommended that targeted awareness campaigns be implemented to inform these entrepreneurs about available funding schemes and support programmes. Utilizing local media, community meetings, and social media platforms will ensure that information reaches the intended audience. Simplifying application processes for government funding and support programmes is crucial to make them more user-friendly, particularly for women with limited literacy or digital skills. Regular needs assessments should be conducted to identify the specific challenges faced by women entrepreneurs in various rural communities, allowing for the development of tailored programmes that address their unique circumstances.

Furthermore, it is essential to create training modules focused on entrepreneurship skills, financial literacy, and digital skills specifically designed for women in rural areas. Organizing networking events, workshops, and conferences will facilitate knowledge-sharing and collaboration among women entrepreneurs, mentors, and industry experts. Establishing formal networks or associations for women entrepreneurs will foster collaboration and resource sharing. Additionally, targeted funding schemes should be developed with flexible terms that

consider the unique challenges faced by women entrepreneurs in rural areas, alongside expanding access to microfinance options and grants that do not require extensive collateral.

It is also recommended that the government allocate specific funding for research and development (R&D) initiatives that support women entrepreneurs in developing innovative products and services. Implementing mentorship programmes that pair women entrepreneurs with experts in R&D will further guide them in their business development. Leveraging digital platforms for e-commerce, training, and networking will enable women entrepreneurs to reach broader markets and access essential resources. Establishing a framework for continuous monitoring and evaluation of government programmes, conducting impact assessments, and fostering public-private partnerships will enhance the overall support system for women entrepreneurs, contributing to sustainable economic development in rural KZN.

5.5 LIMITATION OF THE STUDY

The study faced several significant limitations that impacted its execution and findings. Notably, the political context during the data collection period coincided with the South African National Elections of 2024, which created scheduling challenges for the researcher. Local councilors and officials were heavily engaged in election-related activities, making it difficult for them to allocate time for meetings. Their focus on mobilizing women entrepreneurs from their respective areas further complicated the scheduling process, resulting in delays and potential gaps in data collection.

The general atmosphere of uncertainty surrounding the election period likely hindered the ability to enlist support from individuals willing to participate in the study. This environment may have affected the willingness of potential respondents to engage with the researcher, thereby limiting the breadth and depth of the data collected. Consequently, these constraints may have influenced the overall findings of the study, highlighting the need for careful consideration of external factors when conducting research in politically charged contexts.

5.6 SUGGESTIONS FOR FURTHER STUDY

Authors across various disciplines consistently emphasize the importance of conducting further research after individual studies. Peterson *et al.* (2021) stressed the significance of drawing conclusions, making recommendations, and identifying areas for further research to advance knowledge within a given field.

Based on the findings and limitations of the study regarding women entrepreneurs in rural KwaZulu-Natal (KZN), several avenues for further research can be explored.

Longitudinal studies can be conducted, to assess the long-term impacts of government initiatives on women entrepreneurs in rural areas. This could provide insights into how these programmes influence business growth, sustainability, and innovation over time. Explore comparative studies between rural and urban women entrepreneurs to identify differences in challenges, access to resources, and the effectiveness of government support programmes. This could help tailor interventions more effectively to the specific needs of each group.

Qualitative research, such as in-depth interviews or focus groups, to gain a deeper understanding of the personal experiences and challenges faced by women entrepreneurs in rural KZN, can be further explored. This could provide richer insights into their needs and the effectiveness of existing support mechanisms. Evaluate specific government programmes aimed at supporting women entrepreneurs to determine their effectiveness and areas for improvement. This could involve assessing the outcomes of initiatives focused on Rural and Township Economies, particularly for Women Entrepreneurship.

By pursuing these suggested avenues for further study, researchers can contribute to a more comprehensive understanding of the challenges and opportunities faced by women entrepreneurs in rural KZN, ultimately informing better policies and support mechanisms.

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5.7 APPENDICES

- Appendix A1:** Letter of information (Focus Group Discussion Participant)
- Appendix A2:** Letter of information (Government Implementing Agency (Official))
- Appendix B1:** Consent form (English Version)
- Appendix B1:** Consent form (IsuZulu Version)
- Appendix C1:** Data Collection Form and Focus Group Probes (English Version)
- Appendix C2:** Data Collection Form and Focus Group Probes (IsiZulu Version)
- Appendix D:** Interview Probes for Officials
- Appendix E1:** Gatekeepers' Letter (uMbumbulu)
- Appendix E2:** Gatekeepers' Letter (KwaNyuswa)
- Appendix E3:** Gatekeepers' Letter (eMaphephetheni)
- Appendix F:** Ethical Clearance Letter

Appendix A1: Focus Group Discussion Participant



LETTER OF INFORMATION

Title of the Research Study: The Influence of Government Business Development Programmes on Innovativeness of Women Entrepreneurs in the Selected Rural Areas of KZN.

Principal Investigator/s/researcher: Mrs. Zinhle S. Mbatha (B.Tech. Management Science-Business Administration)

Co-Investigator/s/supervisor/s: Dr. G.M. Kankisingi (PhD. Management Science – Business Administration)

Brief Introduction and Purpose of the Study: It examines the Influence of Government Business Development Programmes on the Innovativeness of Women Entrepreneurs in the selected rural areas of KZN

Good day,

I hope this letter finds you well.

My name is Zinhle Mbatha. I am a 2nd-year student at DUT doing research for my Master's degree in Management Science-Business Administration

I am pleased to inform you about an exciting research opportunity on the topic of "**The Influence of Government Business Development Programmes on the Innovativeness of Women Entrepreneurs in the Selected Rural Areas of KwaZulu-Natal (KZN).**"

Research is a systematic search or enquiry for generalised new knowledge. The aim of our research is to investigate the influence of government business development programmes on the innovativeness of women entrepreneurs, specifically in rural areas of KZN. We seek to understand how these programmes enhance women's entrepreneurial capabilities, foster innovation, and promote sustainable economic growth in the region.

By participating in this study, you can share your personal experiences, perspectives, and challenges faced as a woman entrepreneur in a rural area. Your input will help us understand existing government programmes' successes, influence, and potential improvements. Ultimately, our findings can inform policymakers and stakeholders in developing more tailored and impactful initiatives to support women entrepreneurs in rural areas should there be a need.

Your participation in this study would involve participating in a **Focus Group Discussion** setup. Formal invitations will be sent out with more details. Rest assured that all your responses will remain confidential and anonymous, with your privacy being of utmost importance to me.

It is crucial that I mention a few essential pointers. There will be no monetary or any remuneration for participating. The research does not include clinical research. Should you feel uncomfortable participating in any way for any reason, it is your right to withdraw from the study.

Should you decide to participate, your contribution will be invaluable in advancing our understanding of the role of government programmes in fostering innovation among women entrepreneurs. Furthermore, your involvement will contribute to creating an inclusive and supportive entrepreneurial ecosystem that promotes gender equality and empowers women in rural areas.

All electronic and hard copies including all tape recordings will be locked away for 5 year in a lockable cabinet in Durban University of Technology (DUT).

Persons to contact in the Event of Any Problems or Queries: My supervisor, Dr G.M. Kankisingi on 031 373 5454 or gustavek@dut.ac.za. Myself, Zinhle Mbatha on 083 776 6703 or 21750686, or the Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the Director: Research and Postgraduate Support, researchdirector@dut.ac.za

Appendix A2: Government Implementing Agency (Official)



LETTER OF INFORMATION

Title of the Research Study: The Influence of Government Business Development Programmes on Innovativeness of Women Entrepreneurs in the Selected Rural Areas of KZN.

Principal Investigator/s/researcher: Mrs. Zinhle S. Mbatha (B.Tech. Management Science-Business Administration)

Co-Investigator/s/supervisor/s: Dr. G.M. Kankisingi (PhD. Management Science – Business Administration)

Brief Introduction and Purpose of the Study: It examines the Influence of Government Business Development Programmes on the Innovativeness of Women Entrepreneurs in the selected rural areas of KZN

Good day,

I hope this letter finds you well.

My name is Zinhle Mbatha. I am a 2nd-year student at DUT doing research for my Master's degree in Management Science-Business Administration

I am pleased to inform you about an exciting research opportunity on the topic of "**The Influence of Government Business Development Programmes on the Innovativeness of Women Entrepreneurs in the Selected Rural Areas of KwaZulu-Natal (KZN).**"

Research is a systematic search or enquiry for generalised new knowledge. The aim of our research is to investigate the influence of government business development programmes on the innovativeness of women entrepreneurs, specifically in rural areas of KZN. We seek to understand how these programmes enhance women's entrepreneurial capabilities, foster innovation, and promote sustainable economic growth in the region.

By participating in this study, you can share your personal experiences, perspectives, and challenges faced as a Programme Implementing Agency. Your input will help us understand existing government programmes' successes, influence and potential improvements. Ultimately, our findings can inform policymakers and stakeholders in developing more tailored and impactful initiatives to support women entrepreneurs in rural areas should there be a need.

Your participation in this study would involve participating in an interview depending on your preference and availability. Rest assured that all your responses will remain confidential and anonymous, with your privacy being of utmost importance to me.

It is crucial that I mention a few essential pointers. There will be no monetary or any remuneration for participating. The research does not include clinical research. Should you feel uncomfortable participating in any way for any reason, it is your right to withdraw from the study.

Should you decide to participate, your contribution will be invaluable in advancing our understanding of the role of government programmes in fostering innovation among women entrepreneurs. Furthermore, your involvement will contribute to creating an inclusive and supportive entrepreneurial ecosystem that promotes gender equality and empowers women in rural areas.

All electronic and hard copies including all tape recordings will be locked away for 5 year in a lockable cabinet in Durban University of Technology (DUT).

Persons to contact in the Event of Any Problems or Queries: My supervisor, Dr G.M. Kankisingi on 031 373 5454 or gustavek@dut.ac.za. Myself, Zinhle Mbatha on 083 776 6703 or 21750686, or the Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the Director: Research and Postgraduate, researchdirector@dut.ac.za

Appendix A3: Somabhizinisi weSifazane



INCWADI YOLWAZI

Isihloko Socwango Locwango: Umthelela Wezinhlalo Zokuthuthukiswa Kwebhizinisi Zikahulumeni Ekusunguleni Okusha Kwabesifazane Osomabhizinisi Ezindaweni Zasemakhaya Ezikhethiwe Kwa-KZN.

Umphenyi Omkhulu/abafundi/umcwani: Mrs. Zinhle S. Mbatha (B.Tech. Management Science-Business Administration)

Umphenyi/abaphenyi/abaqondisi: UDKt. GM Kankisingi (PhD. Isayensi Yokuphatha - Ukuphathwa Kwebhizinisi)

Isingeniso Esifushane Nenhloso Yocwango: Ihlolela Umthelela Wezinhlalo Zikahulumeni Zokuthuthukiswa Kwebhizinisi Ekuthuthukisweni Kwabosomabhizinisi Abesifazane ezindaweni ezikhethiwe zasemakhaya eKZN.

Usuku oluhle,

Ngethemba ukuthi le ncwadi izokuthola uphilile.

Igama lami ngingu **Zinhle Mbatha**. Ngingumfundi owenza unyaka wesibili eDUT ngenza ucwango kwiziqu zami zeMasters kuManagement Science-Business Administration.

Ngijabula ukunazisa ngethuba elithokozisayo locwango ngesihloko esithi "**Umthelela Wezinhlalo Zikahulumeni Zokuthuthukiswa Kwamabhizinisi ikakhulu Kosomabhizinisi besifazane Ezindaweni Zasemakhaya Ezikhethiwe KwaZulu-Natal (KZN).**"

Ucwango wusesho oluhlelekile noma uphenyo lokuthola ulwazi olusha olujwayelekile. Inhloso yocwango lwethu ukuphenya umthelela wezinhlalo zikahulumeni zokuthuthukisa amabhizinisi ekusungulweni okusha noma aqhubekayo, kosomabhizinisi besifazane, ikakhulukazi ezindaweni zasemakhaya KwaZulu-Natal. Sifuna ukuqonda ukuthi lezi zinhloleli ziwathuthukisa kanjani amakhono abesifazane kwezamabhizinisi, zikhuthaza ukusungulwa kwezinto ezintsha, futhi zikhuthaze ukukhula komnotho okusimeme, esifundeni.

Ngokubamba iqhaza kulolu cwango, ungabelana ngolwazi lwakho siqu, imibono, kanye nezinsinselele obhekane nazo njengosomabhizinisi wesifazane endaweni yasemaphandleni. Umbono wakho uzosisiza siqonde impumelelo yezinhloleli zikahulumeni ezikhona, umthelela kanye nentuthuko engaba khona. Ekugcineni, lokho esikutholile kungazisa abenzi benqubomgomo kanye nababambiqhaza ekuthuthukiseni izinhloleli ezihambisanayo nezinhloleli zokusekela osomabhizinisi besifazane ezindaweni zasemakhaya uma kunesidingo.

Ukuhlanganyela kwakho kulolu cwango kuzobandakanya ukubamba iqhaza kwingxoxo Yeqembu Eligxilile. Izimemo ezinininwane ephelile, zizolandela. Qiniseka ukuthi zonke izimpendulo neminininwane yakho zizohlala ziyimfihlo futhi zingaziwa, futhi ubumfihlo bakho bubaluleke kakhulu kimi.

Kubalulekile ukuthi ngibale izinkomba ezimbalwa ezibalulekile. Ngeke kube khona imali nanoma iyiphi inkokhelo ngokubamba iqhaza. Ucwango alubandakanyi ucwango lwezempilo. Uma kwenzeka uzizwa ungakhululekile ukubamba iqhaza nganoma iyiphi indlela nganoma yisiphi isizathu, kuyilungelo lakho ukuhoxa ocwango.

Uma kwenzeka unquma ukubamba iqhaza, igalelo lakho lizobaluleka kakhulu ekuthuthukiseni ukuqonda kwethu iqhaza lezinhlalo zikahulumeni ekukhuthazeni ukusungula izinto ezintsha phakathi kosomabhizinisi besifazane. Ngaphezu kwalokho, ukuzibandakanya kwakho kuzoba nomthelela ekudaleni uhlelo lwezamabhizinisi olubandakanyayo nolusekelayo olukhuthaza ukulingana ngokobulili futhi luhlomise abesifazane ezindaweni zasemakhaya.

Wonke amakhophi e-elektronikhi kanye namakhophi aqoshiwe okuhlanganisa nawo wonke amakhasethi aqoshiwe azovalelwa iminyaka emihlanu (5) kukhabhinethi ekhiyekayo e-Durban University of Technology (DUT).

Abantu abangathintwa Esimeni Sanoma Iziphi Izinkinga Noma Imibuzo: Umphathi wami, uDkt GM Kankisingi ku-031 373 5454 noma gustavek@dut.ac.za. Mina, uZinhle Mbatha ku-083 776 6703 noma 21750686, noma i-Institutional Research Ethics Administrator ku-031 373 2375. Izikhalo zingabikwa kuMqondisi woPhiko lwezoCwaningo kanye ne-Postgraduate Support , researchdirector@dut.ac.za

Appendix A4 Umphathiswa ka Hulumeni



INCWADI YOLWAZI

Isihloko Socwango Locwango: Umthelela Wezinhlelo Zokuthuthukiswa Kwebhizinisi Zikahulumeni Ekusunguleni Okusha Kwabesifazane Osomabhizinisi Ezindaweni Zasemakhaya Ezikhethiwe Kwa-KZN.

Umphenyi Omkhulu/abafundi/umcwani: Mrs. Zinhle S. Mbatha (B.Tech. Management Science-Business Administration)

Umphenyi/abaphenyi/abaqondisi: UDkt. GM Kankisingi (PhD. Isayensi Yokuphatha - Ukuphathwa Kwebhizinisi)

Isingeniso Esifushane Nenhloso Yocwango: Ihlolela Umthelela Wezinhlelo Zikahulumeni Zokuthuthukiswa Kwebhizinisi Ekuthuthukisweni Kwabosomabhizinisi Abesifazane ezindaweni ezikhethiwe zasemakhaya eKZN.

Usuku oluhle,

Ngethemba ukuthi le ncwadi izokuthola uphilile.

Igama lami ngingu **Zinhle Mbatha** . Ngingumfundi owenza unyaka wesibili eDUT ngenza ucwango kwiziqu zami zeMasters kuManagement Science-Business Administration.

Ngijabula ukunazisa ngethuba elithokozisayo locwango ngesihloko esithi "**Umthelela Wezinhlelo Zikahulumeni Zokuthuthukiswa Kwamabhizinisi ikakhulu Kosomabhizinisi besifazane Ezindaweni Zasemakhaya Ezikhethiwe KwaZulu-Natal (KZN).**"

Ucwango wusesho oluhlekile noma uphenyo lokuthola ulwazi olusha olujwayelekile. Inhloso yocwango lwethu ukuphenya umthelela wezinhlelo zikahulumeni zokuthuthukisa amabhizinisi ekusungulweni okusha noma aqhubekayo, kosomabhizinisi besifazane, ikakhulukazi ezindaweni zasemakhaya KwaZulu-Natal. Sifuna ukuqonda ukuthi lezi zinhlelo ziwathuthukisa kanjani amakhono abesifazane kwezamabhizinisi, zikhuthaza ukusungulwa kwezinto ezintsha, futhi zikhuthaze ukukhula komnotho okusimeme, esifundeni.

Ngokubamba iqhaza kulolu cwango, ungabelana ngolwazi lwakho siqu, imibono, kanye nezinseselele obhekane nazo njengomqondisi wohlelo Olusemthethweni Lokusebenza Kwesikhungo lwezinhlelo zikaHulumeni. Umbono wakho uzosisiza siqonde impumelelo yezinhlelo zikahulumeni ezikhona, umthelela kanye nentuthuko engaba khona. Ekugcineni, lokho esikutholile kungazisa abenzi benqubomgomo kanye nababambiqhaza ekuthuthukiseni izinhlelo ezihambisanayo nezinomthelela zokusekela osomabhizinisi besifazane ezindaweni zasemakhaya uma kunesidingo.

Ukuhlanganyela kwakho kulolu cwango kuzobandakanya ukubamba iqhaza kwinhlolekhono noma Ingxoxo Yeqembu Eligxilile, kuye ngokukhetha kwakho nokutholakala. Qiniseka ukuthi zonke izimpendulo neminingwane yakho zizohlala ziyimfihlo futhi zingaziwa, futhi ubumfihlo bakho bubaluleke kakhulu kimi.

Kubalulekile ukuthi ngibale izinkomba ezimbalwa ezibalulekile. Ngeke kube khona imali nanoma iyiphi inkokhelo ngokubamba iqhaza. Ucwango alubandakanyi ucwango lwezempilo. Uma kwenzeka uzizwa ungakhululekile ukubamba iqhaza nganoma iyiphi indlela nganoma yisiphi isizathu, kuyilungelo lakho ukuhoxa ocwango.

Uma kwenzeka unquma ukubamba iqhaza, igalelo lakho lizobaluleka kakhulu ekuthuthukiseni ukuqonda kwethu iqhaza lezinhlelo zikahulumeni ekukhuthazeni ukusungula izinto ezintsha phakathi kosomabhizinisi besifazane. Ngaphezu kwalokho, ukuzibandakanya kwakho kuzoba nomthelela ekudaleni uhlelo lwezamabhizinisi olubandakanyayo nolusekelayo olukhuthaza ukulingana ngokobulili futhi luhlomise abesifazane ezindaweni zasemakhaya.

Wonke amakhophi e-elektronikhi kanye namakhophi aqoshiwe okuhlanganisa nawo wonke amakhasethi aqoshiwe azovalelwa iminyaka emihlanu (5) kukhabhinethi ekhiyekayo e-Durban University of Technology (DUT).

Abantu abangathintwa Esimeni Sanoma Iziphi Izinkinga Noma Imibuzo: Umphathi wami, uDkt GM Kankisingi ku-031 373 5454 noma gustavek@dut.ac.za. Mina, uZinhle Mbatha ku-083 776 6703 noma 21750686, noma i-Institutional Research Ethics Administrator ku-031 373 2375. Izikhalo zingabikwa kuMqondisi woPhiko lwezoCwaningo kanye ne-Postgraduate Support, researchdirector@dut.ac.za



CONSENT

Full Title of the Study:

Names of Researcher/s:

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, , about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number:
- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during the course of this research which may relate to my participation will be made available to me.

_____	_____	_____	_____
Full Name of Participant	Date	Time	Signature/Right Thumbprint

I,herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

_____	_____	_____
Full Name of Researcher	Date	Signature

_____	_____	_____
Full Name of Witness (If applicable)	Date	Signature

_____	_____	_____
Full Name of Legal Guardian (If applicable)	Date	Signature

Appendix B2



Vumela

Isihloko socwango:

uMchwani:

isitatimende sesivumelwano sokubamba iqhaza ocwangingweni locwangingo

1. Ngiaqinisekisa ukuthi ngaziswe umchwani we-zantamata mayelana nezinzuzo nezingozi zokuziphatha ekubambeni eqhaza kulolucwangingo. Research Ethics Clearance Number :
2. Ngiphinde ngathola ukwaziswa okubhaliwe okungenhla (Incwadi yolwazi) ngafunda futhi ngakuqonda mayelana nocwangingo.
3. Ngiyazi ukuthi imiphumela yocwangingo ehlenganisa imininingwane yami siqu, emayelana nosuku lokuzalwa, iminyaka yami yobudala kanye nemiphumela yonke ngami, emva kwocwangingo, iyogcimwa iyimfihlo.
4. ngenxa yezidingo zocwangingo ngiyavuma ukuthi idatha eqoqwe ngesikhathi socwangingo ingacutshungulwa ohlelweni lwekhompiyutha ngumchwani.
5. Noma kunini noma isiphi isigaba ngaphandle kokubandlulula nokubandlululeka, ngingahoxisa imvume yami nokubamba iqhaza ocwangingweni
6. Ngibe nethuba elanele lokubuza imibuzo futhi ngokuthanda kwami, ngazitshela ukuthi ngikulungele ukulanganyela kulolucwangingo.
7. Ngiaqonda ukuthi okutholakele okusha okubalulekile okuthuthukiswe phakathi nalolu cwangingo okungenzeka kuhlobane nokubamba kwami iqhaza kuzokwenziwa kutholakale kimi.

Igama Eligcwele loMhlanganyeli

Usuku

ukusayina/Isithupha sangesokudla

Mina,, ngiaqinisekisa ukuthi lo mbambiqhaza ongenhla waziswe ngokugcwele ngesimo, ukuziphatha, kanye nobungozi bocwangingo olungenhla.

Igama Eligcwele loMchwani

Usuku

ukusayina

Igama Eligcwele laFakazi (uma kukhona)

Usuku

ukusayina

Igama Eligcwele
loMgcini osemthethweni (uma kukhona)

Usuku

ukusayina

9 June 2022

Appendix C1

Focus Group Interview



The Influence of Government Business Development Programmes on Innovativeness of woman entrepreneurs in selected Rural areas of KZN.

My name is Zinhle S. Mbatha, a Masters's student in the Department of Entrepreneurship and Business Management at the Durban University of Technology. I'm conducting research aiming to assess the impact of Government Business Development Programmes on the innovativeness of Women entrepreneurs in selected rural areas of KZN. This survey collects data that will help determine if the set business interventions perform and accomplish what they are set out or perceived to achieve. Kindly take some time and answer the questions as truthful as possible.

Date: ____/____/2024

Village _____

Section A: Biography Attendee

CIPC Registered: Y/N

Yes

No

Company Name:

Year of registration: (if Yes)

Years in operation:

Nature of business (sector) :

Municipality Name:

Section B: Discussion Probes

1. TREP (Township and Rural Entrepreneurship Program)
2. NIBUS (National Informal Business Upliftment Strategy),
3. Rural, Township and Community Development Fund.

General Questions

1. What do you know about [TREP, NIBUS, or Rural and Township and Community Development fund] government funding?
2. How did you get to know about it?
3. Is there any other program not listed that, you know about?
4. Has any other funding scheme from the Government ever assisted in your business?
5. If there is, what is it?

Objective 1. To investigate the influence of government funding schemes on Business Culture fostering **Risk-taking and Proactiveness** of women entrepreneurs in rural areas of KZN.

1. As women entrepreneurs from rural areas, our perception of risk is often influenced by stereotypes. I am curious to know how the funding scheme has impacted your understanding of **risk** in general. Can you share your experience?
2. Would you say that your business has **scaled up** from being an SMME to an SME business after participating in the programme? Eg. Through, opening another branch or offering the product in more volume?
3. Have you seen any progress with other female-run businesses in rural areas that were part of the programme **transitioning** from small to medium-sized? Eg. Through, opening another branch or offering the product in more volume?
4. Are you **highly competitive** in your business approach? For example, do you consider spending more on advertising or lowering your prices to gain an edge?
5. Did your outlook on **planning for the future** change after receiving funding? Or are you still cautious and prefer to deal with situations on an as-needed basis?
6. During the program were there any exercises to help you become more comfortable with **taking risks**?

7. What are the main challenges women entrepreneurs in rural areas of KZN face when trying to access business funding schemes?
8. What can you suggest government and other stakeholders do to best support women entrepreneurs in rural areas of KZN to take **risks** and be proactive in their business day-to-day operations?

Objective 2. To assess the impact of government business intervention programmes on the **Research and Development** needs of women entrepreneurs in Rural areas.

1. Did the program introduce you to **activities that encourage new knowledge**? And please provide an example.
2. Did the program assist in **setting up working systems** in your businesses? And please provide an example.
3. Did the program help with **technology development** activities in your business? Please provide an example.
4. Did the program support **intellectual property** processes that you might need to register and secure your brands? And please provide an example.
5. Did the program help with **basic market research** activities needed by your business? Please provide an example.
6. Did the program help with **product development** research activities in your business? And please provide an example.
7. What changes or improvements would you recommend for business funding programmes to better serve the **research and development** needs of your business?

Objective 3. To determine how government intervention programmes promote **Business Networking** of women entrepreneurs in rural areas of KZN

1. In your view, does the program support women entrepreneurs in similar industries to connect and **network for information-sharing** purposes?
2. Are you familiar with any method the department uses to **share updated information** with women entrepreneurs from the rural areas of KZN?
3. What are the names of the used platforms for **Business Networking**?
4. Have you noticed any specific **networking** opportunities or gaps unique to women entrepreneurs in rural areas?

5. Can you provide examples of how business funding schemes have helped you to connect with other entrepreneurs, potential partners, or industry experts through **networking** events or programmes?
6. Have there been any noticeable improvements or expansions in the community as a result of your **sharing information** or skills?
7. Does the funding program assist women entrepreneurs in rural areas to access **international markets**?
8. Kindly share success stories regarding **international markets**.

Objective 4. Evaluate Government Business funding schemes on stimulating the **Creativity** of women entrepreneurs in rural areas of KZN.

1. Have you felt encouraged by the program and do you now feel more **confident** and **want to explore more in your business journey**?
2. Please share any success stories where the program has promoted and facilitated the **imaginativeness** in your entrepreneurial life.
3. What new systems were you able to **create** as a result of participating in the program?
4. How have government funding programmes encouraged **collaboration** among women entrepreneurs in rural areas, to foster **creativity** and innovation?
5. What improvements or changes would you suggest for government funding schemes to better support and stimulate the **creativity** of women entrepreneurs in rural areas of KZN?
6. Has the program encouraged you to **persist** through challenges and take **unique approaches** in your journey?

Thank you for your time!

Appendix C2

Ingxoxo Neqeqebana



Umthelela Wezinhlalo Zokuthuthukiswa Kwamabhizinisi Zikahulumeni, Ekuthuthukisweni Kosomabhizinisi besifazane ezindaweni ezikhethiwe zasemaphandleni KwaZulu-Natal.

Igama lami nginguZinhle S. Mbatha, owenza iziqu zeMasters eMnyangweni wezamaBhizinisi nokuPhathwa kweBhizinisi eDurban University of Technology. Ngenza ucwaningo ngihlose ukuhlola **umthelela wezinhlalo zikaHulumeni zokuThuthukiswa kweBhizinisi nokusungulwa kwezindlela ezintsha zokwenza, kosomabhizinisi besifazane ezindaweni ezikhethiwe zasemakhaya KwaZulu-Natal.** Lolu cwaningo luqoqa idatha ezosiza ekunqumeni ukuthi ukungenelela kwezinhlalo okumisiwe kuyawenza yini futhi kufeze lokho okuhlelwe noma okucatshangwa ukuthi kuyakufeza. Sicela uzinike isikhathi futhi uphendule imibuzo ngeqiniso, ngangamandla, nolwazi onalo.

Usuku: ____/____/2024.

Isigodi : _____

Isigaba A: I-Biography Ngothamele

Libhalisiwe ka CIPC: Y/N.

Yebo

Qha

Igama Lebhizinisi:

Unyaka wokubhalisa: (uma Yebo)

Iminyaka lisebenza:

Umkhakha webhizinisi:

Igama likamasipala wangakini:

Isigaba B: Uphenyo Nesizinda Sezingxoxo

1. I-TREP (Uhlelo Losomabhizinisi Basemalokishini Nasemakhaya)
2. I-NIBUS (Isu Likazwelonke Lokukhuphula Amabhizinisi Angahlelekile),
3. Isikhwama Sokuthuthukiswa Kwasemakhaya, Emalokishini kanye Nomphakathi.

Imibuzo Ejwayelekile

1. Yini oyaziyo ngesikhwama sikahulumeni [i-TREP, NIBUS, noma i-Rural and Township and Community Development fund]?
2. Wazi kanjani ngakho?
3. Ingabe lukhona olunye uhlelo olungafakiwe ohlwini , owaziyo ngalo?
4. Ngabe lukhona yini olunye uhlelo lwezimali oluvela kuHulumeni olwake lwakusiza ebhizinisini lakho?
5. Uma likhona, liyini?

Inhloso 1. Ukuphenya ngomthelela wezinhlalo zikahulumeni zokuxhasa ngezimali kuBusiness Culture ekukhuthazeni ukuthatha ama-risk kanye nokukhuthala ngaphandle kokulandelelwa kosomabhizinisi besifazane ezindaweni zasemakhaya KwaZulu-Natal.

1. Njengabosomabhizinisi besifazane abavela ezindaweni zasemakhaya, umbono mayelana nezinqumo ezibucayi uvame ukuphoxwa yimibono engemihle evela emakhaya noma emphakathini. Ngifisa ukwazi ukuthi uhlelo loxhaso lwezimali lube nomthelela kanjani ekuninikeni isibindi sokuzithatha lezinqumo la kunedisidingo?. Sixoxelo ngombono nokwazi, nokwenzeke kuwe nezinqumo ezibucayi.
2. Ungasho ukuthi ibhizinisi lakho selikhulile lisuka ekubeni yi-SMME laya ebhizinisini lama-SME ngemva kokubamba iqhaza ohlelweni? Isb. Ngokuvula elinye igatsha noma ukunikeza umkhiqizo ngevolumu eyengeziwe?
3. Uke wayibona inqubekelaphambili kwamanye amabhizinisi ozakwenu ababeyingxanye yohlelo, besuka ekubeni osomabhizinisi abancane ukuya kwabamaphakathi? Isb. Ngokuvula elinye igatsha noma ukunikeza umkhiqizo ngevolumu eyengeziwe?
4. Ingabe ungu ngqa phambili endleleni yakho yokwenza ibhizinisi? Isb., ingabe ukukwenqeni ukusebenzisa imali eningi ekukhangiseni noma ekwehliseni izintengo zakho ukuze ube umhwebi okhethekile?

5. Ingabe umbono wakho ngokuhlelela ikusasa washintsha ngemva kokuthola uxhaso? Noma ingabe usasebenza ngokugada nokusaba, futhi ukhetha ukubhekana nezimo uma sezifikile?
6. Ngesikhathi sohlelo ngabe kukhona ukuhlolwa okwenziwa okungakusiza ukuthi ukhululeke kakhudlwana ngokuthatha izinqumo ezibucayi?
7. Yiziphi izinselelo ezinkulu osomabhizinisi besifazane basezindaweni zasemakhaya eKZN ababhekana nazo uma bezama ukuthola izinhlelo zokuxhasa amabhizinisi?
8. Yini ongaphakamisa ukuthi uhulumeni kanye nabanye ababambiqhaza bayenze ukweseka kangcono osomabhizinisi besifazane ezindaweni zasemakhaya KwaZulu-Natal ukuze lehle itwetwe ekuthatheni izinqubo ezibucayi futhi babambe iqhaza ngaphandle kokulandelelwa emisebenzini yabo yansuku zonke?

Inhloso 2. Ukuhlola umthelela wezinhlelo zikahulumeni zokungenelela kwezamabhizinisi ezidingweni Zocwaningo Nentuthuko zosomabhizinisi besifazane basezindaweni zasemakhaya.

1. Ingabe lolu hlelo lukusizile yini ukwazi kangcono ngeminye imishikashika ekhuthaza ulwazi olusha? Futhi sicela unikeze isibonelo.
2. Ingabe uhlelo lusize ekuqambeni amasistimu okusebenza ebhizinisini lakho? Futhi sicela unikeze isibonelo.
3. Ingabe uhlelo lulekelelile yini ngokuthuthukisa ubuchwepheshe ebhizinisini lakho? Sicela unikeze isibonelo.
4. Ingabe uhlelo lilekelelile ngoku bhalisa nokuvikela ama brand (intellectual property)akho? Futhi sicela unikeze isibonelo.
5. Ingabe uhlelo lulekelelile ngocwaningo lwemakethe oludingwa ibhizinisi lakho? Sicela unikeze isibonelo.
6. Ingabe uhlelo lulekelelile ngocwaningo lokuthuthukisa umkhiqizo ebhizinisini lakho? Futhi sicela unikeze isibonelo.
7. Yiziphi izinguquko noma ukuthuthukiswa ongakuncoma ezinhlelweni zoxhaso lwebhizinisi ukuze uthole kangcono izidingo zocwaningo nentuthuko zebhizinisi lakho?

Inhloso 3. Ukubheka ukuthi izinhlelo zokungenelela zikahulumeni zithuthukisa kanjani iBusiness Networking yosomabhizinisi besifazane ezindaweni zasemakhaya KwaZulu-Natal.

1. Ngokubona kwakho, ingabe lolu hlelo luyabeseka osomabhizinisi besifazane abasezimbonini ezifanayo ukuze baxhumane futhi baxhumane ngezinjongo zokwabelana ngolwazi?
2. Ingabe uyayazi indlela umnyango oyisebenzisayo ukwabelana ngolwazi nosomabhizinisi besifazane basezindaweni zasemakhaya KwaZulu-Natal?
3. Athini amagama ezinkundla abazisebenzisayo zeBusiness Networking?
4. Uke wawaqaphela amathuba athile okuxhumana noma izikhala ezihlukile ezibhekelele osomabhizinisi besifazane ezindaweni zasemakhaya?
5. Ungakwazi yini ukunikeza izibonelo zokuthi izinhlelo zoxhaso lwebhizinisi zikusize kanjani ukuthi uxhumane nabanye osomabhizinisi, ongase ubambisane nabo, noma ochwepheshe bemboni ngokusebenzisa imicimbi yenethiwekhi noma izinhlelo?
6. Ingabe kube khona ukuthuthuka okuphawulekayo noma ukwanda emphakathini ngenxa yakho wabelana ngolwazi noma amakhono?
7. Ingabe lolu hlelo loxhaso lwezimali luyabasiza osomabhizinisi besifazane abasezindaweni zasemakhaya ukuthi bafinyelele ezimakethe zomhlaba?
8. Siphe izibonelo zempumelelo mayelana nezimakethe zamazwe ngamazwe.

Inhloso 4. Ukuhlola izinhlelo zoxhaso lweBhizinisi kaHulumeni mayelana nokugquguzela izindlela ezintsha nobuhlakani bosomabhizinisi besifazane ezindaweni zasemakhaya KwaZulu-Natal.

1. Ingabe uye wazizwa ukhuthazwa yiloluhlelo futhi ingabe uyazizwa uqiniseka ngokwengeziwe futhi ufuna ukuzama ngokwengeziwe ohambweni lwakho lwebhizinisi?
2. Sicela wabelane nganoma yiziphi izindaba zempumelelo lapho uhlelo lukhuthaze futhi lwenze kube lula ukucabangela ngezindlela ezintsha empilweni yakho yezamabhizinisi.
3. Yiziphi izinhlelo ezintsha okwazile ukuzidala ngenxa yokubamba iqhaza kuhlelo?
4. Izinhlelo zikahulumeni zokuxhasa ngemali zikhuthaze kanjani ukusebenzisana phakathi kosomabhizinisi besifazane ezindaweni zasemakhaya, ukuze kugqugquzelwe ubuhlakani nokusungula izinto ezintsha?
5. Yiziphi intuthuko noma izinguquko ongaziphakamisa ezinhlelweni zoxhaso zikahulumeni ukuze zisekele kangcono futhi zigqugquzele ubuhlakani bosomabhizinisi besifazane ezindaweni zasemakhaya KwaZulu-Natal?
6. Ingabe uhlelo lukhuthazile ukuthi uphikelele ezinseleleni futhi uthathe izindlela ezihlukile ohambweni lwakho?

Appendix D

Interview Guide: Program owner (Government official)



The Influence of Government Business Development Programmes on Innovativeness of woman entrepreneurs in selected Rural areas of KZN.

My name is Zinhle S. Mbatha, a Masters's student in the Department of Entrepreneurship and Business Management at the Durban University of Technology. I'm conducting research aiming to assess the impact of Government Business Development Programmes on the innovativeness of Women entrepreneurs in selected rural areas of KZN. This survey collects data that will help determine if the set business interventions perform and accomplish what they are set out or perceived to achieve. Kindly take some time and answer the questions as truthful as possible.

Section A: Bibliography Official/ Agent

Date of interview:

Participant's Age:

Education level:

Current position:

Years in service:

Section B:

- Kindly share background about the Program
 - Name of program:
 - Program's mandate:
 - Years of program existence:
 - Program status (still running or discontinued):
 - Areas where the programmes are running (selected areas):

Section C: Interview Probes

Objective 1. To investigate the influence of government funding schemes on Business Culture fostering **Risk-taking and Proactiveness** of women entrepreneurs in rural areas of KZN.

1. How does the Program support women entrepreneurs in rural areas to **take risks** and act **proactively** in their businesses?
2. Have you observed any changes in the **proactiveness** of women entrepreneurs in rural areas of KZN as a result of accessing business funding schemes?
3. Have you observed any change in the ability of women entrepreneurs in rural areas of KZN to bring forth ideas and see them through to completion as a result of accessing business funding schemes?
4. Can you recognize if your beneficiaries are **highly competitive** in their business strategies?
5. "If so, what other behaviors are they exhibiting that suggest they are **aggressively competitive**?"
6. Have you seen any progress with female-running businesses in rural areas that were part of your programme **transitioning** from small to medium-sized? Eg. Through, opening another branch or offering the product in more volume?
7. Do you notice any appetite from your beneficiaries, to **plan for future needs** or do they wait and handle situations as they arise in their operations?
8. Do you use any exercises to help your beneficiaries become more comfortable with **taking risks**?
9. How would you advise the government and other stakeholders to best support women entrepreneurs in rural areas of KZN to take **risks** and be proactive in their business endeavours?

Objective 2. To assess the impact of government business intervention programmes on the **Research and Development** needs of women entrepreneurs in Rural areas.

1. Does the program have an appetite for funding **activities that encourage new knowledge** for women entrepreneurs in Rural Areas of KZN? And please provide an example.
2. Does the program assist in **setting up working systems** in women-led businesses in rural areas of KZN? And please provide an example.
3. Does the program help with **technology development** activities in women-led businesses in rural areas of KZN? And please provide an example.
4. Does the program support with **intellectual property** processes that women entrepreneurs in rural areas of KZN might need to register and secure their brands? And please provide an example.
5. Does the program help with **basic market research** activities for women-led businesses in rural areas of KZN? And please provide an example.
6. Does the program help with **product development** research activities in women-led businesses in rural areas of KZN? And please provide an example.
7. Have you noticed any unique Research and Development opportunities for women entrepreneurs in rural areas?
8. Could you please clarify how funding schemes have addressed those opportunities?

9. What improvements or changes would you suggest for business funding schemes to better cater to the **Research and Development** needs of women entrepreneurs in rural areas?

Objective 3. To determine how government intervention programmes promote **Business Networking** of women entrepreneurs in rural areas of KZN

1. Does the program support women entrepreneurs in similar industries to connect and **network** for **information-sharing** purposes?
2. What method does the department use to **share updated information** with women entrepreneurs from the rural areas of KZN?
3. What are the names of the used platforms for **Business Networking**?
4. Have you noticed any specific **networking** opportunities or gaps that are unique to women entrepreneurs in rural areas?
5. How could business funding schemes better support women entrepreneurs in rural areas with their **business networking** needs?
6. Have there been any noticeable improvements or expansions in the community as a result of your beneficiary **sharing information** or skills?
7. Does the funding program assist women entrepreneurs in rural areas to access **international markets**?
8. Kindly share 3 of your success stories regarding **international markets**.

Objective 4. Evaluate Government Business funding schemes on stimulating the **Creativity** of women entrepreneurs in rural areas of KZN.

1. How does your department's funding support and encourage **curiosity** among female entrepreneurs in rural KwaZulu Natal communities?
2. Please share any success stories in which your program encouraged and facilitated **creativity** among women-led businesses in rural KZN.
3. In what ways have government funding schemes encouraged **collaboration**, to promote **creativity** and innovation among women entrepreneurs in rural areas?
4. What improvements or changes would you suggest for government funding schemes to better support and stimulate the **creativity** of women entrepreneurs in rural areas of KZN?
5. How does your department's funding scheme support the development of **new techniques** and the **improvement of existing offerings** for its beneficiaries?
6. Does your program support entrepreneurs in **persisting** through challenges and taking unique approaches in their journey?

Appendix E1



AREA-BASED MANAGEMENT UNIT
OFFICE OF THE HEAD ABM
77 Monty Naicker Road
Durban
4000

Tel: (031) 322 2439

Email: Pamella.Msomi@durban.gov.za

28 September 2023

Dear Ms Zinhle Mbatha

RE: PERMISSION TO CONDUCT RESEARCH

The eThekweni Municipality Area-Based Management (ABM) Unit has considered your request to research the influence of government business development programmes on innovativeness of woman entrepreneurs in selected villages of uMbumbulu community.

Gatekeeper's permission is hereby granted for you to conduct the research, provided ethical clearance has been obtained from the Durban University of Technology. Data collected must be treated with due confidentiality and the research findings must be presented to the ABM Unit and its partners.

Wishing you all the best.

Yours sincerely,

iviv LINDA MSONI

Head: eThekweni Municipality Area-Based Management Unit

Appendix E2



AREA-BASED MANAGEMENT UNIT
OFFICE OF THE HEAD ABM
77 Monty Naicker Road
Durban
4000

Tel: (031) 322 2439

Email: Pamella.Msomi@durban.gov.za

28 September 2023

Dear Ms Zinhle Mbatha

RE: PERMISSION TO CONDUCT RESEARCH

The eThekweni Municipality Area-Based Management (ABM) Unit has considered your request to research the influence of government business development programmes on innovativeness of woman entrepreneurs in selected villages of Kwa-Nyuswa community.

Gatekeeper's permission is hereby granted for you to conduct the research, provided ethical clearance has been obtained from the Durban University of Technology. Data collected must be treated with due confidentiality and the research findings must be presented to the ABM Unit and its partners.

Wishing you all the best.

Yours sincerely,

—
Mr Linda Mbonambi
Head: eThekweni Municipality Area-Based Management Unit

Appendix E3



AREA-BASED MANAGEMENT UNIT
OFFICE OF THE HEAD ABM
77 Monty Naicker Road
Durban
4000

Tel: (031) 322 2439

Email: Pamella.Msomi@durban.gov.za

28 September 2023

Dear Ms Zinhle Mbatha

RE: PERMISSION TO CONDUCT RESEARCH

The eThekweni Municipality Area-Based Management (ABM) Unit has considered your request to research the influence of government business development programmes on innovativeness of woman entrepreneurs in selected villages of eMaphephetheni community.

Gatekeeper's permission is hereby granted for you to conduct the research, provided ethical clearance has been obtained from the Durban University of Technology. Data collected must be treated with due confidentiality and the research findings must be presented to the ABM Unit and its partners.

Wishing you all the best.

Yours sincerely,

Mr Linda Mbonambi
Head: eThekweni Municipality Area-Based Management Unit

Appendix F



Institutional Research Ethics Committee
Research and Postgraduate Support Directorate
2nd Floor, Berwyn Court
Gate 1, Steve Biko Campus
Durban University of Technology

P O Box 1334, Durban, South Africa, 4001

Tel: 031 373 2375
Email: lavishad@dut.ac.za
http://www.dut.ac.za/research/institutional_research_ethics

www.dut.ac.za

5 October 2023

Mrs Z S Mbatha
26 William Campbell Drive
La Lucia
uMhlanga
4051

Dear Mrs Mbatha

The Influence of Government Business Development Programmes on Innovativeness of woman entrepreneurs in selected Rural areas of KwaZulu-Natal
Ethical Clearance number IREC 084/23

The DUT-Institutional Research Ethics Committee acknowledges receipt of your gatekeeper permission letters.

Please note that FULL APPROVAL is granted to your research proposal. You may proceed with data collection.

Any adverse events [serious or minor] which occur in connection with this study and/or which may alter its ethical consideration must be reported to the DUT-IREC according to the DUT-IREC Standard Operating Procedures (SOP's).

Please note that any deviations from the approved proposal require the approval of the DUT-IREC as outlined in the DUT-IREC SOP's.

It is compulsory for a student or researcher to apply for recertification on an annual basis. The failure to do so will result in withdrawal of ethics clearance. It is the responsibility of the researcher and the supervisor to apply for recertification.

Please note that you are required to submit a Notification of Completion of Study form together with an abstract to the DUT-IREC office on completion of your study.

Yours Sincerely

Prof J K Adam
Chairperson: DUT-IREC