

DURBAN UNIVERSITY OF TECHNOLOGY

**ENTREPRENEURIAL ORIENTATION AMONG SMALL AND MEDIUM ENTERPRISES IN SELECTED
RURAL AREAS OF KWAZULU-NATAL**

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DECLARATION

This work is entirely my own, independent research, except where otherwise stated and where a citation is provided. I confirm this work has not been submitted nor accepted for any degree at any other tertiary institution. All sources consulted during the study have been fully acknowledged with detailed references provided.

Francis Yao Gray-Deh

2025-02-10

Date

ABSTRACT

Small and medium enterprises (SMEs) in rural areas have been recognised on a global scale as a significant employer and the cornerstone of prosperous entrepreneurship, as they substantially boost national income, economic growth, income redistribution, and inequality reduction, as well as commercial innovation of any nation. However, Statistics South Africa reported a 0.2 percent decrease in the country's GDP in the 2023 third quarter, following a 0.5 percent increase in the second quarter; and an almost 150 percent decrease in just a quarter earlier. This study examined the critical factors of entrepreneurial orientation (EO), and how it influenced the performance of SMEs in selected rural areas of KwaZulu-Natal (KZN). The influence of EO and its dimensional variables of innovativeness, risk-taking, proactiveness, autonomy, and competitive aggressiveness were investigated in detail, in addition to how it assisted SMEs in rural areas of KZN to achieve growth. Of particular importance is the study focus, as this was on both the uni- and multi-dimensional constructs of EO, to determine whether each dimension, as well as the overall entrepreneurial indicator, related effectively to the growth of SMEs operating in the rural areas of KZN.

Many researchers have studied the factors that contribute to the smooth running of SMEs in general. These factors include management skills, leadership ability, and access to finance, as well as the availability of resources, the necessary infrastructure, and raw materials, along with the economic climate, and government regulations. However, despite extensive research in this field, a serious gap is left in the body of knowledge, as no studies provide in-depth knowledge of EO among SMEs in rural areas of KZN.

EO is known to instigate, develop and promote rural SMEs to prosper. Nonetheless, theoretical models of the factors affecting EO and how they influence SME performance in rural areas of KZN are lacking. This has created a further knowledge gap; therefore, it can be argued this critical area of research has the potential to aid in improving the current position of these SMEs. The high failure rate currently observed in the SME sector, which may be attributed to a number of important issues faced by South African rural SMEs, served as justification for the study.

Conducted in selected rural KZN areas, the study employed a quantitative research method. The study population comprised rural SME owners-managers, selected

using a non-probability, convenience sampling technique, while the researcher developed a closed-ended questionnaire and used as the primary data collection tool. Inferential and descriptive statistical data analysis was undertaken using the SPSS (version 27.0) computer package.

The study found that, a number of issues negatively impacted rural SMEs, such as the fact that most of their staff lacked formal training, they did not use modern facilities to operate their businesses, their investment plans were hindered by a persistent lack of funding, their local market was too small, and their infrastructure was inadequate, making them face significant hurdles that negatively affect their EO and performance. Unsustainable rural KZN SME growth was not only due to the challenges faced but also from their EO, which negatively affected the abilities of the owners-managers to implement innovations that could promote, support and sustain SMME growth.

Consequently, the implications of this research will be the innovative growth owners-managers of rural SMEs in KZN will achieve, when provided with a growth framework and model, centred on the EO for sustained SME business continuity, particularly in rural KZN areas. Government officials and other concerned parties will also benefit from the study findings through improved comprehension of the factors influencing the EO for sustainable SME continuity and development in rural KZN areas. The study, therefore, sought to provide key insights into both the theoretical and practical implications of EO among rural SMEs. In addition, a wide range of suggestions and a theoretical framework are proposed for SME owners- managers, public servants, and legislators to comprehend and implement in solving existing rural SME problems, thereby encouraging the EO for rural SME owners- managers. The suggested integrated EO framework comprises key components of an EO that supports sustained rural SME business continuity and development. Consequently, it is critical for owners-managers of rural SMEs to pay attention to these, as well as additional, pertinent theories concerning EO for rural SME survival and growth. These will help and direct them as they navigate a variety of obstacles in their working environments.

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I dedicate this research to the memory of my late wife, Silindele Emelda Gray-Deh, with love.

But Jehovah is with me like a fearsome warrior (Jeremiah 20:11)

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ACRONYMS AND ABBREVIATIONS

APSS	Agric-Processing Support Scheme
BASA	Banking Association of South Africa
BBBEE	Broad Based Black Economic Empowerment
BEE	Black Economic Empowerment
CFA	Confirmatory Factor Analysis
CSR	Corporate Social Responsibility
DPW	Department of Public Works
DTI	Department of Trade and Industries
DUT	Durban University of Technology
EC	European Commission
EFA	Exploratory Factor Analysis
EMIAS	Export Marketing and Investment Assistance Scheme
EO	Entrepreneurial Orientation
EPWP	Expanded Public Works Program
4IR	Fourth Industrial Revolution
GEM	Global Entrepreneurship Monitor
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IDC	Industrial Development Corporation
IoT	Internet of Things
KPI	Key Performance Indicator
KSF	Key Success Factor
KZN	KwaZulu-Natal
LDC	Least Developed Country
MNE	Multi-National Enterprise
NDP	National Development Plan
NEF	National Empowerment Fund
NSBAC	National Small Businesses Advisory Council
NYDA	National Youth Development Agency
NISED	National Integrated Small Enterprises Development
NPO	Non-Profit Organization

OECD	Organization for Economic Cooperation and Development
PESTEL	Political Economic Social Technological Environmental and Legal
PPP	Public-Private Partnership
R&D	Research and Development
RBV	Resource-Based View
SA	South Africa
SAICA	South African Institute of Chartered Accountants
SAIT	South African Institute of Taxation
SAMENTA	Malaysian National Small and Medium Enterprises Association
SAMI	South African Market Insights
SARS	South African Revenue Service
SEDA	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency
SME	Small and Medium Enterprise
SMEDA	Small and Medium Enterprise Development Authority
STATSSA	Statistics South Africa
SWOT	Strengths, Weaknesses, Opportunities and Threats
TICPI	Transparency International Corruption Perception Index
TREP	Township Rural Entrepreneurs Program
TVET	Technical, Vocational, Educational, and Training
USA	United States of America
VAT	Value Added Tax
VRIN	Value, Rarity, Inimitability, and non-Substitutable
VRIO	Value, Rarity, Imitability, and Organizational

CHAPTER ONE

1.1 INTRODUCTION AND STUDY OVERVIEW

The purpose of this study was to determine how entrepreneurial orientation (EO) affects the ability of small and medium enterprises (SMEs) to survive and grow. In addition to proposing a prototype approach for the identification and support of EO for SME owners-managers in the rural sector, the study aimed to identify crucial elements affecting EO for SME survival and growth in rural parts of the KwaZulu-Natal (KZN) province of South Africa (SA).

The influence of EO on the competitive advantage of SMEs, the influence of competitive advantage on their performance, and how competitive advantage mediates between SME performance and EO, are worth studying. The study examined how SMEs behave, their marketing and networking habits, leadership styles, internal and external obstacles, and all other daily activities that could indicate their level of EO. A quantitative design technique was thus utilised for this study, in which a questionnaire was developed through a literature review and distributed to the participants, who are SME owners-managers in selected rural areas of KZN, namely Bhekulwandle, Kwangcolosi, KwaXimba, Umbumbulu, and Umdumezulu.

The importance of SMEs to the economic health of a nation is frequently highlighted globally, because of their vital function in boosting economic growth, creating employment opportunities, and lowering inequality (Awonuga *et al.* 2024: 2017)

Considering their scope and organizational makeup, SMEs can be adaptable and creative (Slinger, Pather, and du Plessis 2024: 12). In addition, it seems SMEs that operate in rural areas receive less consideration; consequently, limited information is available concerning the various difficulties these businesses face (Kunene, Phiri and Mbhele 2024: 55). With particular emphasis on KZN, the opportunity exists to increase the competitive edge and performance of SMEs, in general, notably those that operate in rural areas (Ncube and Matlala 2024: 13). Rural SMEs should not merely survive but must, additionally, grow to remain competitive both nationally and internationally (Okoye *et al.* 2024: 2477).

Without a well-thought-out plan and EO strategies implemented, it is impossible to achieve such growth sustainably and gain an edge over rivals (Clark *et al.* 2024: 352). According to Civelek (2022: 210), examination of scientific research from numerous nations shows, rather than really comprehending the issue why rural SMEs are unable to achieve growth past the point of survival, authorities place greater emphasis on creating strategies and providing funding for uplifting rural areas, which involves SME promotion. Furthermore, the SME environment in rural areas differs from that in metropolitan centres, and they possess distinct physical characteristics (Mertzanis and Houcine 2024: 59).

These variations encompass a range of factors, such as firm attributes, individual growth mindsets, EO, and entrepreneurial intent, as well as entrepreneurship resources and abilities (Habibi *et al.* 2024: 31). This implies entrepreneurial practices, SME structures, knowledge of EO, and innovative models for growth, will differ greatly in rural areas compared to what is found in metropolitan locations (Nazir, Khan, and Khan 2024: 28).

To solve the issues rural SMEs are confronting, fresh perspectives and ways to approach issues are, consequently, needed. Moreover, to secure rural enterprise growth, fresh and comprehensive understandings of factors are required, as well as the creation, adoption, and implementation of growth models. To support suggestions for the best approach to be adopted, this study first determined and investigated the critical factors that contribute to EO for rural SME survival and growth.

1.2 BACKGROUND OF THE RESEARCH

SMEs in SA struggle to grow; their 25 percent rate of success is among the lowest globally (Susanto *et al.* 2023a: 382) and (Tshwete 2020: 40). These authors emphasise that emerging business owners in SA do not progress from their initial stages of creation and survival to accomplishment, growth, and sophistication. The percentage of SA entrepreneurs is extremely minimal for an emerging economy, with only 25 percent in the African continent, according to the Global Entrepreneurship Monitor (GEM) (2023a, b). As a result, the South African pace of entrepreneurship is slower than Zambia, Namibia, Nigeria, and Egypt, as well as

Mauritius. Lopes *et al.* (2023: 209) argue the ability of a country to maintain wealth over an extended period is a key indicator of its competitive advantage.

The global economic landscape has changed recently, due to the removal of protective tariffs, to allow the free movement of human-labour, Foreign Direct Investments (FDIs), commodities, and services across international borders. As one of the growing economies, with a primarily unskilled workforce, SA must adopt a competition strategy in the international market/trade (Ncube and Zondo 2022: 91) and (Lopes *et al.* 2023: 220). According to Akdoğan, Bağır and Torun (2023: 100), the plan of action for societal and transformative rural economies has been additionally impacted by the quickening pace of internationalisation and the strong desire for the advancement of nationwide economies.

The KZN Department of Agriculture and Rural Development (DARD) (KZN DARD 2021: 163) reports more than 50 percent of families in the rural areas, compared to those in cities and urban areas, rely on welfare payments or money transfers from loved ones who work in towns and cities and commercial-agricultural sectors, notwithstanding numerous efforts to address the socioeconomic problems. Over the past decades, the scenario has remained unchanged. This implies rural entrepreneurial endeavours in SA may need to evolve, to adapt to international environment changes and the advancement of knowledge.

Given the previously mentioned context, SMEs in the rural areas of KZN must grow past the stage of survival to gain an edge over competitors. Kindström, Carlborg and Nord (2024: 703) find there does not seem to be ample growth models particularly designed for rural SMEs in SA. As a result, it becomes increasingly challenging for SA policymakers to choose the best course of action for converting SMEs into vibrant businesses that operate in the mainstream economy, more so those located in rural areas. The goal of this research was to determine the critical factors that affect the EO for SME survival and growth in rural areas of KZN. Additionally, the research suggests adopting and applying a modified EO model for rural KZN SME survival and growth.

1.3 RESEARCH PROBLEM

In SA, most rural SMEs are unable to experience the benefits of growth as only a small number of them display a high growth perspective which contributes to job

creation (Rafiki *et al.* 2023: 181). Adebowale and Agumba (2023a: 64) and Ogujiuba *et al.* (2023: 127) repeat this issue asserting that, despite more than 30 years of democratic government, entrepreneurial activities and rural SME development remain slower in transition economies such as SA, than in other emerging nations. Most start-ups in rural areas of KZN never make it past the survival phase (Msomi and Nzama 2023: 8). According to Manasoe, Mmbengwa and Lekunze (2023: 103) rural SME owners-managers continue to face numerous obstacles to their survival and growth processes, including those related to managerial and commercial procedures, as well as competitiveness. Furthermore, rapid expansion within rural SMEs is sometimes sporadic and not sustainable (Thabethe, Chebo and Dhliwayo 2024: 231) and (Ohene Afriyie *et al.* 2023: 64). Ramsuraj (2023: 283) asserts rural SMEs have “not contributed to society satisfactorily, as would be desired”, considering SMEs in rural areas do not expand in terms of output or job creation. The study by Ramsuraj (2023: 283) expressed that KZN nevertheless failed to offer comprehensive information regarding the critical factors influencing EO for SME survival and growth in rural areas.

It is worth noting, even though EO has been widely acclaimed as having a positive influence on SME performance and growth, the EO to performance/growth relationship has been identified to be contextual in nature (Johnston 2022: 310) and (Susanto *et al.* 2023a: 381). This is because the internal factors (managerial, access to finance, technological capabilities, business plan, marketing, and mission and vision), and external factors (competition, globalisation, regulatory factors, crime, corruption, and poor infrastructure) affecting a rural SME can profoundly influence the extent of the relationship (Kiyabo and Isaga 2020: 13) and (Sorama and Joensuu-Salo 2023: 604). Little research has investigated the relationship between EO and the survival and growth of SMEs in rural areas of KZN. It is, therefore, imperative in utilising EO to promote SME growth in rural areas of KZN, to examine the EO-growth relationship in the rural context.

As Coldwell, Venter and Maisela (2024: 199) and Olufolahan, Ajisafe, and Akinyele (2023: 28) explained, it has been estimated only between 30 and 20 percent of rural South African SMEs survive past their inception stages, due to their incapability of obtaining capital, which results in a lack of accessibility to the tangible assets, skills, and technological capabilities they require. Some aspects of limitations were

discovered, in a KZN study by Hosanoo *et al.* (2024: 1035), to include: funding strain; inadequate security/collateral for loan; absence of assistance from SME institutions; and unavailability of amenities; absence of financing opportunities; absence of managerial skills; inaccessibility to government tenders; legal compliances; along with costs of transactions related to wages; and value-added tax (VAT) regulations.

Research by Flepisi, Womack and Lekhanya (2023a: 136), furthermore, suggests rural SME survival and sustainability are adversely affected by their inability to employ advertising techniques, because of inadequate expertise, funding, and skilled labour. Nevertheless, none of these studies offered information or insight into what factors contribute to the EO for SME survival and growth in rural areas of KZN. EO is centred on business behaviour that can be utilised as an instrument for enhancing SME growth in rural KZN and other parts of SA (Agholor, Chowdhury and Olamide 2024: 47).

Awonuga *et al.* (2024: 2018) further elucidated that the EO-growth relationship can be affected by several moderating factors, such as firm age, environmental dynamism, national culture, and business strategy. Of these factors, firm age has been identified by many researchers as a key factor to control when examining firm performance and growth (Covin *et al.* 2020: 10) and (Wales *et al.* 2023: 1752). However, EO studies in SA and Africa at large have no control over the effect of firm age (Fatikha, Rahayu and Sumiati 2021: 449). Control over the effect of firm age on the relationship between EO and rural SME growth will reinforce the clarification of this association from a developing country's standpoint (Lumpkin and Pidduck 2021: 28).

Research conducted by Kunene *et al.* (2024: 64) in KZN rural areas suggested that SMEs lack collaborative activities contributing to their shortage of rural resources and business acumen. Msomi and Nzama (2023: 82) also discovered poor infrastructure, a lack of human capital, insufficient financial support, inadequate technology, poor transportation and roadways, an absence of networking, and an advertising technique deficiency, emanating from the internal and external environments within which SMEs in rural areas of KZN operate.

Other challenges faced by rural SMEs include limited opportunities for capital and marketplaces, inadequate infrastructures, and rigid labour laws, in addition to criminal activities, a lack of skilled labour, and cumbersome bureaucratic systems (SEDA 2024: 109). The absence of a growth model for rural SMEs operating in unstable environments and areas with little development, such as rural KZN, and little understanding and awareness of the critical factors affecting SME survival and growth in rural areas, are the root causes of these issues (Flepisi *et al.* 2023a: 136). Thus, the primary issue the present research aimed at, was examining, and offering meaningful analyses of the factors influencing the EO for survival and growth of SMEs in rural areas of KZN, and to shed light on these issues.

Rojas-García *et al.* (2024: 100) concur having the appropriate processes is essential for rural SMEs to maintain profitability. These systems incorporate new growth models and techniques, as well as a fresh knowledge of the different factors affecting the EO and its influence on rural SME survival and growth. Research by Covin and Wales (2019: 130) marked the beginning of available literature on small business growth models through EO. However, there is currently no growth model for rural entrepreneurship of KZN. This could be, because it is unclear what factors influence the EO for survival and growth of SMEs that operate in rural areas in KZN.

Theoretical models of the factors affecting EO and how they influence the performance of SMEs in rural areas of KZN are also lacking. SMEs in the rural areas of KZN encounter a variety of difficulties, with a few of these being institutional, regulatory, financial, and monitoring, as well as infrastructural challenges, in addition to skills, and dissemination of technologies (Rafiki *et al.* 2023: 181; Lekhanya 2016a: 112). Even though a lot of research has been done in this area, there is still a significant lack of studies that offer a comprehensive understanding of EO among SMEs, specifically in rural KZN areas. Additionally, some issues SMEs face is quite distinct from those faced by their urban counterparts, due to their rural location, which creates a knowledge gap that merits further research.

1.4 SCOPE OF THE STUDY

The study investigated EO among the SMEs that operate in rural KZN, specifically in Bhekhulwandle, Kwangcolosi, KwaXimba, Umbumbulu, and Umdumezulu. The project was driven by certain unique problems SMEs in these rural areas face, and

the degree to which they can implement EO to influence them to grow. These issues left some knowledge gaps that required investigation.

The most significant obstacle leading to the erratic growth of SMEs in these rural KZN areas is the chronic unavailability of funding. According to Megersa (2020: 46), this problem is unique to SMEs in rural KZN areas, as funding alternatives are limited in the absence of collateral requirements and ignorance regarding credit finance sources (Mpofu and Sibindi 2022: 178). According to Ogujiuba *et al.* (2023: 95), South African financial institutions are willing to engage with SMEs approaching the end of their development stages. This suggests SME start-ups in rural KZN may find it difficult to secure credit funding (SEDA 2022: 46), while urban SMEs have easier access to credit finance than their rural counterparts, according to SEDA (2020: 94).

Despite being one of the main forces behind the growth of entrepreneurship, rural communities of KZN are characterised by inadequate communication and transportation facilities negatively affecting SMEs operating in the communities (SEDA 2022: 64; OECD 2022: 73). There are not many computers in rural locations of KZN, because of the poor communication infrastructure and phone lines are expensive, with difficult-to-access internet—rural SMEs face marginalisation because they have little access to timely and reliable market information (Arahant and Kumar 2024: 136). The government created the Expanded Public Works Programme (EPWP) with the goal of creating jobs in certain industries, such as infrastructure and construction, particularly rural roads and bridges, using labour-intensive techniques. Unfortunately, because the roads and bridges in Bhekhulwandle, Kwangcolosi, KwaXimba, Umbumbulu, and Umdumezulu are still in poor condition and impassable by cars, these communities did not profit from this programme (OECD 2022: 195). For SMEs operating in rural areas of KZN, accessing urban markets, making purchases of inventories, and undertaking other commercial operations have become uncomfortable (Msomi and Nzama 2023: 82).

Lack of access to business services, advice, and information has been noted as one of the unique issues rural SMEs of KZN face (Utami *et al.* 2023: 109). Rural SMEs of KZN frequently lack access to business advising and support services, according to the Organization for Economic Development (OECD) (2022: 55). Business

development agencies, such as the Small Enterprise Development Agency (SEDA), are only located in urban areas.

Due to a shortage of commercial space, rural SMEs of KZN have “perpetually encountered several difficulties”, such as cramped places for employees to work individually and inadequate space for collaboration (OECD 2022: 85). This is attributed to typically less demand for business real estate in places with low levels of entrepreneurial activity, which could indicate low financial returns for private sector developers (OECD 2022: 82). Enwereji (2023: 78) states KZN rural places are not appealing to private land developers, as a result of their restricted ability to access markets and cultivate client relationships. Due to the low per capita income, low population density, scattered settlement patterns and low household incomes, rural markets of KZN are typically smaller than those found in metropolitan areas (OECD 2022). Consequently, in comparison with their urban counterparts, SMEs in rural areas of KZN are at a disadvantage in not achieving any sustainable growth (SEDA 2022).

Lack of business skills is another barrier to entrepreneurship in rural KZN. Similar to some urban entrepreneurs, rural business owners-managers lack managerial, technical, communication, and marketing skills (Zondi 2023: 118). Furthermore, they have limited access to business education and training in business (Mhlongo and Daya 2023: 103); entrepreneurs in rural areas of KZN have lower levels of education and skills than urban counterparts. In addition, rural business owners are unable to supply the goods and services local and international customers desire, because of insufficient knowledge (Enaifoghe and Vezi-Magigaba 2023: 98). Consequently, this lack of knowledge has impeded the growth of businesses in rural areas of KZN.

In addition to the aforementioned challenges, municipalities do not offer sufficient services that support the development of rural SMEs of KZN, according to Enaifoghe and Ramsuraj (2023: 103). Certain municipal procurement laws can prevent SMEs from taking part (Mhlongo and Daya 2023: 14). Most rural municipalities of KZN do not have programs for the growth of SMEs (Enaifoghe and Ramsuraj 2023: 82). Additionally, the eThekweni municipality under which these rural areas are located, have been held responsible for their failure to create an environment that encourages the expansion of rural firms. For instance, SMEs of rural KZN are

unable to pay the hefty service charges imposed by municipalities (Fanelli 2023: 430); this increases their operating costs and negatively impacts their sustainability.

Crime, vandalism, law enforcement, corruption, and insufficient supplies of energy, water, and garbage collection have all contributed to unsustainability of rural SMEs of KZN (Chamboko 2022: 73). In addition, due to customs and cultural factors, rural women entrepreneurs in KZN may encounter gender bias and struggle to strike a balance between their families and their businesses, according to Mashapure *et al.* (2022: 64).

1.5 STUDY AIMS AND OBJECTIVES

1.5.1 Primary objectives

The overall study aim was to investigate the critical factors affecting EO for SME survival and growth in selected rural areas of KZN.

For the aim to be achieved, the secondary objectives outlined below were also pursued:

Sub-objective 1: To determine the business characteristics of SMEs in rural areas of KZN that affect EO for their survival and growth.

Sub-objective 2: To investigate the entrepreneurial characteristics that impact EO for SME survival and growth in rural areas of KZN.

Sub-objective 3: To examine the personal attitudes that affect EO for SME survival and growth in rural areas of KZN.

Sub-objective 4: To explore the proactiveness that influences SME for survival and growth in rural areas of KZN.

Sub-objective 5: To identify the environmental factors that impact EO for SME survival and growth in rural areas of KZN.

Sub-objective 6: To understand the institutional factors that affect EO for SME survival and growth in rural areas of KZN.

Sub-objective 7: To investigate the financial factors that hinder EO for SME survival and growth in rural areas of KZN.

Sub-objective 8: To ascertain the social impediments to EO for SME survival and growth in rural areas of KZN.

Sub-objective 9: To examine the elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN.

1.6 RESEARCH QUESTIONS

This study sought answers to the following questions:

Question 1: What are the business characteristics of SMEs in rural areas of KZN that affect EO for their survival and growth?

Question 2: What are the entrepreneurial characteristics that impact EO for SME survival and growth in rural areas of KZN?

Question 3: To what extent does personal attitude affect EO for SME survival and growth in rural areas of KZN?

Question 4: To what extent does proactiveness influence SME for survival and growth in rural areas of KZN?

Question 5: Which environmental factors (external and internal) impact EO for SME survival and growth in rural areas of KZN?

Question 6: What is the impact of institutional factors on EO for SME survival and growth in rural areas of KZN?

Question 7: What are the effects of financial factors on EO for SME survival and growth in rural areas of KZN?

Question 8: What is the impact of social impediments on EO for SME survival and growth in rural areas of KZN?

Question 9: Which elements of rural entrepreneurial resources have an impact on EO for SME survival and growth in rural areas of KZN?

1.7 RESEARCH HYPOTHESES

The main study hypotheses are as follows:

Ho1: There is no relationship between unskilled employees and poor infrastructure as features that affect EO for SME survival and growth in rural areas of KZN.

Ha1: There is a relationship between unskilled employees and poor infrastructure as features that affect EO for SME survival and growth in rural areas of KZN.

Ho2: There is no relationship between the ability to achieve established objectives and the need to be goal oriented as entrepreneurial traits that impact EO for SME survival and growth in rural areas of KZN.

Ha2: There is a relationship between the ability to achieve established objectives and the need to be goal oriented as entrepreneurial traits that impact EO for SME survival and growth in rural areas of KZN.

Ho3: There is no relationship between personal interactions with existing customers and developing sales strategies as personal attitudes that influence EO for SME survival and growth in rural areas of KZN.

Ha3: There is a relationship between personal interactions with existing customers and developing sales strategies as personal attitudes that influence EO for SME survival and growth in rural areas of KZN.

Ho4: There is no relationship between developing a business plan and using product improvement tactics as the proactiveness that impacts EO for SME survival and growth in rural areas of KZN.

Ha4: There is a relationship between developing a business plan and using product improvement tactics as the proactiveness that impacts EO for SME survival and growth in rural areas of KZN.

Ho5: There is no relationship between raw materials supply and lack of adequate and timely transportation as external factors that affect EO for SME survival and growth in rural areas of KZN.

Ha5: There is a relationship between raw materials supply and lack of adequate and timely transportation as external factors that affect EO for SME survival and growth in rural areas of KZN.

Ho6: There is no relationship between lack of business monitoring time and lack of labour skills as internal factors that affect EO for SME survival and growth in rural areas of KZN.

Ha6: There is a relationship between lack of business monitoring time and lack of labour skills as internal factors that affect EO for SME survival and growth in rural areas of KZN.

Ho7: There is no relationship between regulations on governing/public procurement and bureaucracy as institutional factors that hinder EO for SME survival and growth in rural areas of KZN.

Ha7: There is a relationship between regulations on governing/public procurement and bureaucracy as institutional factors that hinder EO for SME survival and growth in rural areas of KZN.

Ho8: There is no relationship between bank bureaucracy to obtain loans and high interest rates as financial factors that affect EO for SME survival and growth in rural areas of KZN.

Ha8: There is a relationship between bank bureaucracy to obtain loans and high interest rates as financial factors that affect EO for SME survival and growth in rural areas of KZN.

Ho9: There is no relationship between society's lack of trust and support from trade associations as social factors that impact EO for SME survival and growth in rural areas of KZN.

Ha9: There is a relationship between society's lack of trust and support from trade associations as social factors that impact EO for SME survival and growth in rural areas of KZN.

Ho10: There is no relationship between family members' involvement and associates in decision-making as elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN.

Ha10: There is a relationship between family members' involvement and associates in decision-making as elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN.

The variables for the proposed framework of the study are reflected in (Figure 1.1) below.

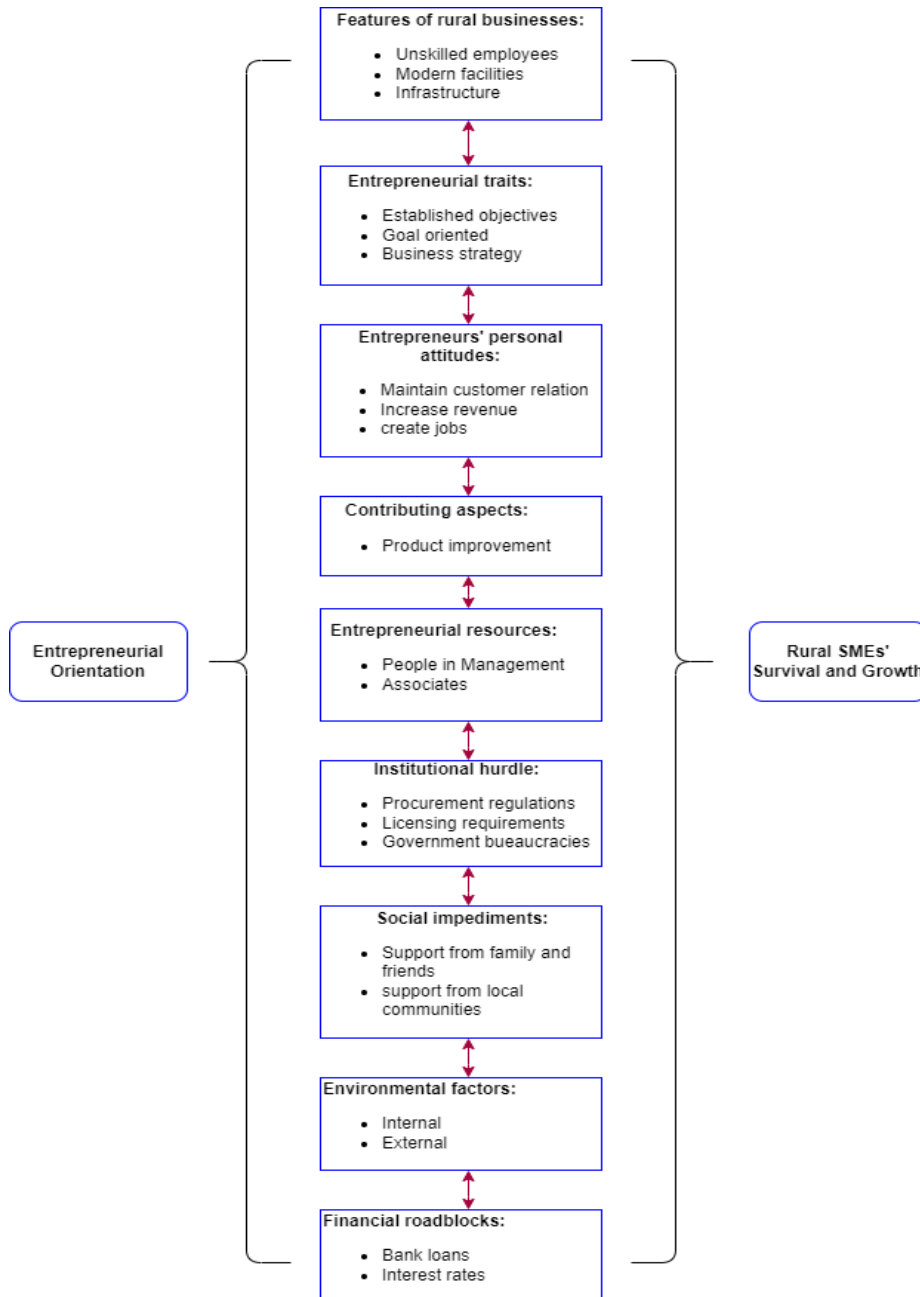


Figure 1.1: Characteristics of the proposed research model

Source: Developed by researcher from the literature review

1.8 SIGNIFICANCE OF THE STUDY

The justification of this study stems from the gap in the literature, which shows SMEs in rural areas of KZN are not fully contributing to the economic growth of SA, because of the difficulties these businesses encounter. While several studies exist on challenges concerning SMEs (Fanelli 2023: 430; Odegbesan, Ayo and Salau 2023: 58; Mhlongo and Daya 2023: 14), no study has, however, specifically focused on the critical factors affecting EO for SME survival and growth in selected rural

areas of KZN. The significance of this research is based on the relevant gaps in the current literature.

This study further sought to uncover the business characteristics of rural KZN SMEs that directly impact their EO for survival and growth. The study reveals new knowledge and increases information that will be made available to the South African rural SME sector, regarding their EO to enhance the sector contribution to the economic growth of KZN. Furthermore, the study provides deeper insight into critical factors affecting EO for survival and growth among rural SMEs and their importance to the ownership-management of the rural SME sector. This study could influence not only the academic and educational landscape but also the real-world economic circumstances faced by SME owners-managers in rural locations throughout numerous nations.

Rural entrepreneurs can find practical solutions to many of their problems in this research and gain insight into a variety of practical ways to grow and sustain their SMEs, while also contributing to the social and economic development of their communities. Last, a prototype model is suggested that may be utilised by the rural SME industry to address factors impeding them from implementing EO in full and contributing to their growth and the economic growth of SA. It is, therefore, envisaged this research will contribute to new knowledge and sustainable rural SME growth, drawing lessons from KZN.

1.9 METHODOLOGY

1.9.1 Research Design

By outlining the steps required to gather the data needed to address the research topic (Rezigalla 2020: 1; Huntington-Klein 2021) for this study, a quantitative methodology was used with a closed-ended questionnaire. With the use of this technique, the researcher was able to gather comprehensive quantitative data to help comprehend the crucial elements influencing the EO of SME survival and growth in rural KZN areas (Headley and Plano Clark 2020: 145). Data were collected from selected SME owners-managers in selected rural areas of KZN.

1.9.2 Population/Target Population

The target population consisted of registered SMEs in the selected rural areas of KZN. This population clearly possesses the information the research project was

designed to collect (Dahabreh *et al.* 2023: 1057). This is also the group of people to whom the results of this research can be generalised (Wintersberger and Saunders 2020: 202). For this study, 309 respondents were targeted, where this number was determined by the SEDA Report (2021: 342), which shows approximately 1 600 registered SMEs located in the selected rural areas of KZN. Based on the generic scientific guidelines for sample resolutions by Morgan and Krejcie (1970, cited in Lakens 2022: 267), a population size of 1 600 may be represented by a sample size of 309. The researcher then consulted “person lookup” to obtain/confirm the telephone numbers of the SMEs involved, for prior arrangements to distribute the questionnaire (Person Lookup-Phone Number Search 2022).

1.9.3 Sampling method and size

A non-probability, convenience, quota sampling method was used to select owners-managers of rural SMEs as key participants for data gathering. These individuals were ideal for providing in-depth information relating to the variables of the study, these being: education and training, technical skills, resources, government support, environmental factors, and government regulators, with all shown to influence EO.

According to Pace (2021: 4), quota sampling starts with a matrix that details the attributes of the target population; how many registered SMEs have been identified in each rural areas, the number of workers, age of the firm, income/turnover, and ownership. Scholars such as Williamson *et al.* (2020: 102), warn against using quota-sampling on account of the difficulty often encountered in obtaining current and accurate data. However, a recent SEDA report (2022: 64) provided the sample size for this study. Borie-Holtz and Koning (2021: 37), advocate the use of quota sampling and its benefits over probability sampling, pointing to its convenience, affordability, and speed of data collection.

When a particular demographic group is underrepresented in the population or is less likely to comply when answering a questionnaire, this strategy is ideal. Quota sampling eliminates the labour-intensive process of choosing a random sample and is administratively convenient (Caughey *et al.* 2020: 202). The use of a convenience sampling method was also essential to this study, as the participants were also selected based on their availability and willingness to participate.

1.9.4 Measuring Instruments

A closed-ended, structured questionnaire was developed by the researcher for the study, as a measuring tool to ensure dependable results that were valid and reliable, in accordance with the research objectives. The variables pertaining to SMEs in the rural areas of KZN were measured using the questionnaire. Most study variables measured were taken from the literature review, which served as the primary information source for creating the measuring instrument of the study. The questionnaire was administered to respondents by the researcher and research assistants recruited and trained, thereby ensuring it would be completed by the correct individual, with help provided at any moment, as needed.

1.9.5 Data Collection Instrument

Data collection instruments are important for the designing and execution of research projects. As a result, choosing appropriate instruments or techniques for the investigation was crucial (Sürücü and Maslakçi 2020: 726; Dubosh *et al.* 2020: 115). Data were collected from the target population using a 5-point Likert scale questionnaire. The questionnaire was used to collect quantitative data relating to the objectives of the study and to address the study hypotheses (Tobón and Luna-Nemecio 2021: 6591). The questionnaires were provided to respondents to complete over the course of 14 days, then extended to 30 days, with the assistance of research assistants, before being collected for recording.

1.10 DATA ANALYSIS

According to Rajšp and Fister Jr (2020: 3013), data analysis is a statistical technique that aids in an “investigation of variables and the understanding of their impacts, correlations, and patterns of involvement within specific circumstances”. The data were analysed using the Statistical Package for Social Sciences (SPSS) version 27.0. With the aid of this software/program, the researcher was able to address the study objectives, conducting a variety of tests, including t-test analysis, descriptive analysis, frequency analysis, correlation, and tabulation. Pie charts, graphs, and tables were used to display the data analysis results.

1.11 PILOT TESTING

A pilot study, as Gillam *et al.* (2021: 82) explain, is a scaled-down version of the main study that intends to verify whether the questionnaire collects the data

intended to gather. The primary research will endeavour to emulate the format of the pilot study or piloted questionnaire to the greatest extent feasible (Rafferty, Hall, and Johnston 2021: 241). In agreement with Dubosh *et al.* (2020: 115), 10 percent of the main study respondents were chosen for the pilot study; these individuals were not included in the main study. Prior to administering the final questionnaire, the goal of the pilot test is to evaluate the study methodology and detect any issues that could compromise the reliability and accuracy of the findings (Hall *et al.* 2020: 191).

1.12 VALIDITY

According to Sürücü and Maslakçi (2020: 726), validity is defined as the level of measurement a questionnaire obtains throughout the whole area, connected with those characteristics it was intended to assess. Quintão, Andrade and Almeida (2020: 265) state validity indicates “the extent to which the findings are accurate and cover the full testing procedure to guarantee that the study findings satisfy all the criteria of the research methodology”. Various research processes were utilised to evaluate the application's effectiveness to guarantee the approaches employed in this study produced valid findings.

The investigator made certain all respondents received sufficient information regarding the study goals and purposes, what they did in contributing to it, the way they were involved, and that the data they supplied would be documented impartially. Additionally, the researcher ensured all variables that might jeopardise study validity were identified early on through pilot-testing the questionnaire. This allowed for “implementation of appropriate safeguards to guarantee questionnaire appropriateness and its efficacy as an instrument of data collection” during the research project (Coleman 2022: 2041).

1.13 RELIABILITY

The reliability of a study is described by Sember *et al.* (2020: 7161) as “the extent to where there are no biases and the instrument for evaluation yields study results with consistency, stability, and repeatability, which will remain in line or can be reproduced”, regardless of whether the data were gathered in similar, yet under separate conditions. The correlation coefficient test, Pearson's product moment correlation coefficient (r), coefficient determination (R -sq.), and a t-test were used to

determine the study reliability at the 90 to 99 percent confidence levels, to guarantee the dependability of the research tool. Study dependability was, additionally guaranteed by the appropriate use of Chi-square and other pertinent tests. Further to this, internal consistency was measured at 0.70 using the Cronbach coefficient alpha to increase instrument dependability. Tobón and Luna-Nemecio (2021: 6591) assert internal coherence measures how well the items match the result of the construct the instrument is intended to assess. A Cronbach's Alpha is a statistic typically used to show whether scales and testing instruments created and/or utilised in the purpose of research, match the goal (Schaufeli, Desart and De Witte 2020: 9495).

1.14 INCLUSION/EXCLUSION CRITERIA

Setting the inclusion and exclusion criteria for participant selection was the first step taken by the researcher. The literature review served as the foundation for the development and formulation of the inclusion/exclusion criteria, thereby enabling the researcher to properly identify the appropriate participants for the sample size.

The eligibility of the sample size for participation in a study is determined by inclusion and exclusion criteria (Kennedy-Martin *et al.* 2015: 1; Shim *et al.* 2022: 19). These are referred to, collectively, as eligibility criteria and their formulating is essential when choosing study subjects, as they allow researchers to examine the requirements of comparatively homogeneous populations (Martínez-Mesa *et al.* 2016: 328; Ellis, Draheim and Anderson 2022: 22). Features of the population such as age, gender identity, ethnicity, and other aspects, for example, the elements unique to the study, including the SMEs' stage of development, the technology needed, or internet access, are some important examples of inclusion and exclusion criteria (Ellis *et al.* 2022: 40). Should inclusion and exclusion criteria not be correctly defined, researchers may lose faith in the existence of a simple correlation between the internal and external validity of their findings (Darko, Kleib and Olson 2022: 13).

1.15 ETHICAL CONSIDERATION

When research is conducted anonymously, participants' personal information is kept secret, and the researcher is unable to link information to any respondent (Pascale *et al.* 2022: 549). As a result, the researcher ensured each respondent in the study was fully advised that whatever data they submitted would be used for research

purposes only and never disclosed to third parties. Each respondent received a letter of information and a cover letter outlining the prerequisites needed to take part in the research project.

Each study should be carried out professionally, with the researcher providing sufficient attention to all ethical concerns that may arise (Pietilä *et al.* 2020: 49). Therefore, approval to carry out this study was received from the Higher Degrees Committee of Durban University of Technology (DUT). Additionally, the researcher ensured, before beginning the study, proper consultation and approval were obtained from the pertinent authorities in the rural areas concerned. In addition, respondents received notification of the purpose and objectives of the research and that participating was completely optional. They could choose to leave the procedure at any time, should they feel uncomfortable; participants do not have to be coerced or bought off/bribed to participate. Additionally, respondents received complete disclosures regarding the study's enforcement of anonymity and how their input would be collected impartially. Therefore, "to uphold the principles of individuality and secrecy", a well-informed permission document was acquired from everybody who participated (Suri 2020: 49).

The information letter addressed the following topics: the goal of the study, a summary of the methods, any dangers, or complications for those who participated, and advantages, as well as compensation, and respondent anonymity.

1.16 STUDY LIMITATIONS

Insufficient time and the hesitation of some SME owners-managers to complete the questionnaire created difficulties in obtaining a sample representative of the target population. Some businesses even perceived it as investigative action against corrupt malpractices and hesitated to cooperate. The months of October, November, and December 2023 were set aside to resolve the above issues, all to allow the researcher and the research assistants ample time to explain the project objectives to the target population. This created an atmosphere for willing participation. Furthermore, it was decided to restrict the study to exclusively examine the traits of and factors influencing EO for SME survival and growth, with a particular focus on the KZN province of SA, due to the wide SME variety. As a result, it may not be possible to generalise the findings of this study to SMEs in other provinces.

However, with numerous characteristics discussed being comparable across other parts of the country, the results can be applied to improve SME survival and growth throughout SA.

1.17 SUMMARY OF CHAPTERS

Chapter One: Background information, study overview, and introduction

This chapter provided the reader with a thorough overview, background, and context of the topic. It described the study aim and objectives, the problem, hypotheses, and importance of the study, as well as its constraints. The framework for the study was also presented in this chapter, and it serves as a roadmap for the study, guiding it toward achieving its aim and objectives.

Chapter Two: Analysis of the literature: EO among SMEs in the rural areas of KZN

In chapter two, SMEs in rural KZN areas are specifically mentioned, as part of a thorough review of pertinent current literature on the SME sector. In addition, the chapter will offer a thorough theoretical foundation to back up the research. The significance of rural SMEs to the economies of the world, Africa, and SA, as well as the crucial elements affecting their degree of EO for survival and growth, are also discussed. In addition, the obstacles and difficulties faced by rural small business owners-managers in their pursuit of the EO practices necessary for survival and growth are also presented. In this context, financial assistance, regulatory compliance, and a networking infrastructure are additionally offered to rural SMEs.

Chapter Three: An analysis of literature: Theoretical and Conceptual frameworks and environmental dynamics of EO for SME survival and growth in rural KZN areas

The third chapter will provide a survey of the literature, extensively covering the theoretical and conceptual underpinnings of EO. The processes of EO for SME survival and expansion in rural KZN will also be examined as elements that may aid or, more often, hinder business continuity and growth. These factors include internal and external environmental dynamics, with these difficulties also thoroughly assessed and determined in this chapter, in accordance with the study objectives.

Chapter Four: Research Methodology

The research design and methodology employed for the study are presented and discussed in this chapter. It examines and provides support for the research design and technique employed in this study. The respondent demographics, sampling strategy, data collection tool, and research methodology are all also discussed in relation to the study goals and objectives. Furthermore, the ethical foundations of the research are also covered in this chapter.

Chapter Five: Results and interpretation

This chapter provides a comprehensive overview, through analyses and examination of the collected data, considering the study aim and objectives. The results are examined further in this chapter, regarding the secondary data, and put to the test bearing the developed hypotheses in mind.

Chapter Six: Conclusions and Recommendations

The final chapter of the study presents the overall results and discusses the solutions that may be implemented to ensure an improvement in EO for SME survival and growth in rural areas of KZN. It does this, by drawing on the findings presented in chapter five, thereby providing government authorities and policy makers more information on the suggested integrated model. Additionally, suggestions for further research will be offered.

1.18 SUMMARY

In a nation such as SA, SMEs are thought to be essential in attaining sustainable development, particularly in rural areas, with their growth and survival dependent on a variety of environmental conditions. The purpose of this study was to learn more concerning the crucial elements influencing EO for SME survival and growth in KZN rural areas.

The study overview and introduction were provided in this chapter, along with the research problem, aim, objectives, and questions, as well as the hypotheses, and study significance. A summary of the research methodology was also set out, covering the following topics: validity and reliability; target population; sampling technique; and data collecting; as well as data analysis; the pilot study; anonymity and secrecy; along with ethical considerations; and, finally, the study limits. The final chapter portion described the organizational study framework. In the next chapter,

the relevant literature is reviewed in great depth, providing background information on the EO of SMEs in rural KZN and the key points related to this research.

CHAPTER TWO

ENTREPRENEURIAL ORIENTATION AMONG SMALL AND MEDIUM ENTERPRISES IN RURAL AREAS OF KWAZULU-NATAL

2.1 INTRODUCTION

The EO of an organisation is determined by the processes and behaviours that drive the introduction of novel goods, technologies, markets, and creative business ventures (Kiyabo and Isaga 2020: 1). In addition, a firm gains a new entry when its processes, practices, and decision-making routine direct it into new markets (Thornton and Sandberg 2022: 16).

Covin *et al.* (2020) examined the idea of a unidimensional strategy for EO and proposed each of the three dimensions of innovation, proactiveness, and risk-tolerance may fluctuate on their own. As an alternative, academics have proposed a multidimensional strategy that includes traits such as competitive aggression and autonomy. Owing to the different contexts of culture, these dimensions were introduced, and SMEs may exhibit high levels of some dimensions and minimal degrees of others (Hernández-Perlines, Covin and Ribeiro-Soriano 2021; Wales *et al.* 2023). The five aspects are essential to comprehending EO from a multidimensional perspective. Considering their independence, the five relationships of the dimensions to SME performance could differ (Thurik *et al.* 2024; Shepherd *et al.* 2021). In the context of management that marked the start of theoretical dispersion under the EO notion, this new radical thinking places an emphasis on entrepreneurship (Wiklund-Engblom *et al.* 2023).

The EO paradigm was, therefore, initially measured in three ways: risk-taking, inventiveness, and proactiveness (Rezaei and Ort 2018: 1). Later, autonomy and competitive aggressiveness were added as additional metrics for gauging entrepreneurial inclination (Lumpkin and Pidduck 2021: 1). A detailed examination of the research literature reveals, in general, researchers such as Nguyen and Adomako (2021: 478) use both measures for the EO construct, whereas Xiao *et al.* (2022: 1) use three dimensions, and Hina *et al.* (2021: 77), Mostafiz, Hughes and Sambasivan (2022: 1), and Howard and Floyd (2021: 1) utilised five dimensions to measure the entrepreneurial construct. As Covin and Wales (2019: 5) stated, the

emergence of EO as most studied constructs in management literature, dates back more than five decades. Despite the availability of much literature, there is little value added to research on the topic (Covin and Wales 2019: 10). Additionally, most studies isolated business performance as a dependent variable by EO as a predictor variable. Due to this commonly examined connection, replicas have occurred, with hardly any attention paid to determining and evaluating the frameworks and moderating factors that influence how well a firm performs (Starbird *et al.* 2022: 105).

Although several intermediaries link EO and business success, this analysis predicts the relationship will most likely be mediated by strategic advantage. The resource-based view (RBV), which serves as the foundation for this intervention, contends a firm's value creation and excellence result from its own unique assets and capabilities, which are expensive for competitors, vital, uncommon, difficult to duplicate, and non-substitutable. Rupianti, Hussein, and Firdaus (2022: 1162) affirm resources may include investments, capacities, management systems, and corporate features, as well as data, and expertise. Since the actions resulting in new entrance are referred to as EO (Lumpkin & Pidduck 2021: 1), according to the study, this positioning is an intangible form of business asset that fosters performance, in addition to competitiveness.

Differential performance across businesses is caused by intangible rather than tangible resources, as intangible resources are not easily imitated (Neville and Lucey 2022: 14). Competitive advantage manifests through a firm's value creating-strategy, which cannot be imitated by competitors (Ployhart 2021: 1779).

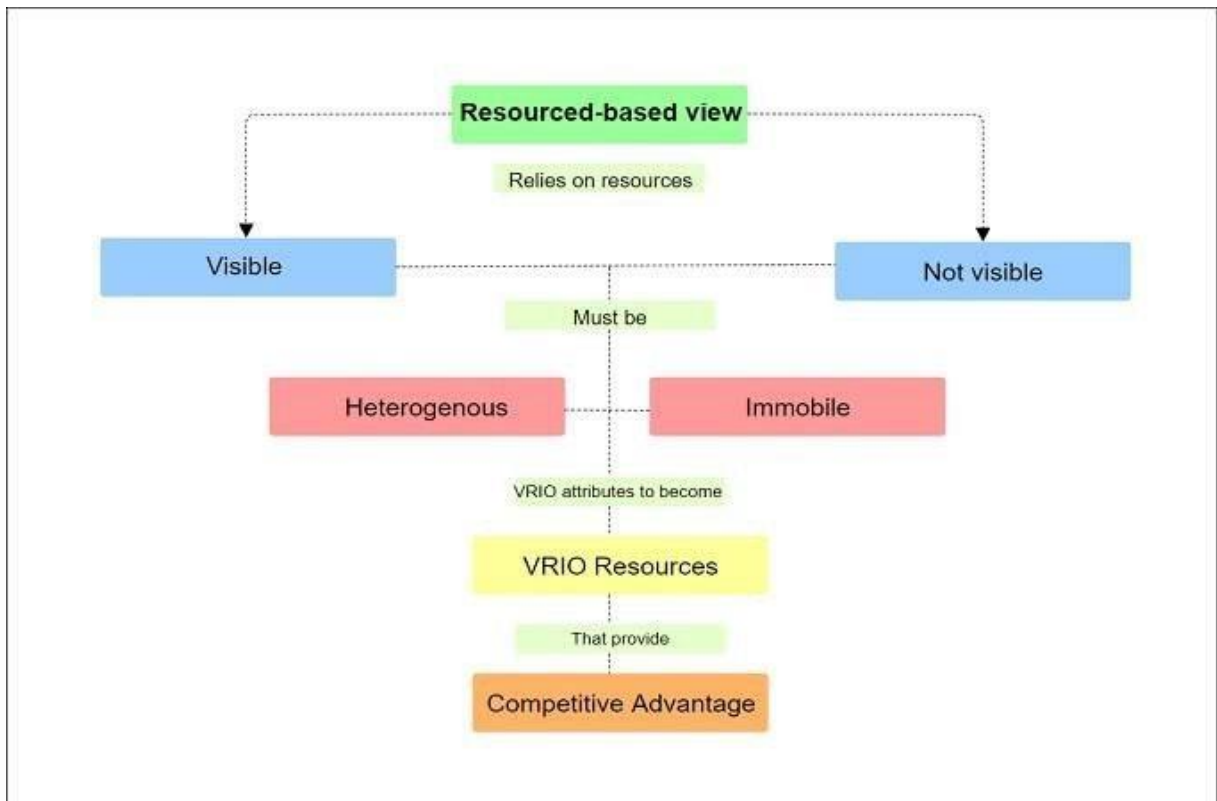


Figure 2.1: Resource value and rarity act as mediator between EO and competitive advantage

Source: Lee and Chu (2013)

Notwithstanding the significance of competitive advantage, as outlined in the resource-based perspective, the mediating role of competitive advantage in the connection between EO and business performance has not yet been thoroughly researched (Kiyabo and Isaga: 2020: 13). A few examples of the various ways market power can be expanded include differentiation strategy, market intelligence, collaboration, and consumer experience, as well as demand sensitivity, treating consumers as resources, communication clarity, and management of supply chains (Downing 2018: 4).

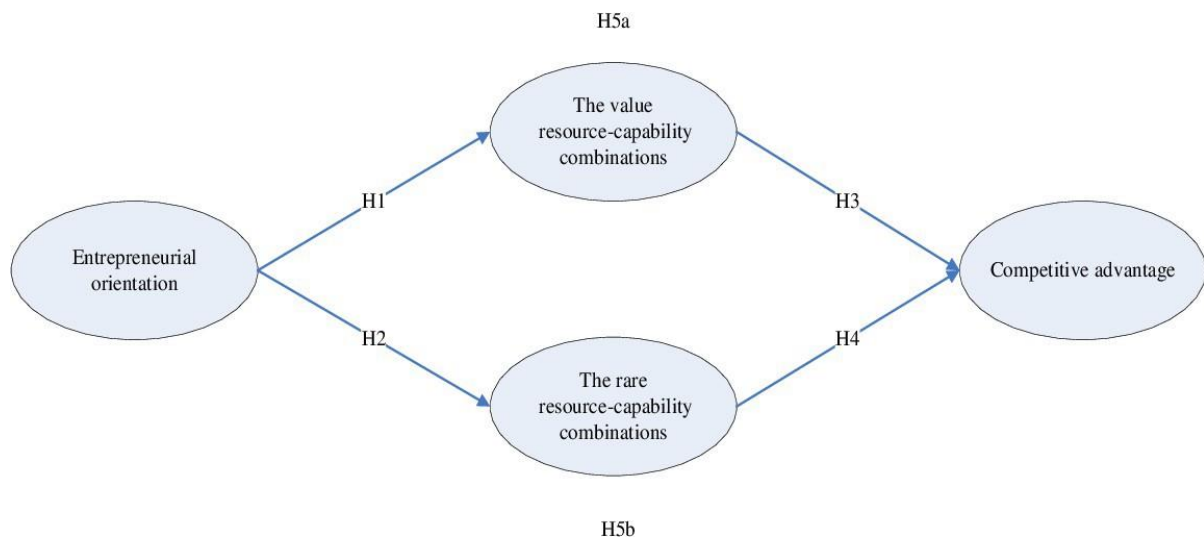


Figure 2.2: Connections between value, rarity, EO, and competitive advantage

Source: Lee and Chu (2013)

Fatikha *et al.* (2021: 448) reinforce the study by Mahmood and Hanafi (2013), by utilising product differentiation, market intelligence, and market sensitivity in measuring competitive advantage as a construct. Another study by Kiyabo and Isaga (2020: 8) measures competitive advantage using service-, product-, quality-, and price-, as well as cost-based advantages. Hejazi (2022: 1219) contributes a variety of measures and uses as components of the competitive advantage architecture, including delivery reliability, new product development, and speed-to- market.

While academics generally concur business performance is a predicted output in research on entrepreneurial attitude, no agreed common metrics of organizational effectiveness are currently available. Several indicators have, however, been used in previous studies to gauge business performance. In contrast to non-monetary performance indicators, key financial measures have been more frequently employed (Nuhu, Baird, and Su 2022: 379). According to Singh and Rastogi (2022: 17), fiscal metrics include revenue pre-taxes, profitability ratios, increased sales, and productivity improvements, along with customer happiness, referral marketing rate, client base growth, and sales growth, as non-monetary key metrics examples (Anwar and Shah 2021: 28). The existence of heterogeneous performance measures contributes to the availability of mixed outcomes in literature (Shepherd, Wiklund and Dimov 2021: 955). The argument has been using savings and capital

indicators to gauge the effectiveness of small and medium-sized firms in developing countries is rapidly increasing in popularity (Chaiechi and Eijdenberg 2022: 74).

2.2 THEORETICAL BACKGROUND OF ENTREPRENEURIAL ORIENTATION (EO)

This part introduces the dimensions of entrepreneurial mindset and SME profitability outcomes, providing a methodical justification for conducting this research project. Literature shows the EO of SMEs enhances business performance (Civelek 2022: 5; Hina *et al.* 2021: 78). Earlier studies established individual behaviour plays a crucial role in EO (Leonelli, Masciarelli, and Fontana 2022: 269; Inoubli and Gharbi 2022: 103). Similarly, Kusa, Duda, and Suder (2021: 239) added the EO at individual firm level focuses on understanding individual SME differences in engaging in entrepreneurial activities. In addition, Wales, Covin, and Monsen (2020: 649) establish, contrary to earlier research studies on EO as an organizational phenomenon, there is not much focus on how EO manifests within organizations. In this circumstance, Putniņš and Sauka (2020: 712) state it is impossible to convert EO into entrepreneurial behaviour, as the former entails the inherent qualities of a person, and the latter the actual participation in entrepreneurial activities. Rupianti *et al.* (2022: 1157) further state a disconnection between EO and behaviours exists potentially affecting the search and utilisation of innovative opportunities that may lead to successful business execution.

It is, apparently, an impossibility to delineate EO without the integration of entrepreneurial behaviour connected to both internal and external factors (Kusa *et al.* 2022: 1552). Similarly, Ebereonwu (2021: 1) refers to the entrepreneurial environment as an augmentation attitude to developing expected behaviour among personnel in an SME firm. The entrepreneurial environment has been established on the vision and actions of the entrepreneur, requiring support and facilitation by all involved in the firm's architectural and basic levels (Adim and Poi 2022: 11). Arabeche *et al.* (2022: 40), furthermore, highlight entrepreneurial behaviour is crucial for improving performance that needs to be nurtured for supporting the innovative performance of SMEs.

To understand EO dimensions, Inoubli and Gharbi (2022: 100) and Neto and Forte (2023 10), prove there are five aspects of EO that may be evaluated, namely:

uniqueness, pro-activeness, threat (risk-taking), and autonomy, as well as competitive aggressiveness in relation to the firm performance constructs. According to Sharma and Bhat (2022: 118) and Islam and Fatema (2023: 877), previous research on firm performance constructs concerns workers' perceptions regarding the integrity source of their managers, such as competency, reliability, and support, which are likely to determine the workers' disposition as sociability, psychoticism, and neuroticism, in addition to job satisfaction.

Firm performance factors based on strategic management discipline include key variables such as structure, systems or processes, culture, and management support (Muindi and Masurel 2022: 3). Irrespective of the entrepreneurial strategy form implemented, a firm's strategy always focuses on improving business performance, product, market, and internal organisation (Meekaewkunchorn *et al.* 2021: 294). Similarly, Mwaniki, Ngugi and Nyang'au (2022: 12) stress EO factors are connected to the performance, recognised through a favourable change to the firm's internal structure, consumers, products, and processes, as well as its entire organizational structure.

Contrasting models have, nonetheless, been developed by previous studies and business practitioners to conceptualise EO in organizations. Whilst the list is endless, the EO models described in this chapter will form the basis for this study. Furthermore, these models will have to be grouped together to enable the researcher to build a relevant model for the study, in line with the research objectives. Lastly, EO dimensions and behaviour models will assist in reappraising relevant research on the entrepreneurship mindset, firm performance, and performance in invention between micro businesses, while it will also facilitate the construction of an all-inclusive SME model.

2.2.1 Dimensions of Entrepreneurial Orientation (EO)

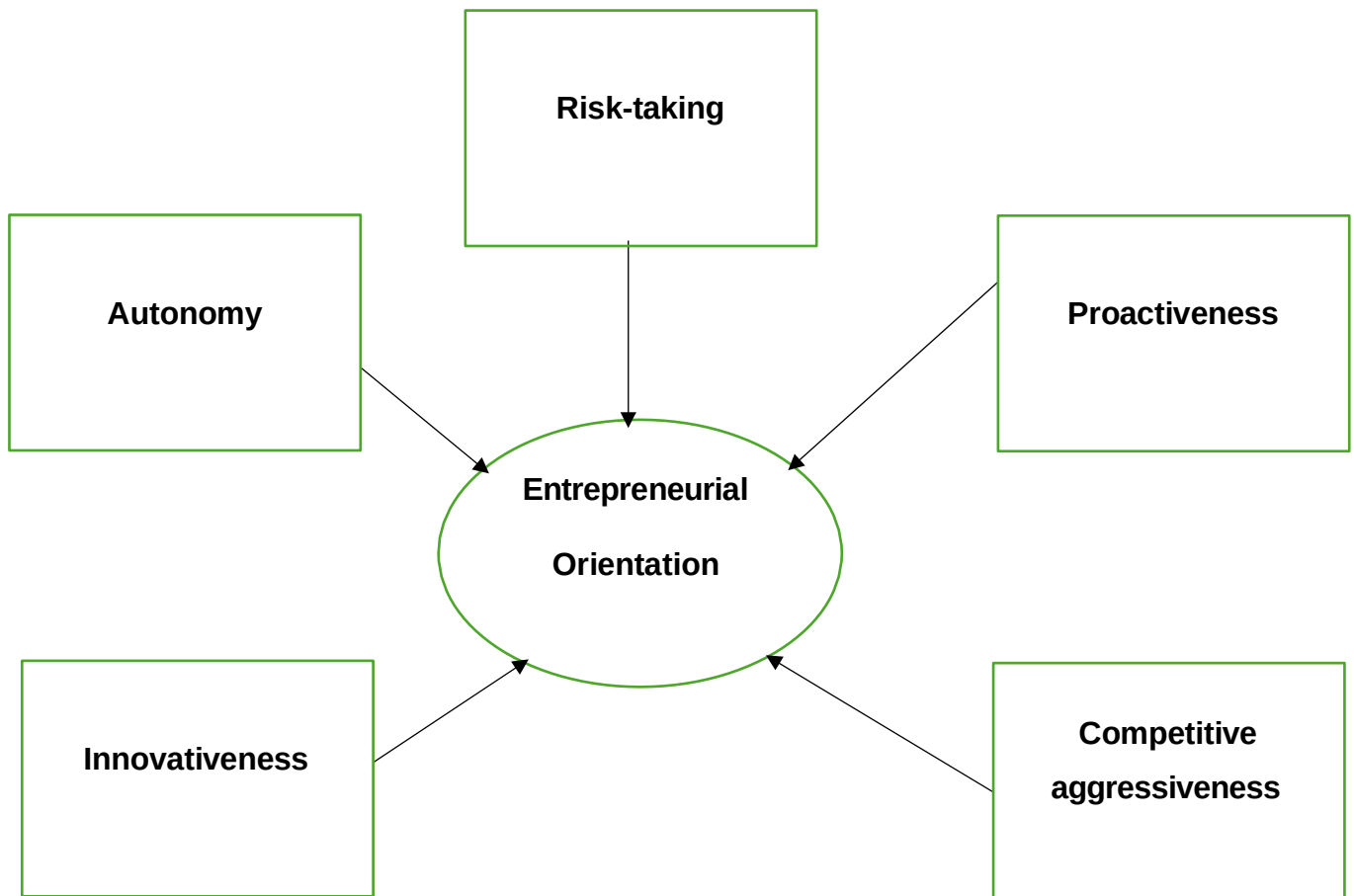


Figure 2.3: Dimensions of EO

Source: Al-Mamary and Alshallaqi (2022)

2.2.2 Innovativeness/Innovation

Innovativeness is the tendency of the firm in engaging through ingenuity, experimentation, and the development of processes that lead to new commodities, activities, or technological advancements, supporting new concepts (Ramawati 2022: 312), showing the performance of research and development (R&D) functions will be principally influenced by innovativeness (Alshourah 2022: 61). Further to this, Nursal, Rianto, and Bukhari (2022: 1692) discovered EO positively influences the knowledge creation process and explorative capabilities. The performance of R&D is measured by, among others, the number of copyrights, intellectual property, and percentage of sales by newly introduced products (Nappi and Kelly 2023: 82).

An SME with a high propensity to support these components must be anticipated to achieve a high degree in the performance level of the R&D function and to display

a positive correlation between innovativeness and R&D performance (Busch and Schnippering 2022: 1). Innovativeness depicts the start-up's capability to "adopt new technologies, outperform the existing ultra-modern, which includes new and imaginative ideas, originality, and experimentations, introducing fresh opportunities, modern solutions, giving rise to modern technology, products, and services" (Mehralian 2022: 1). Innovativeness is predisposed to confront challenging situations, or existing conditions and champions brand-new ideas in cutting-edge technology, product advancement, and in-house processes (Ullah 2022: 42).

Innovativeness takes different forms, among which are high-tech innovations, including engineering, and R&D, whilst product and market innovations focus on new market niches, product design, advertising, and promotion (Kar and Harichandan 2022: 31). In the EO literature, innovativeness can be described as a range of methods in developing, and adopting new activities, products, and services, encompassing several facets in the domain of innovativeness (Gouvea *et al.* 2023: 26). The innovativeness dimensions construct does not explain many details of different innovativeness aspects, such as progressive or ground-breaking innovations; nevertheless, the extensiveness of the innovativeness EO dimensions permits different aspects of innovativeness, for example, products, services, and processes innovativeness, to fit into the conceptualisation (Anh and Tien 2020: 64).

According to Lumpkin and Dess (1996, cited in Sheppard 2023: 427), another name for innovation is innovativeness, which connotes the predisposition for generating new ideas, ingenuity in processes, and experimentation that results in the production of new products or services, as well as a fresh batch of technology procedures. A foundation for this word is provided by Schumpeter (2017, cited in Hermanto *et al.* 2022: 779), who argue novel items integrated in commerce generate advancement in each economy. The fact innovation is not the same as creativity may, however, cause some confusion. Furthermore, ingenuity is a component of the overall process of innovation, and insufficient on its own to qualify an SME as an inventive business; it is necessary in businesses but insufficient for their sustainability and growth (Zoubi *et al.* 2023: 469). To be truly innovative, Lumpkin and Dess (1996, cited in Sheppard 2023: 427) aver one must intend to "support unique concepts, experiments, creative processes, and actions, by commencing with established theory and technology".

The Process of Innovation

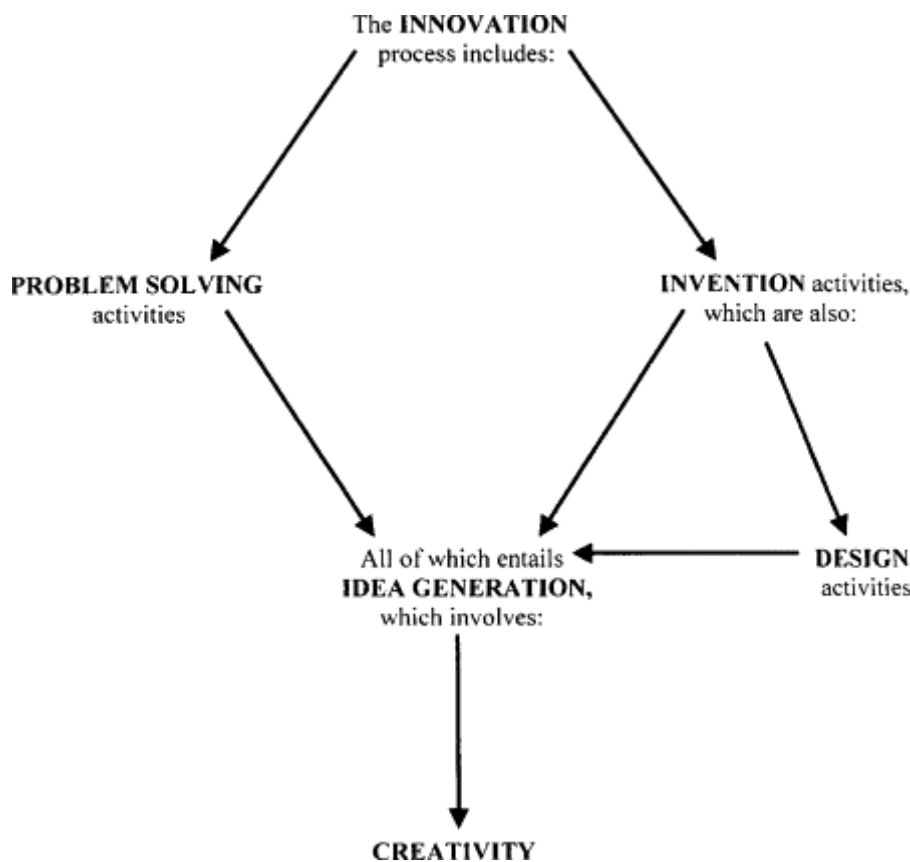


Figure 2.4: The process of Innovation

Source: Smith (2021)

Macrorie *et al.* (2023: 64) assert the innovation process is directly linked to the SME innovative strategy. Even though ideas must be generated, the selection and implementation of a viable idea will allow a firm to enjoy the benefits of innovation. Rakshit and Saini (2022: 137), explain innovation is a learned process and while there are common elements across the process of innovativeness, individual firms should, however, find their unique processes based on their innovative requirements. Kamuri (2022: 121), argues innovativeness is a process that could be managed reiteratively over a period.

According to Manta *et al.* (2023: 106), the innovative process framework comprises different stages; first, the exploration and evaluation that require an environmental investigation to identify opportunities and threats. Second, the choice of innovation ensures a suitable fit with the business and the understanding and capabilities potentially found within the firm (Lumpkin and Pidduck 2021: 14). Third, the execution focuses on three critical phases, namely amassing knowledge, executing

the course of action, and embarking on an innovative product or service (Covin and Wales 2019: 4). Furthermore, Kim (2022: 4) establishes gaining knowledge is central to using the regular and current knowledge internally and externally of the firm, to solve problems without losing sight of changes over time. Last, a capturing phase aims to ensure the firm fully benefits from innovativeness; referred to as market and commercial aspects of innovativeness.

According to Taghizadeh *et al.* (2022: 1), with the scarcity of skills and resources among SMEs, and the need for competent labour for innovation, SMEs will focus on incremental innovations, such as improving existing innovations to maintain their market share. SMEs should, furthermore, be involved in open innovations as an option to extend and develop their potential in engaging in a state-of-the-art innovation form, including firm digital transformation (Sabando-Vera *et al.* 2022: 20).

2.2.3 Sources of Innovation

There are several sources of innovation, with among these, knowledge transfer, creativity, risk-taking and proactiveness, as well as competitive aggressiveness, further discussed below:

2.2.3.1 Knowledge Transfer

Ismail (2022a: 121) asserts knowledge and information are important for the innovation process, as the close association between information and innovation is vital. Pan, Fu, and Li (2022: 19) point out employee experience and learning are a necessity for knowledge to result in innovation. Proper knowledge management and dissemination are established by Tan, Luo, and Zhong (2023: 9) as key for the smooth generation of innovation in a firm. Conversely, employees will play a pivotal role in discerning implicit knowledge as a dimension of innovation in SME performance (Zhou 2023: 40). For that matter, Turoń (2022: 37) emphasises employee mobility, formally or informally, creates knowledge and innovation mobility and immobility at the same time.

Rehman *et al.* (2022: 613) metaphorically refer to knowledge as “water that flows through the firm giving it life and buoyancy”. These authors further pointed out employees must perceive matters from the viewpoint shaped by organisational culture, to ensure knowledge flow generates innovations that enhance business performance. Closely connected to this, Lewis (2021: 8) emphasises entrepreneurs

require inventiveness and modernised skills to improve business performance. In pursuit of this, several researchers accepted the regular application of knowledge is more likely to assist innovations and further maintain the concept of collaborative learning as the origin of innovation (Brenner 2018: 172; Hossain and Zyngier 2021: 36-59). According to the theory of knowledge formation, new and existing knowledge could be connected and organised via the processes of socialisation, externalisation, combination, and internalisation within the organization, by individual employees (Mahrinasari *et al.* 2021: 12; Xu *et al.* 2022: 11; Berraies 2022: 7).

Maintenance of the knowledge generation process could produce innovations in a firm (Benkheddoudja *et al.* 2022: 54). This confirms findings by Wan, Rieckmann, and Hou (2021: 312), who assert corporate entrepreneurship is based on “refreshing and augmenting an organization’s capability for skills development because of which innovations will be generated, as knowledge is about who and how to participate”. Chandra, Shirish, and Srivastava (2019: 217) emphasise one must cut across how individuals interact, internally and externally, presently and in the past, in the process of knowledge creation. For example, in socialisation, interconnection is basic, implicit knowledge, only communicated through interconnections and experiences considered from past individual personnel (Chandra *et al.* 2019: 217). Considering implicit knowledge requires the preparedness and temperament of staff to report it, Salisu *et al.* (2022: 4) find knowledge-sharing among personnel portrays facilitation behaviour in SMEs that results in innovation. Further, in internalisation, personnel can access knowledge at the disposal of the group, as embodied by the firm (da Silva Lopes, Casson, and Jones 2019: 108111).

Percy and Dow (2021: 244) declare individual personnel is expected to cut across the internal and external boundaries in externalisation, as employees can express their sense of belonging to the team. However, when combined, new knowledge can be generated through the externalisation of information exchange. Crans *et al.* (2021: 679) determined informal learning has not shown a significant correlation with innovation. Although the culture of informal learning is common in SMEs, to achieve innovation, knowledge needs to be promoted and leveraged in the working environment by personnel, through tasks outside their normal routine (Rashid and Ratten 2021: 1092). In such a configuration, design thinking is vital to enhance

innovation, more than informal learning, which might be informal, incidental, or experiential learning, as the transfer of knowledge has a favourable impact on the creativity of SME employees (Magistretti *et al.* 2022: 751).

2.2.3.2 Creativity

According to Juliana *et al.* (2021: 1751), the foundation of innovation is creativity, which is the key to entrepreneurship and the successful creation of a competitive edge. Nonetheless, although ingenuity is essential for originality, it is seldom enough, as SMEs need to become creative to achieve innovation (Baykal 2022: 1083). For SMEs, the key factor to success, and the prerequisite for survival is the capacity for generating uninterrupted innovation (Khuc *et al.* 2023: 20). Hence, the significance of creativity and innovation support the scientific advancement of new technologies for the improvement of existing products to attain profit maximization (Carayannis 2020: 4). This will further galvanise entrepreneurs to think creatively or unconventionally in the quest for uncommon ideas, through which brand-new, profitable, captivating, and versatile ideas or products are generated (Goria 2022: 64). Furthermore, it will support SMEs in sustaining their long-term commercial activities (Baykal 2022: 1085).

Abdullah *et al.* (2022: 13) contend the innovative stance of employees relies on collaboration with peers in the organization and the role their managers play in executing and accomplishing such behaviour. This is supported by Ghura and Erkut (2024: 622), who indicated despite the notion that innovation embodies defying the norm, personnel who do so might not remain in the firm. De Jong *et al.* (2021: 15), establish EO literature originally considers innovativeness as a chief attribute of an entrepreneurial firm. Nonetheless, “breaking the norms”, in the context of SMEs, is likely to be difficult as owners/managers use excessive control in resource allocation in the firm, due to scarcity constraints (Abdullah *et al.* 2021: 627659).

EO posture is found by Gupta, Niranjana, and Markin (2020: 1125) to positively correlate with firm performance, whilst earlier literature showed contradicting findings in determining the link between innovation and SME success. The association between innovation and performance among SMEs produced mixed results. Nonetheless, they discovered elements, including a firm's age, culture, and type of innovation, impacted performance (Abu-Rumman *et al.* 2021: 13). Newly

established SMEs seem to have a stronger relationship with innovation, whereas firms from individualistic cultures appear to have a more moderate correlation with innovation than their collectivist counterparts (Assmann and Ehrl 2021: 1249).

2.2.4 Risk-Taking

Contingency or risk-taking could be defined as “the propensity to take courageous activities by stepping into the undiscovered on a personal, social, psychological, and financial level by dedicating, allocating, or financing extensively” (Mawardi 2021: 777). In addition to the possibility of a loss or uncertainty tolerance, risk can also be related to risk on return and trade-off Kim and Park 2022: 523; Al-Mamary and Alshallaqi 2022: 1). Risk-taking with the likelihood of loss, is emphasised by Das and Mishra (2021: 46), based on Miller and Friesen (1982: 93), in their definition of entrepreneurial risk-taking, which the authors state as the degree to which they are willing to invest significant amounts of vulnerable capital, particularly in those enterprises with substantial chances of failure. Most entrepreneurs are constantly faced with risk-taking, varying from calculated risks, with minimal uncertainties, and small amounts of resources committed, to very high risks, which involve maximum uncertainties, coupled with sizeable amounts of resources committed, such as launching a new product (Lumpkin and Pidduck 2021: 31).

All aspects considered a significant action of, for instance, "borrowing" in finance and capital terminology, which may experience any uncertainties, could well be viewed as risk-taking, related to the risk of turnover or other financial analysis (Al-Eitan, Khanji and Saraireh 2023: 16; Boers and Henschel 2022: 757). Such risks might be interpreted as an SME's desire to engage in high-risk endeavours and managerial choices that run counter to cautious or conservative measures (Miller 1983, cited in Theresa and Hidayah 2022: 46). The question thus arises how one can tell when an entrepreneur is willing to take risks. The answer is, however, complicated as business owners' views differ extensively. According to a recent study, entrepreneurs do not view their decisions as risky (Testorelli, Ferreira de Araujo Lima and Verbano 2022: 1306) only implementing risk-reduction measures after carefully considering all options and planning for all eventualities (Adhikari and Gautam 2022: 577).

2.2.5 Proactiveness

Proactiveness is a dynamic and opportunity-exploring outlook characteristic of the debut of novel products before competitors, in expectation of demand. Based on the strategic alignment model by Venkatraman (2019), Amorim, Laurindo, and Sobral (2022: 77) assert proactiveness involves exploring new opportunities that might or might not relate to the current string of business activities, introducing brand-new products ahead of competitors whilst, as a matter of strategy, disposing of products reaching maturity or at a turning phase of their lives. Based on this assertion, proactiveness is more connected to discovering new opportunities in the market.

According to Tuan, Trang, and Quan (2022: 48), minimising the time taken in developing new ideas more associated with the proactiveness of an enterprise, maximises the volume of turnover and sales. Proactiveness gives a first mover an upper hand and propels the firm to being a dominant participant in the distribution channel, and to establish a recognised brand, positively impacting marketing, and sales performance (Adim and Poi 2022: 8; Shepherd, Parida and Wincent 2021: 956). The first-mover advantage was postulated by Lieberman and Montgomery (1988, cited in Seo and Park 2022: 274), as an advantage of a forward-looking strategy, an initiative to anticipate and pursue emergent markets, and has become closely connected with EO.

Hossain and Azmi (2021: 13) argue proactiveness transforms the entrepreneurial environment through brand-new products, technological breakthroughs, and management procedures contrasting with reactions to the environment. Proactive businesses constantly have a forward-looking outlook, are agile, adaptable, and able to anticipate the future, with the aspiration to be leaders, focusing intently on the speed of innovativeness, as well as the launch of new items (Carter, Leitch, and Stead 2021: 145; Zhu, Liu, and Wang 2019: 19).

Attributes that characterise a proactive business include always being the first to enter a new market and being pioneers in that specific industry (Kiss, Cortes, and Herrmann 2022: 103). In addition, firms must be the "first movers" in the market and present potential offers to the consumer, based on customer demands, to gain competitive advantage (Lumpkin & Dess 1996, cited in Omisakin, Arasanmi and Kularatne 2022: 55). When a firm has the advantages of having been a first mover,

it opens the way for other businesses to profit from this position, by potentially using a price-skimming approach in that industry (Rafiki *et al.* 2023: 181). Similarly, it can dominate the “rules of the game, being the market leader by keeping an eye on “distributing chains,” and to fast track the establishment of brand awareness” (Shahzad *et al.* 2022: 875).

2.2.6 Competitive Aggressiveness

Core competency is the ability of an enterprise to outperform rivals in the market through direct confrontation at the earliest opportunity. It is defined as an aggressive defensive stance (Abdulrab *et al.* 2022: 4). Setting and achieving lofty sales goals through audacious actions, such as significantly reducing prices and forgoing profits, is how competitive aggression is achieved (Cheng and Shiu 2022: 1865). According to Wales *et al.* (2020: 641), competitive aggressiveness is considered as being proactive to current demands in the market. Wales *et al.* (2020: 40) and Farooq and Vij (2018: 176) assert competitive aggressiveness could be explained as an institution's “predisposition to compete with and outperform its rivals, directly and exclusively”.

Stambaugh *et al.* (2020: 221) additionally stressed reactivity is a trait of competitive aggression, and as an element of EO, it can be considered “reflective of unorthodox readiness, instead of dependency on the conventional practice of competing, potentially extended to new contexts, approaches, or establishing distinctive competencies and capabilities”.

Literature on competitive aggressiveness, overcoming rivals, and setting aspiring market share goals, show these are closely associated with competitive aggressiveness and firm performance (Abdullahi *et al.* 2019: 66).

2.2.7 Autonomy

Autonomy is the reflection of an independent spirit (Peng, Song, and Horsey 2023: 15), incorporating the idea of autonomous decision-making and free will (Rukuni *et al.* 2022: 181). Competitive aggressiveness demonstrates the firm's intense desire to defeat its rivals in the market, as evidenced by a confrontational approach and ferocious retaliation to rivals' acts (Cho 2024: 213). According to Gauthier, Cohen, and Meyer (2021: 4), autonomy in EO is characterised by self-directed and independent action, to generate individual ideas. Farooq and Vij (2018: 178) further

explain autonomy as the capacity and willingness to pursue possibilities independently. Further to this, Kankisingi and Dhliwayo (2022: 1737) establish when job autonomy is attained, responsibility and flexibility are enhanced, encouraging employees to be devoted to transforming the workplace positively.

La Rocca *et al.* (2023: 280) add job autonomy enhances the employee control function, which enables independent decisions in executing tasks. Recognising autonomy as a dimension of EO, is to encourage firms to grant employees the choice to exercise creative freedom on the job. According to Paulus and Hermanto (2022: 139), empowering employees is promoted through autonomy, as opposed to stringent control in the workplace. Autonomy in entrepreneurship will overcome any trust deficit present in the firm, and formalise operation systems likely to maximise autonomy, as employees in developed countries are more apt to be autonomous, due to their higher educational level than employees in underdeveloped nations (Munyo and Veiga 2022: 16).

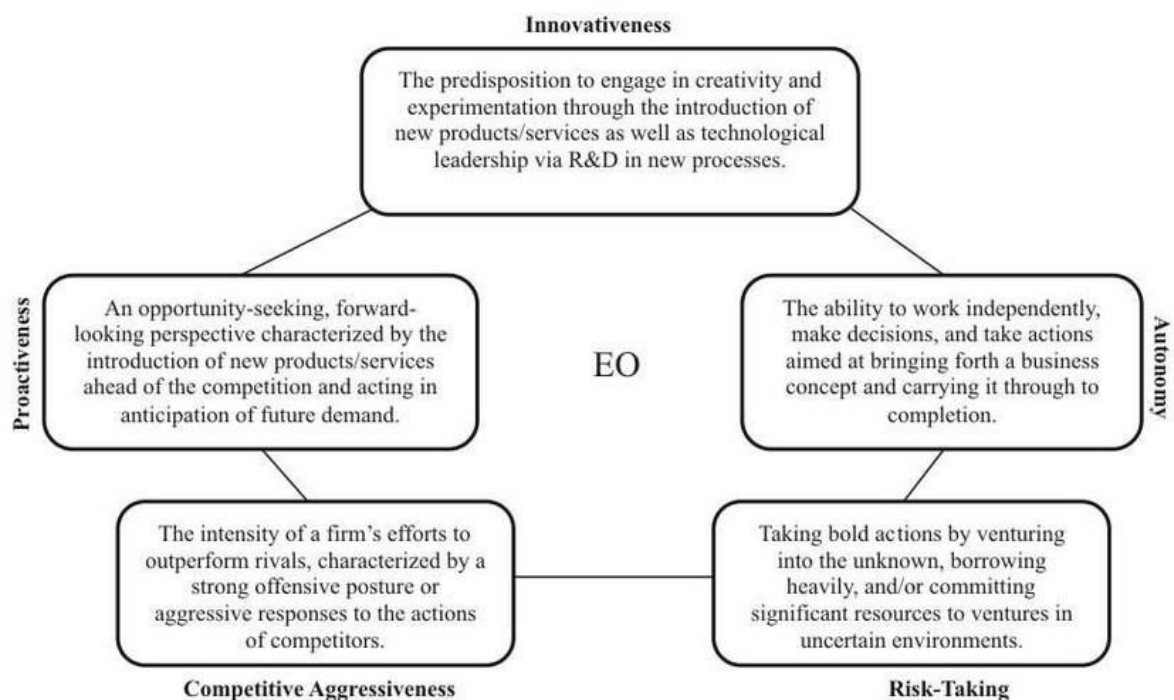


Figure 2.5: Mediation between EO and SME competitiveness

Source: Lumpkin and Dess (1996)

2.3 SMALL AND MEDIUM ENTREPRISES (SMEs)

A literature review on SMEs indicates there is no explanation or definition of an SME, because it varies from nation to nation and within different industry sectors, where various factors come into play, such as the number of employees, leadership style, production/operations capacity, and resources, as well as profits, and contribution to gross domestic product (GDP) (Gopaul and Rampersad 2020: 4). Additional parameters considered by Journeault, Perron and Vallières (2021: 40) include the “personnel, production equipment, fundamental aspects of the components of production, the technological sophistication adopted, total equity invested, management styles, income generated, economic growth potential, and specific challenges peculiar to the SMEs”. These SMEs contribute to the business sector, provide work for between 100 and 200 formal employees (Brzakovic *et al.* 2021: 102). Furthermore, Srebalová and Vojtech (2021: 269) and Haar, O’Kane and Daellenbach (2022: 3348) add SMEs are distinguished by their size, number of employees, and gross income, and total gross asset value excluding fixed property. Therefore, there are no universally accepted definitions of a small business (Hammerschmidt *et al.* 2020: 841).

In accordance with the National Small Business Act of 1996, the Ministry of Commerce and Industry provided the technical definition of SMEs in the South African context, as a separate and distinctive commercial body. When combining several thresholds, these organizations can be categorised as micro, very small, small, or medium-sized businesses (Gavurova *et al.* 2022: 1). According to Kim and Hipp (2022: 1003), SMEs in the agricultural sector, for instance with five employees are micro, whereas very small agricultural SMEs are those with 10 personnel, with small agricultural SMEs employing 50 workers, and medium agricultural enterprises employ 100 staff members.

Table 2.1: Broad definitions of SMEs in the National Business Act

Sector or sub sector in accordance with the Standard Industrial Classification	Size of class	The total full time equivalent of paid employees	Total turnover	Total gross asset value (fixed property excluded)

Agriculture	Medium	100	R 5 m	R 5 m
	Small	50	R 3 m	R 3 m
	Very small	10	R 0.50 m	R 0.50 m
	Micro	5	R 0.20 m	R 0.10 m
Mining and Quarrying	Medium	200	R39 m	R23 m
	Small	50	R 10 m	R 6 m
	Very small	20	R 4 m	R 2 m
	Micro	5	R 0.20 m	R 0.10 m
Manufacturing	Medium	200	R51 m	R19 m
	Small	50	R 13 m	R 5 m
	Very small	20	R 5 m	R 2 m
	Micro	5	R 0.20 m	R 0.10 m
Electricity, Gas and Water	Medium	200	R26 m	R 5 m
	Small	50	R 6 m	R 1 m
	Very small	20	R 3 m	R 0.50 m
	Micro	5	R 0.20 m	R 0.10 m
Construction	Medium	200	R26 m	R 5 m
	Small	50	R 6 m	R 1 m
	Very small	20	R 3 m	R 0.50 m
	Micro	5	R 0.20 m	R 0.10 m

Source: Flepisi, Womack and Lekhanya (2023b: 202)

2.3.1 International Definitions of SMEs

Literature again confirms no universally agreed explanation of an SME yet exists across all academic disciplines and across all nations (Mutumba *et al.* 2021: 2). In agreement, Sarvari *et al.* (2021: 24) assert there is no single definition representative of all SME establishment dimensions, nor can it be expected to reflect the differences between establishments in different industries. Randa and Atiku (2021: 382) establish most definitions are based on the size of an SME and use such elements as number of employees, financial position, or annual turnover.

Medium enterprises constitute firms with between 100 and 200 formal employees, however, when this definition is implemented in one industry, it could result in the classification of all businesses as small-sized; however, applying the same size criteria to a specific industry, could result in a contradictory conclusion (Berisha *et al.* 2021: 330). The European Commission (EC) (2016: 49) commonly defines SMEs in terms of the number of employees as follows: micro enterprises are businesses

with less than nine people, small businesses with 10 to 90 employees, and big businesses with 500 or more staff members.

Based on the number of employees and productive capability, the Pakistan Small and Medium Enterprise Development Authority (SMEDA) (2019: 214), classifies small firms in line with the Malaysian National Small and Medium Enterprises Association (SAMENTA) (2019: 91), dividing SMEs into three broad sectors, namely the primary, secondary, and tertiary sectors. This includes information and telecommunication technology (ICT) according to Salman, Rahmawati, and Prihatiningtyas (2020: 354). Therefore, Naab and Bans-Akutey (2021: 145) concur with the Organization for Economic Cooperation and Development (OECD) (2017: 175) and note there is no universally accepted concept of SMEs, because they are considered significant in each country's legal framework, considering their size contrast with the magnitude of national economic activities.

2.3.2 SME contributions to the International Economy

Sabela, Masuku, and Mlambo (2024: 13), asserted that in many African countries, the informal business sphere accounts for more than 94 percent enterprises, more than 65 percent domestic output, and more than 70 percent services. The SME sector is also considered primarily as a major driver for job creation and economic expansion in emerging economies (Chege and Wang 2020: 270). In addition, micro enterprises are crucial participants in the powerful growth shown by Nigerian SMEs over the years (Okoli, Nwosu and Okechukwu 2021: 109). SMEs, furthermore, contribute to positive transformation in the economic structure, reduction in poverty, creation of job opportunities, and innovation in technology, as well as the lifting of social standards within many African countries (Naradda Gamage *et al.* 2020: 79; Gherghina *et al.* 2020: 347).

In a study by Ahmad, Wu, and Khattak (2022: 1) in Zimbabwe, the authors argue SME development and sustainable growth could be of great assistance in curbing the country's severe economic difficulties, with low start-up costs, and low risks, and can venture into new fields and new product development through creativity in the population. By growing and sustaining SMEs, Zimbabwe could improve to the country's slow employment rates (Dlamini and Schutte 2020: 310). As the World Bank statistics (2019) highlighted, more than 80 percent total domestic output and

more than 81 percent of all employment in poorer nations are accounted for by SMEs.

SMEs account for more than 90 percent of all entrepreneurs in Singapore, employing 89 percent workers, generating 61 percent taxes and bonuses, and 71 percent total state revenue, as well as 68 percent value addition at current prices, and 63 percent aggregate output in real products (Foli *et al.* 2022: 328). SMEs comprise more than 90 percent of all businesses, 80 percent of all formal workers, and more than 80 percent of the economic output in the manufacturing sector in Germany; one of the world's most respected SME markets (Wisuttisak 2021: 31; Ohno and Uesu 2022: 154).

According to Lwesya, Mwakalobo and Mbukwa (2021: 358), SMEs in Kenya account for 89 percent of all businesses, creating 69 percent of the national output and up to 55 percent of all job vacancies. This indicates SMEs account for the biggest share of employment and the largest share of job generation, overall, throughout underdeveloped (and perhaps some wealthy) economies (Alagpuria 2021: 140; Shaikh *et al.* 2021: 25). Consequently, these small enterprises not only hire the most people but also promote the most opportunities (Alagpuria 2021: 112). Due to their distinctive involvement in economic development and the creation of employment possibilities, SMEs are recognised on a global scale, and their value to economies cannot be disregarded (Das 2021: 5)

2.3.3 SME contribution to the South African Economy

SMEs are vital for enhancing the GDP of SA; increasing the national income and adapting to climate change, urbanisation of technological innovation and inequalities (OECD 2019: 1), contributing considerably to the national income, output, employment, and economic growth (Sheppard and Rahimifard 2019: 551). According to the NDP of SA (NDP 2030: 109), SMEs are a vital economic sector, with the potential to create employment and a driving force behind economic growth. SMEs are the core and the building block of every mixed economy (Palacio-Fierro, Llamuca-Pérez and Morales-Urrutia 2022: 433), accounting for more than 45 percent of South African national GDP, with its total output activities accounting for more than 47 percent of national output in 2018 (SEDA Report 2019: 09).

Ramaano (2022: 16) points out SMEs are responsible for more than 50 percent South African employment and GDP. SMEs in SA play an essential part in job growth, providing government the leeway, flexibility, and power to address the main issues of employment, inequalities, and hunger prevalent in Asian and African Countries (Adelowotan 2021: 38).

With the Department of Small Businesses Development established in 2014 to direct and synchronise an integrative view in entrepreneurship development and encouragement through Small, Micro, and Medium Enterprises (SMMEs), the South African government recognised the importance and ability of SMEs to contribute to the economy (Mothoa and Rankhumise 2021: 8). The Government's 1995 White Paper on SMMEs outlines the following tactics for SME survival and expansion according to the Department of Trade and Industry (DTI) (2021: 73), namely, increasing both monetary and non-monetary aid for SMEs, promoting sales and abolishing burdensome regulations.

To support the implementation of the action plan for SME survival and development, Msomi, Olarewaju and Ngcobo (2021: 10), establish that several departmental agencies were launched, including: The Fund for National Empowerment, Small Enterprises Promotion Council, Small Businesses Financing Council, and the Council for Youth Empowerment, as well as the Council for Technology and Innovations.

Approximately nine million individuals were employed in SME industries in the first three months of 2018, which indicates SMEs in SA should be considered as providing avenues to considerably reduce poverty, through job creation and other associated economic advantages (Beraki *et al.* 2022: 13; Jordaan and Coetzee 2021: 1). However, for South Africans to fully reap the benefits of SMEs, it is essential they must survive to become viable, sustainable, and successful businesses (Seraj, Fazal, and Alshebami 2022: 40).

According to a Brand SA Report (2018), SMEs provide the avenue for economic growth, employment, and economic independence (Zalk 2021: 1), having a powerful multiplier effect on value creation, job opportunities, income injection from exports into the circular flow, and an economic sector with the potential to create more jobs (Wiid and Cant 2021: 29). Hence, SMEs provide an opportunity to remarkably

hasten needed economic growth (Brand SA Report 2023). However, the SME sector has been struggling with growth since 2016, as SA's GDP contracted by 0.2 percent at the third quarter of 2023 (StatsSA 2023: 121). This is a worrying trend, as it indicates the SME sector is not progressing enough, with growth near zero and not gaining any traction, as local production is stagnating, according to South African Market Insights (SAMI) (2018: 44).

2.4 RURAL SMEs

Firms that are formed and operated in rural areas, with a value chain built on locally available resources, are referred to as rural entrepreneurships. As a result, by providing citizens with work, they can improve their living conditions and purchasing power (Sahoo, Swain, and Achary 2020: 39). These are enterprises that establish manufacturing and other types of operations in rural areas of the countryside, to pursue their entrepreneurial aspirations (Manzoor, Wei, and Asif 2021: 28; Ijatuyi *et al.* 2022: 547; Makandwa, de Klerk and Saayman 2022: 1268). Rural entrepreneurship could be regarded as rural industrialisation, in layman's words (Margarian 2021: 19), where "the practice of entrepreneurial venture in remote regions with the objective of leveraging existing wealth and manpower," is one definition of rural entrepreneurship. Mah and Chuah (2021: 73) believe the rural SME impact on local economies should not be disregarded.

Participation in a variety of commercial operations that expand beyond agricultural activities and intersect with those in other areas of the economy, is what rural entrepreneurship entails (Kanayo 2021: 123). Rural entrepreneurs are the most enthusiastic; nonetheless, the issue of thriving businesses continues to be a difficulty, as the bulk of start-ups is driven by necessity (Choi, Han, and Kwak 2021: 136). Adu-Gyamfi, Kuada, and Asongu (2023: 175) identify previous events of firms, characteristics of businesspeople, and other variables such as markets, governments, and geographic conditions, as causal agents of SME growth. As a result of entrepreneurial activity, local rural human resources are actively involved in adding value to natural resources available in rural areas (Abrutyn 2021: 108).

According to Prasad and Naveena (2021: 17) there are various impoverished rural villages in SA. SMEs in rural areas and their environs, as stated by Jauhari and Periansya (2021: 144), are thus an essential component of the community and a

significant employer in the area. Africa's economy is becoming more stable, and infrastructure on the continent is improving, with Mao and Zhang (2021: 133) highlighting agriculture will hasten the development of rural areas. Huang, Huang and Soetanto (2023: 14) assert understanding EO growth processes are critical, as success in farming activities stimulates broader rural expansion (Otsuka and Zhang 2021: 360). The term "rural entrepreneurship" describes the birth of businesses or the development of rural industries (Tripathi *et al.* 2022: 4). This means rural entrepreneurship and rural industrialisation are synonymous (Prasad and Naveena 2021: 17).

The absence of a single unified and acceptable definition of entrepreneurship is, on the one hand, widely acknowledged (Pazienza, de Jong and Schoenmaker 2022: 7838). Rural entrepreneurship, on the other hand, has arisen as a viable option for those moving from a rural or semi-urban to an urban environment (Meena Dhir and Sushil 2023: 186). On the contrary, the bulk of rural businesses in developing countries face severe challenges, due to inadequate necessities (Kujala and Virkkala 2021: 136). Rural entrepreneurs find it difficult to launch businesses because of insufficient training, financial restrictions, and technical and intellectual skills (Ghouse, Durrah, and McElwee 2021: 197). Smith (2022: 460) affirmed that the lack of a clear, unified, and acknowledged meaning for the term "entrepreneurship," as well as the structure and management of the firm, creates a perception of a rural and non-rural enterprise being equivalent. According to Khizar, Iqbal, and Rasheed (2021: 1001), since there is no clear definition of what constitutes entrepreneurship as a sector, it is subject to intense debate.

Various strategic characteristics of EO are expected to be visible in rural SMEs. These include the firm's risk-taking attitude, the entrepreneur's competitive aggressiveness, innovativeness in product development, and desire to act with autonomy in the business environment, as well as to be proactive prior to the arrival of new products and competitors; all critical for the firm and the entrepreneur to stay ahead (Khan *et al.* 2021: 91).

Rural SMEs are an important aspect of the informal economy in SA, which includes petty commerce, micro-businesses, and craftsmen (Manyati and Mutsau 2019: 253). Furthermore, rural settlement businesses are known for lowering poverty,

stopping internal migration to cities, closing the poverty gap, and providing jobs, along with accelerating rural development (Muthuraman *et al.* 2021: 35). Those moving from countryside or quasi-urban to urban settings, now have substantial potential to engage in rural entrepreneurship (Jiang 2022: 193). In contrast, the inadequacy of necessary amenities in SA's rural areas presents a few challenges among most remote businesses (Aruleba and Jere 2022: 10). These authors state, other than "a person conducting a business in a rural community," there appears to be no clear categorisation or characterisation of the word "rural entrepreneurship." According to Adebayo *et al.* (2021: 144), rural settlement economies are gradually being turned into urban economies, featuring less agronomy and other basic industry activities.

2.5 SME INFLUENCE IN RURAL KZN

Owing to their smaller size, SMEs frequently face resource limitations, whether financial, human, time, or knowledge related (Troise *et al.* 2023: 118). Moreover, SMEs are frequently privately owned (Alles *et al.* 2021: 994), more centrally managed, and run by owner-managers who often take on prominent roles within these small enterprises (Li and Qamruzzaman 2021: 292). Their opinions and ideals influence business policies and procedures because of their direct stake in the firm (Avunduk *et al.* 2021: 442). Furthermore, since the name of an owner-manager is frequently used to refer to the business, they typically participate more in the neighbourhood to build a positive reputation for both them and the firm (Buallay 2019: 49). Owing to their smaller size, rural SMEs also have less specialisation, meaning their employees regularly execute a variety of activities, rather than being highly specific, and due to their small size, they often communicate informally (Shkolnykova and Kudic 2022: 1156, 1157).

Rural places have the advantage of having a lower cost of living than urban areas, making it easier to rent or own affordable homes or businesses (Cordes and Marinova 2023: 37). Living in the countryside does offer benefits, including taking advantage of "a cheerful, light-hearted rustic routine, with accessibility to the peaceful outdoors, stress levels are reduced, and stunning scenery" (Bofu *et al.* 2023: 69). Rural areas can have distinctive cultural identities and related resources, due to their distinctive local nature and cultural identity, with historical, culinary, and geographic backgrounds (Okech and Timothy 2023: 160). These characteristics can

be particularly relevant for “the marketing of agrarian, locally made and artisanal products, as well as travel service providers” (Poirier and Neufeld 2023: 4627).

Strong cultural ties impact other SMEs as well, and newcomers tend to assimilate rapidly in rural communities, since there is a strong sense of cultural identification (Xu *et al.* 2021: 22). Access to social capital is suggested by Zhang *et al.* (2023: 2170) to be simpler in rural places. Many rural communities experience economic hardship, poor economic growth, declining population levels, and low business densities in their neighbourhood commerce (Mueller and Gasteyer 2023: 76). Due to a lack of transport networks, rural areas are frequently isolated, and local decision-makers are located distant from (important) markets (Kasinitz 2023: 2536). Long transportation remoteness, impediments, and distances to major cities or economic hubs, frequently serve to further emphasise this (Gilmore *et al.* 2023: 1998).

While some SMEs in rural regions are attempting to survive, others are seeing a steady decline in the availability of necessities for everyday life (Ebel and Thornton 2023: 37). These difficulties include the closing of schools, unavailability of day-care and banking facilities, as well as frequently inadequate local public transportation (Ncube, Gutsa and Price 2023: 238). Rural areas commonly experience a poor internet platform, as internet speed in rural locations is typically substantially lower than in metropolitan areas, even though broadband connection is becoming increasingly crucial for Internet of Things (IoT) services, digitised marketing strategies, and creative artists (Gayathiri and Sethi 2023: 23; Huang *et al.* 2023: 4).

Notwithstanding government attempts to bridge the "digital divide" between urban and rural areas, significant gaps remain, with the potential to "increase migration to regions with stronger internet devices" (Berkhout, Sovová and Sonneveld 2023: 1818; Korostelina and Barrett 2023: 319). SMEs defy convention, resulting in SMEs in rural areas viewed as "rebels" (Henderson, Morgan and Delbridge 2024: 217; Dreßler and Paunovic 2021: 85). In addition, not much assistance is available for starting new firms in rural locations, which frequently results from the inability of municipalities to create efficient regulatory regimes and initiatives that encourage local entrepreneurs (Lisowska and Leszczyński 2023: 162).

Turkmani and Hamade (2023: 19) acknowledge rural SMEs are ingrained in the community, which manifests, for example, in their greater sense of civic obligation, hence their emphasis on serving local clients. Most rural SMEs want to add value for both the firm and the community, and to aid in the countryside's inclusive growth (Purnomo, Malynka and Prananto 2023: 10).

SMEs in rural locations are frequently family-owned, which means this connection to the local community is further cemented (Swastiwi, Febriyandi and Simbolon 2023: 22). A family-run firm's reputation in the neighbourhood affects both the business and the family's personal lives because they both reside in the same area where the business is located (Turkmani and Hamade 2023: 13). Rural places can be closely linked, but research also shows once someone is deemed "unworthy," they are more likely to be ostracised in rural areas than they would be in cities (Plaikner *et al.* 2023: 217). The same applies to any businesses or SMEs they own. Furthermore, SMEs in remote regions appear to gain extra advantages from this embeddedness, having a far better intuitive awareness of the geographic, historical, and cultural characteristics of their location (Salomaa, Charles and Bosworth 2023: 67). Subsequently, are often better able to meet rural clientele requirements (Bäumle and Bizer 2023: 604). In addition, because of how closely knit local communities are, entrepreneurs, such as start-up-SMEs, tend to be more noticeable compared to their counterparts in urban settings (Thomä 2023: 217).

Rural entrepreneurs work to make the most of their environment, despite frequently receiving little or no assistance from government municipalities (Vo and Ho 2023: 163). To do this, they strive to be innovative and customise their offerings to meet local demands (Handrito, Slabbinck and Vanderstraeten 2023: 1738). However, some entrepreneurs use the difficulties their rural environment experiences as a springboard and start-up for their enterprise (Chokera and Mutambara 2023: 1000). These SMEs have strong adaptability and a readiness to try new things to address issues in rural areas (Crick, Crick, and Choudhary 2023: 589). Rural businesses innovate once more by utilising their specific local understanding (Priatmoko *et al.* 2023: 1193).

Notwithstanding these instances of innovativeness, research shows rural SMEs tend to be less creative than their urban counterparts, mostly caused by the

expenses and dangers involved with innovation-related endeavours (Hagen, Su, and Junge 2023: 28; Yu *et al.* 2023: 213). Another factor contributing to the lack of innovation among rural SME managers/owners is their age and resistance to change (de Mattos *et al.* 2023: 28; AL-Shboul 2023a: 163). Moreover, rustic SMEs are frequently more engaged in longer established sectors such as fishing, farming, or ecotourism (Duren 2023: 13). Most often, this occurs due to families bequeathing their business to new generations, while they continue to reside in the same rural location (León-León 2023: 211).

SMEs often favour cities, venturing into growing sectors that typically depend on expertise (Zvirikuzhe, Majoni and Mashiri 2023: 55). SME managers in the rural areas generally concentrate on daily operations, due to their small size, lack of resources, and ineffective division of work of labour (Maliwichi, Manenzhe-Ramarope and Strydom 2023: 839). Consequently, managers/owners of SMEs commonly focus on “putting out fires rather than implementing an efficient, sophisticated style of management leading to a lack of a compelling future vision” (Abdollahpour *et al.* 2023: 19).

The frequently difficult economic circumstances in rural communities emphasise short-term planning, scarcely allowing for creative ideas (Ho, Nguyen, and Trinh 2023: 19). While many rural SMEs serve small, specialised markets, this can only happen when there is a sizable customer base (Ma, Cheok and Chok 2023: 10). SMEs, particularly those involved in processing, might “break out” from their constrained rural market in less populous and poorly industrial rural areas by entering nationwide or even overseas markets (Garg and Gupta 2023: 895). Nevertheless, SMEs regularly need to distinguish themselves by concentrating on niche markets, because they face much more competition in these areas, including larger enterprises (Lu *et al.* 2023: 31). Such specialisation may be a tactic used by rural and distant businesses to enter regional revenue streams as freelancers or to establish regional hubs for certain sectors, such as strong industrial production (Jalali 2023: 4).

According to Fazal *et al.* (2022: 98), entrepreneurial traits have a positive effect on both enterprising endeavours and business sustainability. Among the unique features of the countryside are the compact size of farm stores, characteristics of

local consumers, accessibility of place of business, and connectivity and transportation infrastructure, as well as access to data, advice, and consulting, along with institutional support, and policy structures (Tiwasing and Sawang 2022: 370; Kusio and Fiore 2022: 454). Purwati and Hamzah (2022: 616) reveal how the scale, strategy, and priority setting of SMEs are key factors in expediting technology use in economic decisions. Many notable and accomplished businesspeople may not consider themselves entrepreneurs, but rather, as proprietors of small businesses, in line with research by Ngubeni, Ivanovic, and Adinolfi (2022: 1842) and Coad (2022: 235).

In rural communities, SMEs are vital for growing GDP, creating job opportunities, enhancing economic independence, and fostering social cohesion (Fanelli 2023: 430; Odegbesan *et al.* 2023: 58). Micro enterprises are important drivers of national income growth and create a well-balanced economic development in developing nations. Furthermore, because they are mostly labour-intensive businesses, SMEs require less capital investment and can provide billions of employment opportunities by the end of the millennium (Saruchera and Mpunzi 2023: 40; Harb *et al.* 2023: 13).

SMEs, unlike large corporations, can produce unique items in a timely and efficient manner (Suzic and Forza 2023: 560). These small enterprises ensure poorer households can live above the poverty line, while also providing socio-economic independence, dignity, and freedom from gender inequality (Izuogu *et al.* 2023: 55; Li 2023: 5). This viewpoint is supported by Odunukan (2023: 46), who explains the good effects of rural SMEs as follows:

Provision of jobs to rural youth: Rural SMEs are labour-intensive, which helps to alleviate the ever-increasing problem of unemployment. Micro-industry development in rural areas will win them a reputation as prospective job and revenue producers.

Prevent rural-urban migration: Rural entrepreneurs have the potential to close the gap between rural and urban income earners. These small rural enterprises will bring infrastructure and other amenities to rural areas, such as electricity, portable water, bridges, and roads, reversing rural-urban migration in search of work.

Regional growth that is well-balanced: Businesses will promote balanced regional development through even, country-wide dispersion of industries traditionally concentrated in cities.

Promotion of artistic endeavours: Rural SMEs protect and promote art, crafts, and antiquities, which help preserve people's culture and history.

Awaken the adolescents in remote areas: Local businesses can inspire rural youngsters and introduce them to a variety of opportunities to pursue as career.

Keep an eye on societal ills: Poverty, crime, prostitution, and informal settlements, as well as pollution, and other societal ills, can all be mitigated through the development of rural industry. Rural entrepreneurship may energise rural adolescents by exposing them to a wide range of entrepreneurial careers.

A higher level of living will be achieved: Rural entrepreneurship will raise literacy rates by encouraging rural residents to pursue education and self-employment. (Odunukan 2023: 54).

The Ministry of Economic Planning (2022: 50) claims SMEs in SA keep failing at an alarming rate, hence, economic strategies and policy measures should be refined and directed towards SME sustainability (Ogujiuba Eggink, and Olamide 2023a: 157), to create jobs and drastically reduce youth unemployment (Nkoe 2023: 1989). Government agencies, financial institutions, and policy makers should transform the economy to support SME managers/owners to embrace innovativeness and adapt disruptive technology to target youth employment (Korala and Heenkenda 2023: 109). It is noteworthy SME failure is not solely “attributable to management failure, but also due to a deficient appropriate economic structure and physical infrastructure” (Mamun 2023: 242).

Inefficient financial management skills and lack of long-term financial goals are the principal reasons for the high SME failure rate (Lada 2023: 724). SMEs have been utilising a variety of financial management applications without applied financial management practices and fundamental financial management principles having positive influences on SME financial performance (Purwanto, Anwar, and Evanthi 2023: 85). Luo (2023: 5) pointed out most principles of financial management of

South African SMEs are exercised with short-term financial perspective and dealt with according to the owner/manager personal goals.

According to Chen (2023: 37), the financial management function and practices of most African SMEs are focused only on cash-based data, specifically for efficient utilisation of financial assets, without managing fund allocation within the framework of a formal accounting system. To overcome these constraints of under capacity and utilisation, Lada (2023: 724) suggested SMEs should “harness expertise from external resources, through automated and digital accounting for effective financial management practices”. These would span budgeting, portfolio management, working capital management, and inventory control, as well as financial reporting, and financial analysis, which are all examples of financial planning (Avira, Setyaningsih, and Utami 2023: 19).

Wang *et al.* (2022: 1144) argued it is not only insufficient financial and capital resources that inhibit SME growth and competitiveness, rather, how efficiently these limited resources are managed, in conjunction with their human and material resources, in constantly changing and complex market environments (Latif, Izani, and Ghani 2023: 64) established SMEs in rural areas of SA urgently require financial support, skills, and knowledge development, within specific industries in which they operate. Assistance is required with issues of compliance to standards, regulatory and accreditation needs (Amaral and Norcini 2023: 10); skills-training, and workshops, as well as networking (Gil 2024: 649); access to raw materials (Alam *et al.* 2023: 40); and integration with Multi-national Enterprises (MNEs) (Li and Wang 2023: 46).

2.6 SME CHALLENGES IN KZN AREAS

According to SEDA (2019: 244), after the worldwide economic meltdown of 2008, which triggered a slump in the South African economy, national fiscal and monetary policies were adjusted to lower interest rates, also heralded the beginning of a new political period, and much more. This indicated all these changes influenced the SME sector in SA. Tambunan (2022: 91) claims rural firms particularly are less likely to adopt technology than those in urban areas. According to Rishi, Anand, and Sharma (2023: 37), SMEs prioritise values while using social media sites such as Facebook, Twitter, and Instagram, as marketing tools. Agholor, Ogujiuba, and

Shongwe (2023: 128) stated public officials should support rural entrepreneurs in gaining access to cutting-edge technology, assisting them to obtain critical information regarding business prospects, which would help cut operating expenses when competing in the market.

As explained by Onyango (2023: 37); Tambunan (2023: 370), the South African government's support for rural businesses to expand their customer base is still not apparent. Unavailability of collateral security, inadequate planning, insufficient information, as well as the absence of a commitment of money are all problems for South African SMEs to receive credit (Kaulu *et al.* 2023: 37). Finance, managerial abilities, education, and training, as well as human skills, are all important factors limiting SME marketing tactics both in rural and urban areas, which negatively impacts future expansion potential (Zhou and Zondo 2023: 10).

In recent years, SA's productive capacity (economic growth) has seen an upward growth trend, however, it remains inadequate to drastically decrease unemployment, particularly when compared with other emerging economies in Africa, and globally. The Quarterly Labour Force Survey by Statistics SA (StatsSA 2023: 49) revealed 648 000 jobs were created between the first and second quarters of 2022. However, due to job losses, the total number of unemployed people in the same period amounted to 15,6 million. Hence, the unemployment rate was at 44.1 percent (StatsSA 2023: 172). This report continued to show a persistent youth vulnerability in the labour market, indicating the total number of unemployed people between the ages of 15 and 34, during the second quarter of 2022, was 4,8 million, bringing the youth unemployment rate to 46.5 percent (StatsSA 2023: 181).

Fanelli (2023: 10) and Uvarova *et al.* (2023: 40) discovered micro businesses in remote communities have specific challenges due to a lack of communication technologies. Nonetheless, key elements affecting micro business growth can be split into two groups of intrinsic elements, such as entrepreneur talents and business character, and those that are exogenous, which include demographic characteristics, natural resource availability, government assistance, and labour market characteristics, supply chain quality, and financial resources. According to Baloyi and Khanyile (2022: 17) and Murphy (2022: 505), the South African

government must adopt reforms to reduce regulatory restraints on SMEs for them to prosper.

Mashavira, Guvuriro, and Chipunza (2022: 283) stressed South African micro-firms are thought to be responsible for 92 percent of enterprises in the official sector; they contribute half the country's national income and employ roughly two-thirds of the economically active population.

As Elzahi Saaïd Ali (2022: 103) and Mujahid Hilal (2018: 107) stated, even though SMEs play vital roles, they are hindered by numerous problems, including a shortage of resources, appropriate technology, restricted access to foreign markets, the prevalence of bureaucracy, as well as restrictions, and norms that impede their progress. Kristofani, Kusumawati, and Shanti (2022: 1-7) further emphasised weak institutional capacity and financial resources, managerial skills, and training, and, most critically, financing; all are lacking among rural SMEs. Mashapure *et al.* (2022: 28) elaborated on this notion, stating rural entrepreneurs particularly face various challenges, including the fear of taking chances, a scarcity of capital, illiteracy, and the competition of urban entrepreneurs. Another reason rural entrepreneurship fails to take off, according to Teirlinck and Khoshnevis (2022: 2155), is a lack of connectivity among the variables necessary to stimulate investment, risk-taking, as well as innovation and creativity.

Wahab *et al.* (2022: 13) contend the requirements of strong management practices, particularly with respect to marketing responsibilities, are critical for the entrepreneur. Communication, technology, and the perception of opportunity are all factors able to influence the growth rate of an entrepreneurial organization (Matalamäki and Joensuu-Salo 2022: 382). However, it must be seen how these factors operate in the context of digital marketing among rural SMEs in KZN (Nkosana 2022: 37). Consequently, it is critical to conduct this study to determine the root causes of failure of rural firms in KZN to adapt contemporary technologies.

The environments where SMEs operate are governed by factors emanating internally, as well as externally from the organization, and can contribute to the perpetual and profitable existence of the business (Ndlela and Tanner 2022: 18). The success of SME substantially depends on the environment (Chatterjee, Shepherd, and Wincent 2022: 14). Factors that originate outside the organization

are exogenous (or external), and factors originating from inside the firm are endogenous (or internal). Shin and Cho (2022: 30) established improvements in the combined factors from external and internal environments contribute immensely towards the prosperity and development of SMEs in SA. Changes in the business environment can impact SMEs positively or negatively (Kanaan-Jebna, Baharudi, and Alabdullah 2022: 12).

The entirety of sociological, physiological, and economic elements that impact an organization's operations and shape its tactical stance can be collectively referred to as the environment (Hossain *et al.* 2023: 28). The core environment of an enterprise comprises variables such as clients, rival businesses, staff members, and suppliers with a significant effect on how the business runs (Feng and Sheng 2023: 5239). While the general environment of a business is made up of elements, such as societal expectations, the rate of technology advances, civil turmoil, and regulations and laws, as well as ecological considerations, and global constraints (Charles and Ochieng 2023: 28), among others, which indirectly impact an enterprise's performance. Sometimes, these elements are not specifically considered while determining an organization's strategic position.

2.6.1 Internal SME challenges in KZN

Internal environment challenges include factors emanating from within the business, to a great degree, which the SME can handle (Dzomonda 2022: 8). Internal challenges may include unskilled and incompetent managers, inadequate qualification in business administration, lack of knowledge of technology, and limited access to finance.

2.6.1.1 Managerial Incompetency

Managers with experience, education, and in-depth knowledge of start-ups are a measure of competencies in the management of SMEs (Rebelo, Marques, and Santos 2021: 368). In a study investigating the significance of management competency, the absence of competent management in SMEs is discovered to be the grounds for SME failure (Kandukira 2022: 68). Ravalji *et al.* (2023: 59), showed that owners-managers of SMEs possess elementary knowledge of accounting and financial skills, but little or no knowledge of budgeting education. Furthermore, this supports the lack of skilled labour is closely tied to this (Musonda *et al.* 2023: 28).

The low level of R&D and lack of innovation by SME owners-managers have, additionally, prevented the application of innovative ways of running their businesses that should encourage their survival and growth (Messeni Petruzzelli, Murgia and Parmentola 2022: 617). Likewise, it has been established SME owners-managers lack financial planning capabilities and cannot, therefore, understand or interpret financial statements (Karaev 2023: 119). Rural SMEs in SA, particularly lack the benefit of experts, such as financial and legal services, which are essential to the survival of existing SMEs and the launch of fresh enterprises. These businesses also lack access to facilities, in the forms of property and area, haulage, and information exchange (Kajola *et al.* 2023: 41)

Zondo and Ncube (2023: 40) affirmed the EO framework illustrate how SME management can produce value that spurs growth. Competency in management should be EO focused, which will enable SMEs to overcome obstacles brought by a dynamic, inventive, and proactive setting (Sharma and Kishor 2023: 163). To increase innovation and solve management hurdles for performance, small businesses must create proactive, problem-precise responses (Gennitsaris *et al.* 2023: 3727).

A capable SME management should effectively use various potential EO components, rather than just one facet of EO to minimise the array of difficulties faced by SME performance (Gonçalves *et al.* 2021: 19). To counter the lack of government assistance, for instance, rural enterprises could implement policies to include networking (Ciambotti, Zacccone, and Pedrini 2023: 172). Additionally, both urban and rural SMEs can strengthen their proactive approaches to overcome obstacles, by developing long-term symbiotic relationships with relevant stakeholders, “gaining technical expertise for the reverse logistics and supply chain in managing vendors by establishing superior relationships for prompt restocking of their shelves through a proactive attitude” (Teo *et al.* 2023: 31; Faria *et al.* 2023: 3395).

2.6.1.2 Inadequate Access to Finance

A paramount difficulty South African SMEs experience in their endeavours to grow, is the need for exposure to finance (Wu, Yan, and Umair 2023: 270). The processing of credit applications is increasingly more complicated, as institutions are applying

caution in approving credit, due to prevalent financial turmoil, amidst SME difficulty to comprehend financial institutions' policies towards granting of loans (Al-Silefanee and Ismael 2023: 322). Obtaining financing is seen as key to SMEs thriving and expanding in emerging economies. Financial institutions are, nonetheless, hesitant to provide capital funding to SMEs in SA (Bamata and Phiri 2022: 64).

Guci *et al.* (2022: 37) established most SMEs rely on internal resources, such as money from proprietors, colleagues, and family, however, this is usually not sufficient to trigger the firm's survival and growth. Lack of funds and marketing channels are issuing many entrepreneurs deal with, particularly in rural areas (Lyons and Zhang 2023: 193). Furthermore, many SMEs based in rural areas never receive loans from such arrangements, even though there are numerous state lending schemes for SMEs (Asiedu, Asare-Ennin, and Shi 2022: 1525). Instead, SMEs rely solely on their own funds, cash from family members, and credit from stokvels and micro lenders, to fund their ongoing operations (Kumar *et al.* 2022a: 119). Hence, the adequacy and reliability of external sources of funding are important to mitigate SME liquidity, solvency, and cash flow problems.

Kohnert (2023: 40) established SMEs, particularly start-ups, lack simple accessibility to lending and financing options, because of their inadequate access to markets, which is why banks are wary of providing them credit. The GEM Report (2021: 22), as well as Msomi and Maharaj (2022: 9), cited several reasons why South African banks do not want to provide credit facilities to SMEs, including the lack of a business model, poor profitability outlook, weak customer analysis, and poor business concepts, as well as lack of a credit record, and no surety.

Access to financing has a critical moderating role in the relationship between EO and SME effectiveness (Aftab *et al.* 2022b: 427). Therefore, it supports the RBV theory, which addresses existing business resources impacted by an entity, to support value-creating strategies for achieving success and efficacy (Le Duc 2022: 101). Cartwright and Davies (2022: 139) affirmed SME strategy alignments such as EO, can boost staff productivity and market prospects, and businesses can beat rivals utilising both internal and external competencies. The RBV theory serves as the foundation in establishing EO and reliable access to financing, together, give

impetus to businesses' fundamental capabilities to display favourable performance and survival in the long-term (Xie, Boadu, and Tang 2022: 823).

Business performance and agility to compete favourably and survive are influenced by their diversity of tangible and intangible resources, in one way or another (Pigola *et al.* 2022: 28). Within an SME, EO is viewed as an intangible resource with the potential to exceed performance (Correia *et al.* 2023: 93). This implies forces from outside the business will impact the relationship between SME expansion and EO and can assist in achieving the maximum SME performance (Alam *et al.* 2022: 63). It is obvious access to financing can tighten the relationship between EO and SME performance, considering the indirect impact of EO on SME financial performance (Aftab *et al.* 2022a: 37).

Having access to finance allows an organization to employ funding from outside sources to leverage its own internal, tangible, and intangible resources (Perez-Alaniz *et al.* 2023: 190). Accordingly, access to financing serves as an example of an external resource, since RBV theory contends businesses require both internal and external resources to achieve sustained market performance (El Nemar *et al.* 2022: 22). The process of developing new concepts with novel value by commitment of time and effort, while assuming some risks (financial, social, and psychological), to reap any financial or self-gratification benefits, is a way of EO (Adam *et al.* 2022: 508).

2.6.1.3 Technological Challenges

The fundamental reason SMEs continuously experience slow growth in emerging economies, despite remarkable assistance from governments and other agencies, are their inadequate technological capabilities (Mahajan, Kaur, and Sidhu 2022: 23). Similarly, the pace of African SMEs in technological adaptation is sluggish in comparison with those of industrialised nations, as well as the Arab nations, commonly known as "The Tigers" (Alam and Dhamija 2022: 127). This has contributed to their negative growth and inability to compete in the global economy (Mahajan *et al.* 2022: 25).

SMEs throughout the globe, such as those of Indonesia, Egypt, India, and Turkey, as well as China, are faced by similar problems at present, about technological migration and adopting new technology leading to quality goods (Kaplançalı and

Akyol 2021: 11). Availability of cheap labour and high capital investment are the causes of hesitancy by SMEs in Africa and elsewhere to adopt technology. According to Bagale *et al.* (2021: 265), the availability of cheap labour is no longer an economic advantage in the workplace among SMEs because of technological disruption through digitisation and automation. Globalisation, demand for high-quality products, and severe competition are now mandating SMEs to adopt automation technologies, which will allow them to capitalise on the fourth Industrial Revolution (4IR) benefits (Nayak and Padhye 2018: 24). 4IR is described by the International Finance corporation Forum as a period marked by the combination of tools that blur the boundaries between the physiological, intellectual, and mechanical worlds (Malatji and Mabeba 2022: 136).

This new era has brought about uncertainties, emanating from disruptive economies transforming how enterprises are run and how they are done (Atibuni, Manyiraho and Nabitula 2022: 19). According to the International Telecommunications Union (ITU) (2020: 404), SME start-ups could take advantage of the era through digitization and automation of their processes (Pei and Cheng 2022: 31). Digital technologies have gained tremendous traction among SMEs, leading to an uptick in their profitability, translated in their success of creating employment, combating poverty, closing the inequality gap through having knowledge about employment opportunities and service availability, which will raise the level of welfare in third world economies (Khan, Piprani and Yu 2022: 679).

To increase their value to the economy and society, SMEs should use digital technology (Rassool and Dissanayake 2019: 59), which is supported by the RBV theory (Pereira and Bamel 2021: 557). SMEs must employ a strategy difficult for rivals to imitate if they want to gain a stronger competitive advantage (Partanen *et al.* 2020: 178). Researchers and practitioners are concentrating on how SMEs can use resources to improve their performance and develop and maintain a competitive edge (Farida and Setiawan 2022: 168).

SMEs differ from one another in terms of performance, since they own unique skills and resources that are priceless, uncommon, unique, and non-replaceable (VRIO), which is consistent with RBV theory (Alderei *et al.* 2022: 4710). Jayaraman, Jayashree and Dorasamy (2023: 119) affirmed the internet community and other

digital technologies are deemed part of the resource arsenal of start-up businesses; however, they seldom, if ever, adhere to RBV theory standards on their own, because other SMEs face very minimal hurdles to acquiring such programmes (Chatterjee *et al.* 2023: 13). According to the RBV theory, SMEs will do better than their competitors in the same market, when they simultaneously leverage other technologies such as artificial intelligence (AI), big data analytics, the IoT, and cryptocurrency (blockchain) (Li *et al.* 2023: 113; Mitra *et al.* 2023: 175).

SMEs must keep track of how quickly the market and consumer needs are evolving (Son and Niehm 2021: 631). This will afford these small enterprises the opportunity to recognise, exploit, and effectively transform possibilities and outside resources in such a constantly shifting marketplace, to properly adapt to changing client demands (Tolstoy, Nordman and Vu 2022: 1019). The ability of successful “integration, development, and reconfiguration of internal and external capacities of SMEs to successfully handle any difficulties sustainably, must be improved” to keep up with competitors (Thomas and Douglas 2022: 31; Priyono and Hidayat 2022: 206). SMEs can successfully use digital technology in “coordinating and reconfiguring” their capabilities in the constantly changing marketplace, which will boost their core competencies (Permatasari, Dhewanto and Dellyana 2022: 28).

It is critical SMEs have a sound plan for competing with businesses in the same industry, by transforming their operations and performances in being EO focused (Seyed Kalali 2022: 1732). The introduction of new technology raises the bar for already known knowledge, creates new possibilities (Tama *et al.* 2023: 298). The speed at which ideas are developed into effective products leads to the creation of novel and improved products (Seo 2020: 679). New operational procedures are made possible by technical innovation and evolution (Vendraminelli *et al.* 2023: 217). Nevertheless, these environmental elements also accelerate the process of product obsolescence, raise customer expectations, and complicate an enterprise's ability to conduct business (Narkhede *et al.* 2023: 712).

In the context of business expansion, EO is anticipated to assist SME owners-managers in deploying cutting-edge technologies as soon as possible, to enhance operational efficiency as the business environment evolves (Jauhar *et al.* 2023: 22). Entrepreneurs with a proactive entrepreneurial perspective, are more likely to take

the necessary actions to develop new goods and services (Jauhar *et al.* 2023: 37). SMEs will be able to benefit from advantages associated with taking advantage of risk tolerance possibilities, through the aid of EO (Yazdani *et al.* 2023: 10). Research shows EO has a favourable effect on business growth in both urban and rural areas, which has shown a favourable link between EO and SME expansion (Hossain *et al.* 2023: 40; Gajere 2023: 7). EO may impact the connection between wealth generation and enterprise performance and is, therefore, thought to influence innovation performance (Horsey *et al.* 2024: 955; Daradkeh and Mansoor 2023: 31).

According to Rocha *et al.* (2023: 40), the cost of technological equipment to customers and the need for improved efficiency have been pointed out as factors that facilitate innovation and technological adaptation. A baseline survey, conducted in Manicaland Province in Zimbabwe, analysed the experiences of farmers using a post-harvest multi-crop threshing machine (Mujere *et al.* 2023: 57). The authors found a limited number of people in Buhera use mechanical threshers and preferred manual threshing to avoid the high cost of mechanical threshing. These findings show the cost of purchasing agricultural equipment and efficiency are factors that influence technological adaptation of foreign imported technologies to suit customer purchasing capabilities and needs.

2.6.2 External challenges of KZN SMEs

Economic factors, structure, rules for businesses, and corrupt behaviour, as well as crime, labour and marketplaces, are among the external difficulties SMEs face (Nasiri, Saunila, and Ukko 2022: 78). SMEs face unique external challenges to thrive, expand, and fulfil demands for creating investment and employment possibilities in the business environment (Dheer and Salamzadeh 2022: 13).

Micro enterprises essentially have more limited human, financial, and material resources. (Jatmiko *et al.* 2021: 505; Touriki *et al.* 2022: 28; Ahmed, Abduljabbar, and Hussein 2021: 4). SMEs emphasise deploying assets for maximum short- and medium-term gains, which often compel a response to challenges from the outside world as they occur, rather than taking a proactive approach (Mennens *et al.* 2022: 940). David and David (2022: 796) and Erlangga (2022: 1677) clearly stated, to be more successful, SME owners-managers should learn more regarding the strategic planning process. Whether using key success factor (KSF) analysis, SWOT

(strengths, weaknesses, opportunities, and threats), or interested party analysis, evaluating the external environment is a crucial element in strategic planning (Vlados and Chatzinikolaou 2019: 220; Nkurunziza *et al.* 2019: 127)

Evaluation of the outside economic outlook is regarded as crucial to planning (Anh and Tien 2021: 64). Although the employment of strategic management techniques as a means of promoting corporate growth is crucial, little is known about how SME owners-managers approach strategic management (Albats, Podmetina, and Vanhaverbeke 2023: 2524). It is believed ordinary proprietors behave in a very different way from what is suggested by strategic planning literature, since research has shown applying strategic management among SMEs might be seen as presenting hurdles (Wyer, Barrett, and Biginas 2022: 4). Such firms are driven by increasingly capricious and private types of authority. According to a study by Kumar and Parveen (2022: 310), most SMEs did not employ conventional tools and methods of strategic planning, with their findings indicating both internal and external situation appraisals were important to consider.

Huang *et al.* (2020: 6526) confirmed for a business to thrive and expand, it is essential to understand its environment. While the various aspects of a firm's external environment provide a wealth of information for decision-making, the executive level perception of the business with regard to the unpredictability of external forces, shapes the strategic behaviour of an organization and, as a result, the performance of such an enterprise (Laguir *et al.* 2022: 113; Andersen, Aagaard and Magnusson 2022: 19; Sulich, Sołoducho-Pelc and Ferasso 2021: 1604). Management act in response to what they notice; undetected environmental circumstances have no influence on their actions (Kotsios 2023: 37). However, it is commonly observed similar organizations typically respond differently to the same external conditions, depending how they perceive the situation (Chen and Chen 2023: 118).

Businesses typically have distinct traits, philosophies, and ways of responding to and utilising the external environment (Madra-Sawicka 2023: 58). Due to their various positions in the market, dominant logics, and resource availability, businesses operating in the same sector may hold disparate views on the same environmental conditions (Zhang *et al.* 2023: 2173). The concept of the perceptive

environment is also known as an uncertain environment, environmental variance, fragile environment, and hostile environment, as well as a generous environment, vibrant environment, intimate environment, and intricate environment, in addition to a volatile environmental entrepreneurship (Kumar *et al.* 2023: 49; Wang, Cui, and Dong 2023: 101).

2.6.2.1 Competition

SMEs ought to make decisions dealing with their chances of survival, growth, and development, in a dynamic environment with stiff competition, where each business tries to do the impossible by be the leader and gain a competitive advantage (Seow 2023: 55). Competition levels are constantly fluctuating, as SMEs operate in a rapidly changing, flexible, and highly competitive environment, due to variable demands and expectations, standards of living, technological advancements, and market globalisation (Nguyen, Adomako and Ahsan 2023: 38).

Fischer *et al.* (2023: 64), echoed that as their strategic actions, since the expected profitability level from the present operational trajectory becomes somewhat difficult, the search for new business prospects becomes necessary. By fostering the growth of fresh, idea-based knowledge (crucial for building new competencies), redesigning current competencies, and encouraging a creative mindset within a business, EO boosts SME competition (Sulistyo and Ayuni 2023: 378). EO thus offers a solid foundation for business enterprises to operate and perform more entrepreneurially, followed by strategy-focused behaviours and choices (Abu-Rumman 2021: 4). Three dimensional variables can account for SME EO: willingness to take risks, ingenuity (innovation), and initiative (proactiveness) (Gojny-Zbierowska and Zbierowski 2021: 1597).

According to Hossain and Al Asheq (2019: 4), five dimensional characteristics of EO are used in this study to evaluate impact of SME performance on competition. The tendency to invest resources in opportunities with a reasonable chance of being successful, is known as a risk-taking inclination (Wang, Lee, and Park 2020: 1). Entrepreneurial intention can thus be described as the inclination of a business to engage in “creative abilities, experimentation, and innovative thinking” (Nakku *et al.* 2020: 31). These types of endeavours would produce and promote novel and creative techniques, EO, procedures, and technology (Omisakin and Adegoke 2022:

139). An owner of a small business might, as example, use cutting-edge methods to improve the effectiveness of his business (Olaleye *et al.* 2021: 310).

Proactiveness is an indication of a business acting ahead of time to meet future market demands and gain an advantage over its rivals, followed by scouting for opportunities (Cai, Gu, and Wu 2023: 55). Li (2023: 40) claims proactive companies can control the revenue stream and profit of the firm as first-mover advantages. An SME's reactivity level to competitors is measured by its level of aggression (Saha and Sharma 2023: 87), as the propensity to immediately attack and outperform its market competitors is characterised as aggressiveness. High-performing companies will probably act more aggressively in an adversarial environment (Lim and Kim 2023: 334).

2.6.2.2 Globalisation

In the fiercely competitive global market, small businesses can no longer define themselves as only domestic enterprises (Hilmersson *et al.* (2023: 190). Internationalisation is a requirement for enterprises everywhere, not a desire or a question of choice (Munteanu *et al.* 2023: 1459). For modern enterprises, regardless of size, failing to cultivate global markets can be a fatal error. To accomplish this, SMEs must view themselves as businesses without borders (Pan *et al.* 2023: 2341). Globalisation can be extremely challenging for small enterprises (Venkatesan and Kundu 2022: 343). However, although the trend towards consolidation in the connected world has been growing for some time, the tempo seems to be speeding, bringing opportunities and competition from around the world; non-existent a few decades previously (Abdullah *et al.* 2022: 15). SMEs would be foolish to ignore international chances, considering the astonishing rates of economic growth in nations such as Germany, Italy, and Japan (Fayos *et al.* 2022: 553).

Entrepreneurs and start-ups must learn of internationalisation in the new global environment, should they hope to compete successfully with larger companies already operating in the global marketplace (Kumar *et al.* 2022: 349). Consequently, MNEs are increasingly compelled to compete in the same market as SMEs (Yifu and Wang 2021: 13). To do this, MNEs must better understand the principles of successful entrepreneurship (Dlamini, Iwu, and Ogunlela 2023: 253).

The breaking down of boundaries that formally separated these different industries, has had the effect of enabling SMEs to learn of and implement international entrepreneurship (Ahmed and Brennan 2021: 280). Many factors, such as investments, technological advancements, commerce, and financial flows, will influence this occurrence, with Cavusgil (2022: 19) describing how internationalisation “produces new links and institutions that allow events in one region of the world to affect society in another”. Internationalisation thus challenges established wisdom, altering the essence of business in the modern world (Skare and Soriano 2021: 226).

International business was traditionally the realm of MNEs, with SMEs remaining local or regional in scope, as SMEs and international business were often mutually exclusive, both in practice and in academia (Mithani *et al.* 2022: 6). Nonetheless, the expansion of international markets encourages competition and compels nations to implement market-based regulations (Hong *et al.* 2023: 2263). These developments are transforming business and society in line with globalisation, which often brings new challenges for SMEs to contend with (Tariq *et al.* 2023: 4).

Kollmann, Mullner, and Puck (2023: 28) affirmed SMEs that “going global” comprises facing difficulties related to their foreignness that must be overcome, because it is challenging to prosper in an unfamiliar setting. A liability of “foreignness”, or the inherent disadvantage foreign enterprises endure in host nations, due to their non-native status, is something SMEs must overcome to benefit from globalisation (Aguilar, Edwards, and As-Saber 2023: 37).

These vulnerabilities could appear at different levels. First, different nations have a wide range of legal and informal institutions that regulate business transactions (Gao *et al.* 2022: 1396). Local businesses are already familiar with these regulations, however, since some are favourable to SMEs in the area, foreign businesses must devote resources in compliance (Puthusserry *et al.* 2021: 1097). According to the institutional-based perspective, businesses must take steps approved as suitable and legal by the numerous formal and informal organizations that regulate new entrants (Ponte, Viana and Silva 2023: 22). Due to differences in political, economic, social, and technological, as well as legal, and environmental systems, disparities in formal institutions may result in regulatory concerns (Olawuyi

and Pereira 2022: 4). Morris (2023: 73) adds there could also be currency and exchange rate risks.

Second, despite claims of customers no longer discriminating against foreign companies in this era of globalisation, the fact is foreign companies are, nonetheless, frequently subject to legal or informal discrimination (Chen and Xu 2023: 154). Informally, different cultural, social, and ethical variances produce another risk of globalisation (Awosusi *et al.* 2022: 598). According to the RBV, foreign SMEs must “use their resources and capabilities to offset their foreignness-related liabilities” to avoid becoming average or worse (Gurralla and Hariga 2022: 451).

Kaplinsky and Kraemer-Mbula (2022: 40) confirmed globalisation diminishes innovations among rural SMEs, and promotes socio-economic repression, economic exploitation, and dependency. Moreover, there are risks associated with globalisation, such as the increased share of projects awarded to foreign SMEs, importation of materials and professional services relative to their exportation, outsourcing and offshoring of vital components, and reduced opportunities for residents, as well as the decline in EO because of increased competition from better financed and integrated foreign competitors (Anggadini, Luckyardi, and Surtikanti 2023: 79; Jasmi *et al.* 2022: 280). Globalisation has increased competitiveness, because rival SMEs increasingly compete based on high-quality merchandise and services, highlighting the need for more innovation and ceaseless study, including the best methods and production procedures (Erenstein *et al.* 2022: 193).

One drawback of globalisation, as discussed in the literature, is it deters local SMEs of emerging countries from developing their creative and innovative abilities (Mabenge and Ngorora-Madzimure, and Makanyeza 2022: 703). Owing to globalisation, small businesses, and emerging entrepreneurs from developing nations must compete in global marketplaces against established large corporations able to produce goods at very low costs, by utilising low-cost facilities in developing nations (Bozsic, Ngo, and Vasa 2023: 58). Sajjad *et al.* (2020: 154) explain globalisation has created several problems to inhibit EO among rural SMEs, such as intense rivalry, market liberalisation, unstable integrated markets, along with low

income and local employment markets, cyclical crises, non-tariff trade barriers, as well as security concerns.

According to the theory of disruptive technology, new entrepreneurial activities are what drive economic growth and development in developing nations, and by participating in disruptive market actions, local SMEs can benefit from several outcomes (Saif *et al.* 2022: 103). Due to their widespread reputation and innovative advances, entrepreneurs have a huge impact on emerging nations, which is why their EO success is imperative (Yeong *et al.* 2022: 271).

2.6.2.3 Regulatory factors

Overregulation and poor resource allocation consistently undermine the success of the small business sector (Dabrowski 2023: 28). Furthermore, guidelines that govern the formation of SMEs are extraordinarily complex and inconsistent. Bomani, Derera, and Mashingaidze (2022: 40), contends some SMEs are unable to conform, in view of some cumbersome and exorbitant regulations. Nonetheless, the bulk of SMEs has an inadequate understanding of the rules governing their operations, making their compliance impossible (van Wyk and Venter 2022: 91). SMEs in SA are finding it challenging to expand, since the nation's labour rules remain inflexible (Vaillant, Lafuente, and Vendrell-Herrero 2023: 269).

Southern African countries have very low global ranking in government policy, with reference to its labour market organisation, and restrictive labour regulations, which complicates matters for most SMEs that are mostly labour intensive, in terms of their value chain (Carciotto and Chikohomero 2022: 928). The new labour policies replacing the existing ones are overly prohibitive and exacerbate the already puzzling policies (Abramitzky *et al.* 2023: 166). South African labour laws empower employees more than employers, which makes it difficult for dismissal of personnel once employed, even when their performances are unsatisfactory (Asiedu *et al.* 2023: 139). Moreover, SMEs are unable to afford the minimum wages set by the government (Baloyi and Khanyile 2022: 14). Additionally, the bureaucracy associated with the registration procedure of SMEs, as well as issuing of licenses, create a bottleneck in establishing SMEs and in the management of those already in operation (Ogujiuba *et al.* 2022: 117). These constrictions have created various

undesirable ramifications, including delays, as well as duplication of processes by government departmental agencies (Baloyi and Khanyile 2022: 14).

According to Chew, Bose, and Fan (2021: 332), a country's institutional restraints can comprise many elements, such as exorbitant borrowing rates, intricate tax laws, and red tape, all evident in transitional economies such as SA, and can stifle entrepreneurial growth. Journeault *et al.* (2021: 28) state SMEs face a variety of concerns and obstacles, including environmental legislation and inefficient supply chain networking, rising domestic and international competition (Ong *et al.* 2022: 13), uncertainties in domestic market conditions, finance shortfall, and long-term growth.

In comparison to their urban counterparts, rural businesses, however, typically face difficulties related to the legal regimes of the state (Mendy, Odunukan and Rahman 2021: 422). Moreover, compared to their urban counterparts, businesses with a rural base are mostly restricted by issues with government policy requirements. (Rezara 2021: 140; Nyarku and Oduro 2018: 211). According to Kayser, Telukdarie, and Philbin (2023: 270), rural entrepreneurs have shown an unusual ability to start, expand, compete, and operate for longer than some urban-based SMEs, even when they choose to adhere to governmental norms and processes.

The existence and expansion of the nation's SMMEs are impacted by its fundamental policies, rules, and regulations (Chatzistamoulou 2023: 37). Lack of institutional backing and the availability of leverage are two concerns Gunafi (2023: 49) listed as “limiting the preservation and expansion of small, medium, and micro food producers in KZN”. Businesses in rural KZN, according to Rungani and Ward (2023: 31) and Osei *et al.* (2023: 73), do not meet the standards for collateral to be eligible for bank loans.

To unleash entrepreneurship, as Hlatshwayo *et al.* (2023: 57) explain, it is necessary to have an environment that enables the entrepreneur to start, run, manage, and, when needed, close a business, in a setting where compliance with the rule of law regarding disclosure, licensing and registration procedures, and the protection of tangible property and intellectual property, is ensured. Setting up a business, experimenting with new ideas, and taking prudent risks should all be encouraged by the regulatory environment, which ought to reduce administrative burdens to a

minimal, while promoting public policy for sustainable development goals (SDGs) (Dube 2023: 64).

2.6.2.4 Macroeconomic Factors

Okunbanjo, Ojenike and Fakunmoju (2022: 79) discovered issues from the macro environment, such as borrowing costs, recession, and rising prices, adversely influence SME success. The weaker rand, with high inflationary atmosphere, are the contemporary trade and industrial climate in SA (Oliphant 2023: 121). Furthermore, the global economic downturn, coupled with the depreciation in the value of the rand by five percent since the beginning of 2014 (Rigana, Wit, and Cook 2023: 103), is a significant factor in the nation's economic collapse (Huseynli 2022: 139).

Macro-economic variables emerging from cost-push (Mndebele, Tewari, and Ilesanmi 2023: 71) and inflation are the cause of increased input costs, leading to lower profits and diversion of capital formation, inhibiting business growth and success. Moreover, the inflationary spiral has a negative effect on the purchasing power of consumers, increases input costs, and decreases disposable income and profit (Sekwati and Dagume 2023: 35).

Jiang, Liu, and Hu (2023: 739) argued environmental difficulties often include macroeconomic-environmental events that influence SME profitability. Macroeconomic variables, including the innovation rate in products and processes, the availability and scarcity of labour and raw resources, the rate of change in demographic trends, political stability, corporation laws, and more, are often used to measure how complicated the environment is (Briand *et al.* 2023: 262). In addition, the macroeconomic environmental complexity and dynamism frequently cause ambiguity in a firm's surroundings, which negatively impacts its capacity to foresee its future strategy (Zhu, Zhang, and Duan 2023: 3519).

An intentional strategic reaction to environmental restraints, is the adoption of EO. Without risk-taking and innovation, a company may fall behind its rivals and lose market share (Shen, Ren, and Zhao 2023: 298). Innovation is, therefore, becoming increasingly essential, as the macro-economic environment grows more complicated and dynamic, to prevent the obsolescence of goods and service (Patmawati, Dewi, and Asbari 2023: 21).

Mawardi and Djaelani (2023: 118) assert the pursuit of entrepreneurship in a dynamic macroeconomic environment may result in a bigger market share, highlighting the significance of EO in a challenging context. The conventional stance, which has less of a tendency to be proactive, risk-taking, innovative, and competitively combative, is more suitable for stable macroeconomic environments, where customer tastes and preferences remain largely consistent and reliable, due to increased aggregate income (Milovanović, Grčić Fabić and Bratić 2023: 52). As the complexity of the current business environment intensifies, EO becomes increasingly more important (McGee and Terry 2022: 1075). This confirms findings by Yin, Hughes, and Hu (2021: 1369), who demonstrated SMEs competing in a challenging macro-economic world can deal with diverse problems by adopting EO.

Businesses with the ability and courage to predict future demand and commit significant resources, in the form of ground-breaking performance, such as the initiation of novel offerings and services ahead of competitors, are likely to grow faster than non-entrepreneurial firms, in a dynamic environment where changes are predictable, and opportunities abundant (Kusa *et al.* 2021: 235). An SME's ability to be entrepreneurial is, furthermore, essential to its survival (Meekaewkunchorn *et al.* 2021: 298), where success in today's competitive, dynamic, and complex economy requires an SME to modify its marketing and management activities rapidly and efficiently, in accordance with changing business environment demands, therefore, tracking and scanning the firm's surroundings are vital. In addition, high economic growth expectations and perceived deterioration frequently encourage businesses to become more entrepreneurial (Feng, Patel, and Xiang 2020: 370). The SME can benefit from the changing business environment and mitigate the negative effects of environmental unpredictability, by adopting an entrepreneurial mindset (Musara and Nieuwenhuizen 2020: 199).

2.6.2.5 Crime and Corruption

Social and economic issues, such as a high crime rate, violence, and corruption, have a negative impact of escalating business operations costs, warranting extra expenditure on security, reflected in the 2015 economic survey by the OECD, conducted in SA (Adelowotan 2021: 41).

The Transparency International Corruption Perception Index (TICPI), showed in the 2020 CPI (2020: 98) that SA only scored 43 points above 100 (Imiera 2020: 74). SA is ranked 71 of 180 countries; a top rating and low placement indicate the public sector of the nation is viewed as being honest (Bello 2021: 145). Despite a slight increase in 2021, when achieved a rating of 44 and placed 70th of 180 nations, SA remains below the score of 45 it received in 2016 (Makiva 2021: 226). Corruption Watch (2023: 196) established economies with scoring below 50 have a major corruption problem.

As with most developing countries, SA has a rampant corruption rate, in comparison with highly developed countries. The GEM Report (2021: 196) claimed SMEs in SA are struggling to survive and grow, due to the prevalence of corruption, compounded by the country's high crime rate. More than 50 percent respondents, questioned in a poll of SMEs in Mexico, said corrupt practices had a significant negative impact on their company. SME corruption is, therefore, a result of both internal and external precursors (Afshar Jahanshahi, Al-Gamrh and Gharleghi 2020: 787). According to Andell, James, and Maitra (2023: 253), organisational structure is an internal, pre-existing characteristic that provides opportunity for criminal practices, compounded by the absence of codified policies and procedures or an ethical standard. Aspects of the external antecedents include industrial connections (Xiang and Jiang 2023: 398).

Empirical research demonstrates SMEs in particular industries are more likely to commit criminal and corrupt behaviours (Carsamer and Abbam 2023: 760). Other causes of SME corruption include fierce rivalry, identical products, and ongoing pricing haggling (Tran *et al.* 2022: 108). Regarding the internal causes of corruption, literature asserts business owners prioritise their own financial gain more than managers in large corporations do, even when doing so requires going against ethical standards or legal restraints (Arkorful *et al.* 2022: 292). We expand on this idea and propose when managers in large corporations respond to the demands of EO, they might exhibit a similar trend (Liedong *et al.* 2023: 94). Thus, we propose EO as a possible precursor to corruption (Mlambo, Mphurpi, and Makgoba 2023: 36). The concept of EO and its three components, which include innovativeness, proactivity, and risk-taking, were proposed by Sajid *et al.* (2023: 13).

A company's propensity to pursue and encourage unique concepts, experimentation, and the creative process that could lead to new goods, services, or technological advancements, is referred to as being innovative (Al-Mamary and Alshallaqi 2022: 1023). Moreover, proactiveness, a trait of businesses seeking opportunities, typically coexists with entrepreneurial activity (Johnson-Deberry 2023: 40). In a perfect world, businesses would achieve this ahead of rivals, by predicting future domestic consumption, to create and market new goods and services (Yu *et al.* 2023: 136).

The third trait of an entrepreneurially focused firm is risk-taking, where such businesses take risky actions by forging ahead in uncharted business territories or by devoting large resources to operations in the face of ambiguous circumstances (Wales *et al.* 2023: 85). These enterprises pursue achieving business objectives and generating significant revenues, by investing in such risky actions (Lim and Kim 2023: 22). Despite the widespread acceptance of the EO construct, its dimensionality has been discussed in the literature (Covin *et al.* 2020: 10).

The EO construct should, therefore, be viewed as a unidimensional concept, according to Covin *et al.* (2020: 4) and other studies. As a result, the three EO dimensions are anticipated to contribute equally to the linked outcome (Wales *et al.* 2023: 40). Recent scholarly work, however, suggests EO is a multidimensional notion, with each dimension denoting a distinct and independent characteristic that, depending on the situation, could also exist in various combinations (Turpin and Shier 2023: 229; Kreiser *et al.* 2023: 294; Ringo, Kazungu, and Tegambwage 2023: 46). Although the correlations between EO and efficiency in meta-analyses vary, the discrepancies in the outcomes are not statistically relevant (Clark *et al.* 2023: 19).

İpek, Bıçakcıoğlu-Peynirci and Hizarcı (2023) discovered SME performance or the prevalence of unfavourable outcomes, such as crime and corruption, needs greater empirical investigation. As a result, EO dimensions might correlate with crime and corruption differently (Brunzel 2023: 37). Although unintentional, leaders may foster an environment in the workplace that has a detrimental impact (Russen *et al.* 2023: 3856). We presume managers with a hidden tendency to think corruption has an economic basis and who are willing to commit criminal practices, to be evenly distributed across all businesses (Fink *et al.* 2023: 4). Further to this, we anticipate

small businesses will differ in how they encourage or discourage corruption, based on this supposition (Opiyo 2023: 13; Zhang 2023: 49). Specifically, we examine how an organizational component called EO affects how those leaders with a subconscious propensity for corruption, are triggered to engage in micro view organizational crime and corruption (Fan, Chen, and Tang 2021: 1225). We particularly assume each of the three EO dimensions carries a unique set of trigger mechanisms (Fan *et al.* 2021: 121).

It is thus anticipated a rise in EO, will result in a rise in SME-firm corruption (Teichmann, Falker and Sergi 2020: 103). This is reinforced by research on crime and corruption, showing rent-seeking by entrepreneurs may frequently foster crime and corruption (Bravo 2022: 469; Singh 2021: 23; Johnston and Fritzen 2020: 40). Moreover, according to EO literature, higher EO levels, which also reflect greater risk-taking, result in improved outcome variability and an increased possibility of failure (Yu, Wiklund and Pérez-Luño 2021: 112; Lee and Liu 2022: 400).

One aspect of ethical failure is engaging in crime and corruption (Eboibi and Ogorugba 2023: 31). Since the tendency to engage in criminal activity has opportunistic rent-seeking actions connected with it, Yahagi, and Yamaguchi (2023: 157) expressly assert the “entrepreneurial spirit of enterprises is an antecedent variable of corruption”. Empirical research in this regard remains uncommon; however, Nguyen and Pham (2020: 271) provided the first empirical findings, in the context of Vietnamese entrepreneurs, by demonstrating the possibility of a connection between entrepreneurship and corruption.

2.7 DISTINGUISHING FEATURES BETWEEN EO AND ENTREPRENEURSHIP

The initial focus of entrepreneurship research was on individuals who might be unique from the general populace, giving rise to several attempts to recognise and group social and intellectual characteristics into various groups (Fang *et al.* 2022: 58; Flores-Hernández, García-Alonso and Hervás-Martínez 2022: 301). Since its inception in the 1980s, the study of entrepreneurship has expanded, particularly in the fields of managerial strategy and firm-level entrepreneurship (Kusnandar, Setyowati and Rahayu 2023: 113).

Three dimensions of entrepreneurship are identified by Miller's (1983) foundational work, cited in Appiah, Anderson Akolaa and Ayisi-Addo (2022: 55), which has sparked growing interest in firm-level business ownership: "innovation," "risk-taking," and "proactive stance." Since then, much research has been done, and all three these dimensions have come to be recognised as the primary dimensions of EO, even though they do not fully convey the image of enterprises' entrepreneurial activity.

Under various names, such as "corporate entrepreneurship" (Supriyanto *et al.* 2023: 280), "entrepreneurial posture" (Wales *et al.* 2023: 253), and "entrepreneurial orientation" (Clark *et al.* 2023: 22), several academics have supported the conceptualisation of firm-level entrepreneurship (Rashid *et al.* 2023: 146). We suggest the contextual variations between these labels are not very significant, because each label has essentially the same underlying concepts and measurements (Mehralian 2022: 127). Whereas corporate entrepreneurship appears to be concentrated on the strategies and operations of business entrepreneurship, EO appears to be more concerned with the strategic aspects of a firm (Vecchiarini *et al.* 2023: 94). Since firm-level entrepreneurship has been the subject of numerous theoretical (Clark *et al.* 2023: 109; Wales *et al.* 2023: 19) and empirical (Kreiser *et al.* 2023: 73) investigations, we have chosen to refer to it as EO in this work.

According to some scholars (Vecchiarini *et al.* 2023), EO is characterised by business behaviours, procedures, and structures that encourage firms to behave with proactive and innovative postures. Businesses with significant EO show competitive aggressiveness, innovativeness, and behaviours involving risk-taking in their strategy formulation (Surin *et al.* 2023: 361). "One that invests in products and marketing innovatively, pursues potentially risky initiatives, and is first mover with proactivity and innovativeness into new markets, with distinctive competence" is how Kreiser *et al.* (2023: 391) describe an enterprise's EO.

Enterprise strategies evident in innovative and commercial endeavours, as well as strategy rejuvenation, have been associated with entrepreneurship (Clark *et al.* 2023: 406). In addition to being first movers in the market (Al-Mamary and Alshallaqi 2022: 145), innovative product and service firms typically engage in highly risky

strategies (Huang *et al.* 2022: 406). These firms are also more likely to opt for more innovative ideas, take on high-risk ventures for favourable outcomes, and benefit from economies of scale advantages, at least temporarily (Cobb-Clark, Dahmann and Kettlewell 2022: 1603).

In addition to amalgamation and takeovers, established organizations frequently pursue new businesses through strategic alliances (Ghorbani *et al.* 2022: 460). In EO literature, renewed strategic thinking appears to be the most poorly researched topic. In fact, it is difficult to notice renewed strategic thinking in well-established businesses, since established businesses are less likely to make significant changes to their existing strategies (Amanah, Hussein, and Fadhil 2022: 190); (Alzghoul *et al.* 2023: 244).

Mehralian (2022: 109) asserts there are differences between EO and entrepreneurship. Where the establishment of brand-new businesses is concerned, EO is “acknowledged as an organizational architecture that pertains to the techniques, procedures, and decision-making philosophies that management employ, successfully dealing with the way it is accomplished” (Theresa and Hidayah 2022: 316). Yet, by focusing on what is done and determined by judgments, such as the kind of firm to be started, entrepreneurship has a connection to the substance of EO (Jongwe and Sono 2022: 172). This distinction supports the idea that EO is primarily concerned with how business owners use entrepreneurship to realise their professional goals (Hervé, Schmitt and Baldegger 2022: 329).

Scholars in the field of entrepreneurship have devoted significant conceptual and empirical attention to EO (Akhtar *et al.* 2023: 19), where this approach is viewed as a successful way to enhance business performance, due to the essential components it entails (Muindi and Masurel 2022: 22). When EO is assessed using the proactivity, innovativeness, and willingness to take risks, it is linked to an organization's increased edge over competitors. Due to their intimate involvement in most business' operational components, owners/managers of SMEs have a direct impact on their EO (Wales *et al.* 2023: 19). For this reason and because of the scale of their businesses, SMEs across rural areas in KZN can be affected by their level of EO (Lopes, Suchek, and Gomes 2023: 236). The owner/manager can easily

attain higher realisation of EO by adopting mindsets that promote business growth (Hossain *et al.* 2023b: 55).

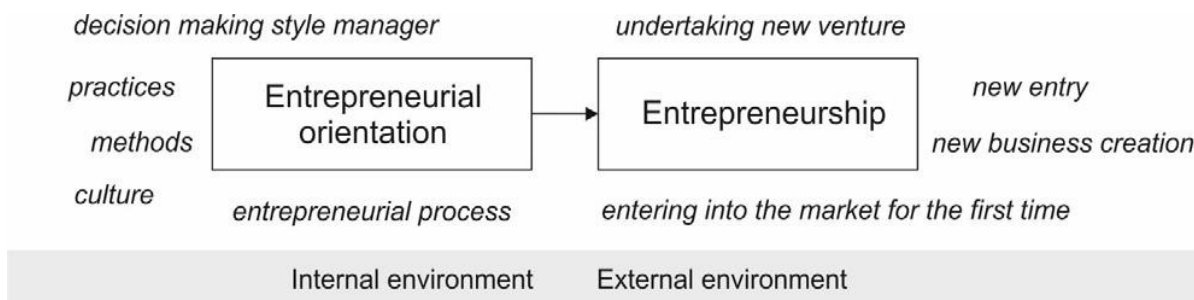


Figure 3.6: Difference between “entrepreneurship” and “entrepreneurial orientation”

Source: Ejdys (2016)

2.8 EO AMONG SMES IN RURAL KZN AREAS

The field of strategy research, particularly the writings of Mintzberg (1973), is where the study of EO has its roots, with EO, planning, and adaptation as the three strategy types identified by Mintzberg, according to Kraus *et al.* (2023: 184) and Mahama, Acheampong, and Nketsiah (2023: 24). These authors have written of the treasure hunter firms and the part an entrepreneurial approach to engagement plays when businesses are forced to make judgments regarding what items to offer or distribution channels to penetrate. This is in line with Mintzberg's assertion that a business model matters, in terms of the decisions made, resources invested, or frameworks developed.

EO represents the principles and procedures that serve as the basis for entrepreneurial choices and actions (Ebrahim 2023: 109) and (Lubis, Batubara, and Rahmani 2023: 975). As a result, EO can be seen as the entrepreneurial approach that enables key stakeholders to support their organization's values and gain a competitive advantage. Clark *et al.* (2023: 4) and Chen (2023: 1) characterised an entrepreneurial firm as an organization that engages in market research innovation, takes on hazardous projects, and becomes the first to emerge with proactive breakthroughs, based on the preceding references, to an enterprising approach to strategy. Antonius and Utama (2023: 2) and Ensign (2023: 181) described EO, based on the idea of Morris and Paul (1987), as “the propensity of senior leadership to take measured risks and be inventive, by becoming proactive”.

The idea of EO has been the subject of numerous studies, emerging as a key idea in the entrepreneurship field that has attracted much academic and empirical scrutiny (Wales *et al.* 2023: 64) and (Salih and Hamad 2023: 89). Technique procedures that provide institutions a foundation for taking entrepreneurial actions and choices, is referred to as EO (Clark *et al.* 2023: 40; Susanto *et al.* 2023b: 555).

Aloulou (2023:168) and Schwarz and Wahl (2023: 145) support aggressive competition, independence, and other EO structural components. Nevertheless, a more complicated construct of EO deliberates aspects committing greater energy, originating from strong commitment, and having independence, which can be used to demonstrate the significance of independence, competing energy, and aggression in EO (Sellappan and Shanmugam 2023: 49).

Internal and external aspects of the business environment are factors that can help SMEs in rural SA grow and survive (Mabasa *et al.* 2023: 40). Contrarily, sporadic SME failure is caused by the fragility of their strategic plans and their incapacity to embrace EO (or mindset) (Iqbal *et al.* 2021: 4361). Nwankwo and Kanyangale (2023: 4) emphasised the significance of EO for the survival and expansion of SMEs, noting EO is demonstrated by SMEs that are proactive, risk-tolerant, and embrace creativity to stay one stage ahead of potential rivals.

According to Alkhawaldah *et al.* (2023: 13), an owner's or manager's approach to innovation, leadership, and taking risks is referred to as having an EO. The emergence of entrepreneurial attitude is a long-term response to a variety of problems faced by diverse businesses (Conz *et al.* 2023: 958). A well-executed EO technique can, furthermore, significantly improve the survival and expansion of small firms in SA (Analia *et al.* 2017: 67). Management structure, leadership philosophies, and organization culture are a few of the factors that influence how entrepreneurially oriented SMEs are (Iqbal *et al.* 2021: 4361).

Regrettably, several SMEs in KZN rural areas are unable to expand, because of their weak EO (Mkansi and Nsakanda 2023: 40). Many workers in SMEs in rural KZN communities are unskilled, with some SMEs failing to use new technology, operating their businesses without modern amenities (Megowanto 2023: 19) and (Chinomona 2023: 205). However, due to a shortage of funding, their entrepreneurial investments are hampered (Mäkelä *et al.* 2022: 127). In addition,

the local market is quite small for selling the goods produced by rural SMEs (Maulina and Dewi 2020: 235). According to Ng and Hamilton (2021:163), SME growth is inclined to weaken with time, whereas their survival tends to improve with scale. Nath and Siepong (2022: 28) state the RBV, the motivational perspective, the strategic adaptation perspective, and the configuration perspective are the four theoretical perspectives they claim can be used in defining SME growth.

The most significant obstacles facing South African rural SMEs, according to Darusman (2023: 55), include a limited market, lack of financing availability, insufficient business, and technological expertise, along with increased prices of and shortage of inputs, poor communication, as well as transportation options. Shah, Hussain, and Anwar (2023: 22) assert SMEs need to be entrepreneurially orientated to improve their positioning in industries where they find themselves. Adewole (2022: 95) identified “Inputs and finances, customers, and markets, as well as the exogenous environment”, as the most significant influencing factors towards SME success. To this, Srivastava, Shivani, and Dutta (2023: 136) add age, level of education, family history, and type of management of the entrepreneur, as all are associated with SME expansion in rural areas. According to Meressa (2022: 27), demographic parameters such as age and size have a favourable impact on how easily SMEs may acquire financing.

Iborra, Safón and Dolz (2022: 109) maintain one of the biggest obstacles to small business owners' strategic growth in the rural areas, “is their failure to match the needs of the surrounding environments” with their goods or services. Lack of management expertise, access to and use of new technology, as well as low levels of formal education among SME owners and managers in the rural areas, all inhibit SME survival and development (Shahid *et al.* 2022: 13). Further proof that SME proprietors lack the knowledge and abilities required to establish and operate an enterprise in rural areas, is provided by Watson-Wilkin (2023: 121). Due to the numerous challenging conditions rural businesses face, including minimal supplies, compact size, dispersed character, and remote nature, as well as geographical isolation, rural operations have significant costs and risks, mostly caused by the time needed to guarantee requirements are followed or satisfied (Beckmann, Garkisch and Zeyen 2023: 31).

Mohammed (2022: 58) established that rural businesses must manage several business threats, including maintaining their efforts to nullify or overcome the competitive disadvantage they face against larger companies, in addition to dealing with customers who may impact existing principles, criteria, and regulations. Due to inadequate transportation and communications infrastructure in SA, particularly in rural KZN, SMEs have inadequate opportunities for accurate market intelligence, making it exceedingly challenging for rural businesses to compete in high-value markets (Wu, Yan and Umair 2023: 158; Zhou and Gumbo 2021: 7). Plans and strategies of business owners for running and growing their SMEs, as well as implementation of such policies into managerial action, are the emphasis of management skills among SMEs in rural areas (Suriyankietkaew, Krittayarungroj and Iamsawan 2022: 62).

SMEs in rural KZN are found to have insubstantial creativity, business knowledge, advertising, and EO, without a “concrete blueprint, management expertise, [or] administration of human resources” (Ekon and Isayas 2022: 40). Consequently, many rural businesses never realise their full potential and stagnate (Struckell *et al.* 2022a: 121). Recent increases in rural incomes and the probability these incomes may rise even quicker, due to improved output and greater prices for agricultural commodities, is an indication rural markets present a significant opportunity for a focused marketing effort (Warlina *et al.* 2022: 4; Paudel *et al.* 2022: 41). In rural areas, the marketing concept is a notion that is still in development, with unrealised potential as a component of any society (Metalia and Sembiring 2022: 1941). For individuals planning to move into rural areas, improved infrastructure offers a prosperous and great future (Fatima, Siddiqui and Farooqi 2022: 13).

The growth and survival of businesses have been found to be significantly influenced by entrepreneurial education and training (Kalaj, Merko, and Golemi 2022: 103). Human capital theory states investing in one's education, talents, and capacities increases that person's capacity for productivity (Nursetiana, Hanifah and Ismawati 2022: 46). Small business owners in rural areas do, however, encounter difficulties uncommon to urban areas (Aruleba, Jere, and Matarirano 2022: 19); therefore, they require training courses tailored to this situation (Marshall 2021: 103).

Entrepreneurial training and education include a self-sufficiency mentality, such as building a new supportive atmosphere and fostering mindsets and cultural practices to meet future problems (Ismaila, Zekeri and Mattaga 2022: 10). According to economists, the primary barrier to the economic development of developing countries, is the absence of educated businesspeople who can marshal and organise the inputs needed for productivity (Grover, Lall and Maloney 2022: 28). By implication, lenders are wasting their money, lending to ignorant businesspeople without managerial skills (Logsdon, Thomas, and Van Buren 2022: 58). The problem is not a lack of financial resources, rather, a dearth of people with the necessary knowledge, skills, and entrepreneurship (Kurgat 2022: 37).

Amini and Jahanbakhsh Javid (2023: 19) contend the technological dispersion pace impacts SME productivity and efficacy in rural areas. The authors believe access to cutting-edge technology is a key factor in business success in rural areas. In agreement, Mtengela and Mrindoko (2023: 81) emphasise technology should be seen as a crucial component of the business owner and manager toolkit and should not be disregarded. According to these authors, technology enables small businesses to “link with worldwide logistics networks, connect countless individuals, manage costumers, and improve business procedures”. Lacking infrastructure, including inadequate roads and outdated technologies, has been cited as a key barrier to rural SME development and expansion (Deyshappriya 2019: 640; Cantú, Aguiñaga and Scheel 2021: 1522).

To increase their EO, SMEs in KZN rural areas require the development of enabling infrastructure, including social, economic, and information technology (Prakash, Kumar and Verma 2021: 325), along with other enabling infrastructure such as “enterprise development, agro-processing technologies, village/rural markets, and financial services” (Mkansi and Nsakanda 2023: 40; Makhaye, Subban and Gerwel Proches 2021: 287). To enhance rural communities' quality of life, enabling them, and fostering their economic growth, these infrastructure developments include significant and ongoing investments in information and communication technology (ICT) (Kativhu, Iwara and Mwale 2021: 121). However, Ngwu (2023: 145), notes it is not economically feasible for SMEs to incur infrastructure costs, because rural “SMEs are naturally situated outside of commercial hubs and have a direct negative impact from any infrastructure flaws”. Therefore, Ngibe and Lekhanya (2019b: 13),

Rens *et al.* (2021: 217) and Ndlela (2022: 28) contend the main obstacles to an effective SMEs' EO among rural KZN SMEs, are the lack of adequate infrastructure, such as electricity, public transport, business parks, and information technology.

2.9 PUSH AND PULL FACTORS INTO SMES

Several factors lead people to become business owners (Rashid and Ratten 2022: 109). Men are drawn to starting their own businesses, mostly due to job discontent, according to Fritz and Zachey (2022: 100), whereas women are motivated by the demands of their children and a desire for independence (Chatterjee *et al.* 2022: 106). Lower pay, inadequate household income, and difficulty finding work are major drivers to entrepreneurship for women (Franzke *et al.* 2022: 343) and (Wale, Nkoana and Mkuna 2022: 100). Leonard (2022: 160) and Chikovore and Maharaj (2023: 85) assert culture and traditions also have a significant influence, and especially rural community residents are drawn to entrepreneurship by their desire to make money and need for independence and status in their communities.

2.9.1 Push Factors into SMEs

2.9.1.1 Gainful Employment

Earlier study recognised the personality attributes, social networks, and prior knowledge of an entrepreneur as fostering entrepreneurial awareness to business possibilities, under the guidance of Dubin's theory for entrepreneurial opportunity detection, orientation, and evolution (Hanafizadeh, Hatami Lankarani and Nikou 2022: 778). It stands to reason, people without jobs are more interested in how to make a living through commercial opportunities (Mi'rajatinnor *et al.* 2022: 28). In rural parts of KZN, where a significant number of people are unemployed, there is a pressing demand for SMEs, with little or no EO (Khoza, Adeniyi, and Ayandibu 2022: 10). Hence, their motivation for becoming entrepreneurs was not due to their personality traits and prior business experience (Ndlela 2022: 4).

Apparently, these SMEs in rural KZN are there for only one reason: they have no other way to make money (Zondo and Ncube 2023: 64). It is plausible to, therefore, infer many people view entrepreneurship as a solution to address the issue of unemployment in rural areas (Phetha, Amoo and Adam 2022: 9). A very small percentage of SME owners-managers had prior experience managing their own businesses, due to their prior employment with major firms in cities and towns:

(Atkinson *et al.* 2022: 449). Moreover, while businesses in rural KZN communities might be profitable, the programme remains driven by poverty, rather than EO (Mujuru *et al.* 2022: 20).

Shackleton *et al.* (2022: 37) add that more than 12 million people are directly or indirectly employed by SMEs in SA alone, according to research that references the International Labor Organization (ILO) (2022: 198). Furthermore, SMEs hire anybody available in the rural host population, making it the largest employer in South African rural areas (Chidau, Khosa and Phillips 2022: 490). The striking observation is that women, particularly illiterate women, have better employment opportunities in rural KZN SMEs, than in any other type of work, somehow resulting in diminishing inequality (Chikovore and Maharaj 2023: 85). Accordingly, there is increasing agreement of poverty alleviation and, not EO, driving people to start SMEs in rural settlements under this circumstance (Chikwira, Vengesai and Mandude 2022: 393; Adu-Gyamfi, Kuada, and Asongu 2023: 19).

2.9.1.2 Insecurities of Current and Future Employment

Workers who are recruited on contracts are mostly uncertain whether their contracts will be extended and fall into this category (Hart and Baruch 2022: 259). Employees can, however, grow unsatisfied with the work they are currently doing (Ghani *et al.* 2022: 2885). According to Kaufman, Diliberti and Hamilton (2022: 37), having job concerns, not feeling fulfilled at work, or being laid off, are all acceptable reasons for entrepreneurs choosing to launch their businesses.

Research by Khan (2022: 40) reveals, however, that some entrepreneurs do not appear to have established their SMEs voluntarily, but job uncertainty pushes them. It appears a sizable portion of highly qualified individuals, who enter the same field and create their own enterprises, are motivated by job instability, and want an opportunity to exercise their EO (Cowden *et al.* 2022: 391; Chew, Tang, and Buck 2022: 226). Therefore, there is reason to think SMEs owners-managers will be faced with employment instability (Xu, Zhu, and Li 2022: 58); or they may have faced retrenchment, simply because there is no fixed hiring or firing procedures for rural SMEs (Aftab *et al.* 2022b: 427). Someone can be driven into starting their own business by employment instability and continue to be successful (Kalinic 2022: 40).

2.9.1.3 Continuous conflicts or backlash with managers or leadership

On the one hand, push entrepreneurs—that is, persons who are compelled to go into entrepreneurial activities (Aftab *et al.* 2022c: 132), do so not because of their skills or ability to become self-employed (Baysak, Bozkurt and Günsel 2022: 40), but due to their perpetual clash with management at work (Lee, Chen, and Chu 2023: 733). Nonetheless, other entrepreneurs were persuaded to start their own business through a potential opportunity (Elbasha and Baruch 2022: 2560). As a result, rural KZN SMEs are primarily informal businesses, with little to no skilled workforce and workflow (Baloyi 2022: 4).

The practice of segmenting an organization's functions into distinct business units is referred to as workflow (or task management) (Otsuka and Ben-Mazwi 2022: 4093). For instance, there are typically no advertising, media affairs, personnel departments, or more. Nonetheless, in large institutions, where employee opinions diverge from those of managers, the resulting conflicts may occasionally inspire employees to find their own SME endeavours (Del Baldo 2020: 220).

Many employees may also become dissatisfied, due to a lack of appreciation from their employers, which pushes them to consider self-employment as a long-term alternative (Wolfgruber, Einwiller and Wloka 2022: 28). Added to this, rural KZN SME owners-managers hire anyone in the neighbourhood who is willing, purely to combat poverty (Ndlela 2022: 40). As a result, they are the main source of employment in rural KZN areas (Cahyono, Nurcholis and Nugroho 2022: 28). Since a large percentage of businesspeople had no past employment prior to starting SMEs, it is reasonable to assume numerous of these owners-managers were forced into starting their own businesses, due to a conflict with management (Dodanwala, San Santoso and Shrestha 2022: 931).

2.9.1.4 Incompatibility with current organization

In cross-cultural societies, people sometimes leave the organization because they do not fit into the culture of that society and that of the firm (Sen, Arun and Okun 2023: 28). Culture is "the collective programming of the mind which distinguishes members of one human group from those of another" according to Hofstede (1994, cited in Pazio Rossiter and Bale 2023: 370). The author discussed four elements of culture, which can result in deliberate actions to identify entrepreneurial ambition.

"The degree to which people in a country prefer to operate as individuals, rather than as members of organizations," is how the first dimension, individualism- collectivism, is described (Peacock *et al.* 2023: 148).

Individualism is more accurately defined as "a loosely knit social framework in which individuals are obligated to look after themselves and of their close relatives only," whereas collectivism is "described by a close social framework in which folks differentiate among group membership and particular groups, they expect their identity group to look after them, and in exchange for that they feel they owe absolute loyalty to it" (Shapouri 2023: 82). We interpret individualism and collectivism as extremes of a single dimension to maintain Hofstede's (1980) original cultural paradigm cited in (Lomas *et al.* 2023: 64).

The second dimension is the power gap, described as "the degree to which a community accepts that power is dispersed unequally in establishments" (Falamarzi, Fathi and Shafii 2023: 19). Paradoxically, it is the degree to which supervisors are not expected to consult with their subordinates while making decisions and where workers are not expected to voice their dissatisfaction with their bosses (Tetteh *et al.* 2023: 156).

Third, uncertainty avoidance is described as "the degree to which a society feels threatened by uncertain and ambiguous situations and attempts to avoid these situations by enhancing professional security, trying to establish more explicit rules, not tolerant to deviant viewpoints and behaviours, and believing in absolute truths and the acquisition of expertise" (Bugaje *et al.* 2023: 37). Risk avoidance should not be mistaken with uncertainty avoidance, as "the latter is more often correlated with a demand for clear norms and guidelines than the former" (Matharu *et al.* 2024: 31).

The fourth dimension is masculinity-femininity, which Qiu *et al.* (2023: 2408) defined as, "the extent to which the dominant values in society are masculine - that is, assertiveness, the acquisition of money and things" (Hofstede 1980: 46) and femininity as the opposite of masculinity, that is, the dominance of such feminine values as "preference friendly atmosphere, position security, physical conditions, and cooperation" (Taras, Steel and Stackhouse 2023: 101).

A fifth dimension-Confucian dynamism-according to Piskulova (2023: 820), was created by Hofstede and Bond (1988: 19), namely, long- versus short-term

orientation. Short-term orientation refers to past and present focused values, such as adhering to tradition and upholding social obligations, whereas long-term orientation refers to future-focused values, for example, perseverance and thrift (Minkov *et al.* 2023: 106). As explained in the research, cultural values affect how society views entrepreneurial activities (Ossowska, Janiszewska and Kwiatkowski 2023: 906). Despite this, entrepreneurial endeavours are “valued across the globe”, with each SME having its own culture that influences how its business operates (Capelleras, Martin-Sanchez and Zhang 2023: 234). One of the numerous reasons people quit their jobs to launch an SME, is attributed to the company culture or philosophy where they work (Wen and Chi 2023: 964). Zarzycki *et al.* (2023: 126) further assert employee opinions may, frequently, differ from those of the organization.

2.9.1.5 There are no Additional Options

Wale *et al.* (2022: 100) agree indigenous people comprise a sizable portion of the workforce at SMEs in rural KZN, hence, these small enterprises are crucial in combating rural poverty and unemployment. By 2020, more than 3.5 million SMEs in Pakistan were employing a large percentage of the population, who are directly or indirectly involved (Shah *et al.* 2023: 40). More than five million people are allegedly actively involved in SME operations in sub-Saharan Africa (SSA), according to Bello and Lambulira (2023: 391). It appears, furthermore, a sizable number of South Africans work for rural SMEs (Daniyan *et al.* 2023: 127). As already stated, due to the lack formal employment opportunities of in rural areas, rural KZN SME entrepreneurs frequently have no other choice (Tshuma 2022: 37). As a result, it may be claimed people are forced into starting their own SMEs (Musabayana and Mutambara 2022: 1).

In research by Udo and Naidu (2022: 28), the idea of working in spaza businesses was examined from a female perspective in rural KZN. This study found teenagers are kept away from drug misuse and prostitution, wherever SME activities take place in rural areas (Otto, Botha, and Els 2022: 11). The Department of Small Businesses (2020: 247) claims rural SMEs face challenges, including “a lack of ownership, acquiring operating permissions, and access to adequate technologies” (Nazir and Khan 2024: 193). This view is supported by the work of Jain *et al.* (2023: 1126) on

SMEs in SA, with the authors discovering most rural SMEs operate unlawfully or unofficially, due to a lack of licenses.

This problem is not exclusive to SA, when considering how SMEs are organised in Malaysia (Abdullah, Anumudu and Raza 2022: 46; Salimon *et al.* 2023: 100), where entrepreneurs find it difficult to structure their business and secure permits, which restricts their access to financing and technologies. The authors further determined the absence of an alternative source of income encourages or forces people to start their own businesses, by creating SMEs in rural areas. SME owners and managers, as Endris and Kassegn (2022: 20) explained, are regular people, typically impoverished in rural villages, with only one source of income. This section argues rural SMEs' unfavourable circumstances force them to become businesses (Otto, Botha, and Els 2022: 11).

2.9.1.6 Job Dissatisfaction

Potosky and Azan (2023: 109) argue people may be pressured into starting their own SMEs because of job dissatisfaction or insufficient advancement prospects. In a number of these circumstances, people can start their own SMEs using the experiences they have obtained (Sakr, Son Hing and González-Morales 2023: 697). According to research by Campos *et al.* (2023: 40) that examined entrepreneurial activities “from a constructivist perspective, many SMEs fail when they lack a defined strategic plan or experience”.

Other studies examined whether women who quit their jobs in organizations to launch their own SMEs are motivated by accomplishment (Abdelwahed and Alshaikhmubarak 2023: 6210). Several women were encouraged to start their own SMEs when their past positions were not demanding enough (Redkina 2023: 46). In addition, because of sexism in large corporations, women were compelled to become entrepreneurs (Williams, Ghorbani, and Kalnins 2023: 400). Other research evaluates the pull and push hypotheses on choosing an entrepreneurial career (Yu and Lu 2023: 10). This study examined whether the possibility of greater life happiness pulls or pushes people toward careers as entrepreneurs (Yoruk and Jones 2023: 112). Yuda and Ashfina (2023: 22) establish some people could consider push elements, others may also consider pull elements, which complicates matters.

2.9.1.7 PUSH FACTORS IN SMEs

Research by Nani and Mathwasa (2023: 37) considers what motivates people to start their own SMEs. Mandengenda, Van Vuuren, and Davies (2022: 613), Mbuyisa *et al.* (2022: 28) and Nwankwo and Chendo (2023: 22) claim while some people are driven to become entrepreneurs by their circumstances, others are drawn to it by their unique skills or an opportunity that arises. The authors examined push and pull factors among SMEs in Uganda, to investigate EO in a developing nation. This study discovered several factors that tempt people to become entrepreneurs and that pull, and push factors are not completely independent. Some of these are: autonomy, success, acclaim, and growth of the self, as well as financial prosperity.

Autonomy, identity, EO, and a desire for financial prosperity are among the characteristics of being entrepreneurial, according to the pull elements. Sinha *et al.* (2022: 361) assert job discontent and the need for autonomy and distinction as two important pull factors for starting your own business. Chozarira, Sakarombe and Chagwedera (2023: 103) concur, stating the desire to achieve autonomy and the ambition to operate their own SME, are two factors that attract many people to entrepreneurship. Yet, there is no concrete proof small-scale miners are driven into entrepreneurship rather than being drawn there, or the other way around.

2.9.1.8 Cognitive Factors

Liao, Nguyen, and Caputo (2022: 1642) establish the cognitive influences on entrepreneurial behaviour and successful venture development should be recognised and studied over time. Their research sought to determine whether would-be business owners would be more likely to persist in actions that would result in the successful launch of their SMEs, if they provided internal and reliable justifications for their plans to go into business and become their own bosses. Prospective SMEs owners with strong self-efficacy are more likely to stick with their plans to launch their SMEs (McLarty, Hornsby and Liguori 2023: 10).

Most ambitious SME owners are motivated by a desire for autonomy and success, and having a successful business is undoubtedly a way to achieve this and stand out in society (Liao *et al.* 2022: 28). A study by Filimonau *et al.* (2022: 469) confirmed a fundamental wish is the desire for success, with Rastogi, Baral and Banu (2022: 337) adding women are drawn to entrepreneurial activities by this desire. An

additional incentive for starting a business is a culture that honours individual accomplishments (Chen 2022: 706; Neveu, Khan and Murtaza 2023: 364).

2.9.1.9 Acknowledgement and Appreciation

Isopahkala-Bouret and Ojala (2023: 352) and Nicolescu, Venkatraman and Haynes (2022: 172) established the social prestige one gains from running one's own SME is referred to as acknowledgement or recognition. These authors contend the driving forces behind entrepreneurship are only enabled through enthusiasm and motivation. Moreover, driven theory and incentive theory are two theories helpful in describing motivation (Fong 2022: 1219; Dahana *et al.* 2022: 481). In contrast to the driven hypothesis, which contends people are motivated by internal factors such as passion, hunger or fear, the incentive theory argues people are driven by a desire for accomplishment or recognition, which are the motivations of aspiring entrepreneurs (Maddikunta *et al.* 2022: 103; Xu *et al.* 2019: 145).

New entrepreneurs were rated in comparison with those of non-entrepreneurs; all rated the same with accomplishment and recognition (Igami and Sugaya 2022: 1460). Women entrepreneurs were found to rank highest for types of newly established enterprises than men. Cowling, Marlow, and Liu (2020: 856), concurring with a study that investigated managerial motivation, power, and accomplishment. According to research by Al-Abyadh and Abdel Azeem (2022: 55), there was no discernible difference between male and female managers, in terms of the motivations behind becoming entrepreneurial and launching an SME. Furthermore, it was established individuals' success in entrepreneurship is a result of their competence (Srimulyani and Hermanto 2022: 10) and (Ismail 2022b: 127).

Mardikaningsih *et al.* (2022: 4) and Zunino, Dushnitsky and Van Praag (2022: 1083) examined gender, EO, and entrepreneurial career ambitions, reaching dissimilar conclusions. The study investigated two sample adolescent populations, finding women were more motivated by self-efficacy than men. Furthermore, rather than examining the traits of the person beginning the business, these studies frequently concentrate on gender issues, such as what motivates men, as opposed to women, to start a business. While some people become entrepreneurial to make money, others do so to advance personally (Aftab, Abrar, and Maroof 2023: 46).

2.9.1.10 Individual Advancement and Autonomy

A study by Tallia and Hafeez (2022: 22) investigated the motivations behind entrepreneurships and owners-managers. It was found the primary driver of people starting their own enterprises was the desire to achieve autonomy as a component of personal growth (Kołodkiewicz, Kaciak and Wojtyra-Perlejewska 2022: 674). Some SME owners-managers in rural areas, according to a widely held belief, are not drawn to entrepreneurship because they are interested in personal growth (Tamako, Thamaga-Chitja and Mudhara 2022: 49); many are uneducated and have no plans to increase their own competency level (Mvunabandi, Marimuthu and Maama 2022: 235).

It is probable one aspect luring people into business, is culture (Kline 2022: 301). For instance, certain cultures promote autonomy and taking risks, additionally, it appears some SME owners are motivated to start their own businesses by their ethics, tradition, and hardship (Franzke *et al.* 2022: 343). Al Halbusi *et al.* (2022: 280), however, discover other SME owners are drawn to entrepreneurship by their need to develop and make money. These divergent opinions emphasise the necessity of further study.

2.9.1.11 Personal Prosperity

Research by Struckell *et al.* (2022b: 644) also examined a sample of Americans who were not entrepreneurs and evaluated self-employment from different professions. The study showed those in this category who started their own businesses, had net assets of at least \$100,000 (approximately R1.8 million). An initial investigation of businesses in development focused on who establishes new businesses (Iacomini *et al.* 2022: 31; Dubey, Dubey and Sahu 2023: 127), with the findings indicating individuals between the ages of 25 and 34 years, who were either managing an SME or working elsewhere, were involved in 70 percent business start-ups in the United States.

Considering most SME owners-managers in rural areas of KZN work in impoverished areas, this is not necessarily the case (Geza *et al.* 2022: 54). In certain instances, a tiny number of SME owners had already founded other enterprises before running an SME operation (Harel and Kaufmann 2022: 316). Although gains in money might come from establishing and operating an SME firm Jha and Alam

(2022: 91), rural SMEs are, however, limited to operating with extremely small margins of profit (Mirza *et al.* 2023: 847). Obviously, micro business owners in rural KZN establish SMEs to be able to feed their family, rather than become affluent (Tshishonga 2022a: 73). Most rural SMEs are more concerned with earning a modest living than with becoming wealthy (Singh and Pillai 2022: 31). According to Zulu, Ngwenya and Zondi (2023: 1), SMEs in rural KZN are also limited by red tape and lack a clear understanding of why and how to launch a business.

2.10 EO THROUGH NETWORKING, COLLABORATION, AND INNOVATION AMONG SMES IN KZN RURAL AREAS

SMEs operating in the rural KZN settlements rarely engage in their own knowledge-creation activities, hence, a variety of networking actions are particularly crucial for accessing external knowledge from an assortment of public and private sources via knowledge-sharing activities to increase their distinctive competence, and subsequently unlock their EO potential (O'Connor, Doran, and McCarthy 2021: 94; Diawati and Loupias 2019: 147). To improve learning, increase absorption capacity, allow information transfer, and encourage economic catch-up through innovation, networking is important for outlying areas in KZN (Habiyaemye, King, and Tregenna 2022: 10; Messeni Petruzzelli, Murgia, and Parmentola 2023: 1225).

EO is manifested among SMEs in rural KZN through creativity networking, which can either take place informally, within relaxed associations that rely on interactions with personal contacts, or officially, inside clearly established organizations, with most networking ties regarding services being informal (Bennat and Stenberg 2021: 778). Through networking among rural enterprises, EO can be complicated, as it “involves several interactions between multiple owners/managers in highly clustered, dense networks with overlapping links” (Sotarauta, Kurikka and Kolehmainen 2023: 208). Moreover, innovation networks might be composed of a few, loose network relations methods, calling for a discussion of the innovation systems used by the SMEs engaged, as well as consideration of their geographic location and historical proximity to one another (Bennat and Stenberg 2021: 19).

The concept of “path dependency” holds that knowledge gained from prior discoveries accumulates to a critical mass, positively influencing the future development of new ideas with EO among rural businesses in KZN (Mathafena and

Msimango-Galawe 2023: 548). Learning processes, which entail internalising, adapting, and spreading lessons from earlier triumphs and failures in innovation, reflect the interdependence and network interaction among the rural SMEs concerned (Bennat and Stenberg 2021: 37). Furthermore, the concept of capacities within rural enterprises and the relationship between path dependency and local area development are intertwined (Sotarauta *et al.* 2023: 208).

Research related to employment and economic progress show new economic activities are typically a by-product of linked economic activities, through the processes of route extension or renewal, and are based on capabilities, such as skills, assets, technologies, or products found among micro enterprises within a rural locality (Balland, Boschma and Frenken 2022: 73; Bertoncin and Pase 2022: 217). Local competencies, often known as core capabilities, are thought to be location-specific and difficult to reproduce somewhere else (O'Connor and Audretsch 2023: 64). It is concerning how 'sticky' or tacit the local knowledge base is supposed to be (Merrell *et al.* 2022: 91).

The basic premise of cluster systems is that "innovations come from expertise entrenched in the local knowledge base, where proximity is essential for the development and quick dissemination of knowledge inside compact, concentrated clustering", as popularised by Michael Porter and others (Xian 2022: 46). However, employment and economic progress scholars contend, even though innovation systems are localised, EO activities frequently "transcend local, regional, and national boundaries" and often, "connect with global knowledge flows to boost local competitiveness and fight economic decline" (Yang 2022: 37).

Closeness in clusters and an overdependence on local resources may cause lock-in and a certain amount of inertia that hinders EO and economic growth in the rural areas (Yoruk *et al.* 2022: 73; Bertoncin and Pase 2022: 208). Knowledge from outside the borders of the rural localities, as well as from related industries there, is essential for fostering EO and the uniqueness of economic activities, or innovation (Malake and Phiri 2020: 1876; Casakin, Ruiz and Hernández 2021: 316).

Access to outside knowledge via networking activities seems to be particularly important for SMEs in KZN remote location (Szostak and Gay 2019: 37; Hervás-Oliver *et al.* 2021: 45). It is universally acknowledged firms in peripheral areas

benefit from ripple effects resulting from knowledge of the area to a lesser extent than firms located in metropolises or industrial clusters, according to Grillitsch and Nilsson (2022: 846). Local resources and technological capacity for innovation are generally limited in rural areas of KZN, and the institutions needed to support EO are frequently underdeveloped (Gilmore 2020: 40; Nurliza, Fitrianti and Pamela 2021: 1747).

In other words, to understand EO initiatives and geography in remote locations, particularly those in rural parts of KZN and their surroundings, broader concepts and principles are required (Doloreux and Shearmur 2023: 103). The notion of networking and information systems, according to Lukhele and Soumonni (2021: 828), is too limited to comprehend EO among SMEs in the rural context. Nevertheless, this viewpoint has not yet gained much popularity in the South African policy realm, which is still dominated by the networking and information activities, characterised primarily by a top-down approach to innovation generation and implementation (Putera *et al.* 2022: 109).

The literature focuses on how to leverage rural innovation to strengthen EO as a permanent feature of rural SMEs, with evidence of EO via networking behaviour in rural KZN areas examined (Zhang and Wei 2021: 127). Furthermore, given the dominance of EO, it is not surprising the systems perspective, to SMEs engaged in activities such as agriculture, art and craft, artisans, and so on, makes it clear innovation systems depend on a variety of local agents, institutional structures, value-chain, and investment opportunities, as well as social and cultural capital, as part of intricate, rurally-oriented systems (Dawson, Ginesti and Sciascia 2020: 103; Chau *et al.* 2023: 217). However, it is observed networking and innovation, to encourage EO among SMEs in rural KZN, incorporate a wide range of players and industries not often associated with innovation systems (Nimfa *et al.* 2021: 40).

A network approach to rural EO is found to be gaining popularity, since it recognises a wide range of players, information sources, and learning styles, while also considering local, external, and tacit knowledge, as well as global networks (Wicaksono, Hossain and Illés 2021: 156; Luederitz 2020: 40; Renting, Caron and Bricas 2023: 281). To examine the rural nature of learning, knowledge networking, and innovation towards performance and competitiveness among rural SMEs in

KZN, EO is essential (Wicaksono *et al.* 2021: 91; Gilmore 2020: 37). In addition, Baporikar and Fotlela (2021b: 866) assert, although networking and innovations are highly local, taking place among micro enterprises in rural areas, they are also non-local and global.

SMEs in rural areas frequently have a specific capacity and adequate experience in building, using, and maintaining networks and other types of collaboration, due to their “strong spatial embeddedness, their more informal structures, and the personal links of their family owners”. Collaboration is thus a key feature of SMEs in rural areas, with evidence currently available indicating tourism innovation networks are often “rich but flexible in nature, limited in content, and limited in robustness”; access to outside information is, consequently, thought vital to access deeper specialised skills to provide support for EO (Calero and Turner 2020: 13; Hu and Hassink 2020: 55).

2.10.1 Networking and collaboration methods among rural KZN SMEs to support EO.

Networking can be official, unofficial, or social, and they can be in the public or private (Beckmann, Garkisch, and Zeyen 2021: 31; Raimi *et al.* 2023: 67). Formal networking frequently functions as “close shops,” wherein registration is necessary, most notably in rural areas, where all business owners are acquainted, they frequently communicate (Prokop and Thompson 2023: 528). Using formal networks, SMEs can galvanise crucial business insights such as attracting new clients, discovering untapped markets, and raising awareness (Valeri 2023: 580).

Conversely, unofficial (or informal) networking frequently extends lifelong alliances and can, therefore, benefit from advantages of rural-based businesses (Huang and Dann 2023: 310). In conclusion, collaborating and networking can be virtual or in person, official or unceremonious (Beckmann *et al.* 2023: 31), interpersonally or among rural SMEs (Musavengane, Woyo, and Chawarura 2023: 14), as well as restricted to the locality or extending outside the bounds of the rural area (Figueiredo *et al.* 2023: 955), state that rural SMEs from KZN have a wide range of possible allies for collaborations. The resources these SMEs need will have a significant influence on the partner selected, and customers are one of the prospective customers who primarily offer their know-how and skills (El Bachiri 2023: 25).

Customers tend to support SMEs in rural settlements more than they do in cities (Lopes *et al.* 2023: 19). As example, SMEs might develop new marketing strategies, do consumer surveys, or improve their advertisements through discussions with customers, known as one-way information provision relations (Dwivedi and Pawsey 2023: 10). Clients can select items and production methods and co-design them, resulting in alliances that are frequently protracted and intensely restricted (Daniel 2023: 183). Access to pertinent resources may, additionally, be provided by vendors and distribution network associates within the rural region. (Beckmann *et al.* 2023: 527). The SME's competitive advantage and chances of securing business in other markets, may be strengthened by the knowledge and assistance its supply-chain collaborators may provide (Jeong and Chung 2023: 85).

2.10.2 Partners for collaborative-networking among rural KZN SMES in favour of EO

Allal-Chérif, Climent, and Berenguer (2023: 73) maintained supplier collaborations can solve the shortage of finance sources, in addition to information needs. Furthermore, Xion *et al.* (2023: 5) added SMEs frequently have trouble obtaining or are reluctant to use debt from banking institutions. As a solution, trade creditors offer an alternative to loans and credit from banking firms, whereby SMEs borrow money from their suppliers, rather than banks (Simba *et al.* 2023: 9). This confirms the crucial impact of trade payables, as highlighted by Otto, Botha, and Els (2023: 8) in local financial growth of rural SMEs. In other words, by strengthening their relationship with their suppliers, trade creditors assist SMEs in overcoming the difficulties associated with rural exclusion and the lack of basic facilities (Huang *et al.* 2023: 103).

SMEs in the rural settlements can also work together with local rural businesses (Winoto and Wulandari 2023: 3208), as businesses in rural areas understand their ties with other businesses are crucial, since they are a member of the local environment (Bertrand, Delanghe, and Klein 2023: 109). These collaborative alliances may result in cost savings or revenue growth; they can, therefore, aid in overcoming financial resource limitations and sales difficulties caused by isolated communities (Zhang, Wang, and Dong 2023: 2).

Research shows SMEs create networks with people outside their commercial relationships, such as with neighbourhood schools, which in some circumstances, have existed for some time (Finnegan and Kapoor 2023: 1273). Such collaborative connections with non-commercial entities facilitate SME access to necessary resources (Abrokwah-Larbi 2023: 365). Rural businesses can exploit these ties in the instance of schools, to increase their employer desirability and draw in prospective workers (Amamou, Gereben and Wolski 2023: 975). As with urban SMEs, rural SMEs use local role models to encourage others to launch businesses and boost rural attraction (Otto *et al.* 2023: 11).

Another potential collaboration partner can be found in research institutions and universities (Giordino and Revello 2023: 91). Collaborations between universities and SMEs provide an array of facilities, including training, research activities, and graduate recruiting, along with technological advancement (Haddoud *et al.* 2023: 44). In addition, working with colleges can aid technology advancement and modernisation, which can result in growth and development (Zhou and Dai 2023: 235). Furthermore, we discovered that working with enterprise support organizations, such as the quasi-governmental sector groups, for trade and associates from private linkages will improve the technical and competitive edge of rural enterprises (Hwang 2023: 229).

2.10.3 Goals and drivers of EO through collaborative-networking among rural KZN SMEs

Networking in rural areas among SMEs facilitate the sharing of resources, commercial information, and engaging in communal activities (Leick, Gretzinger, and Roddvik 2023: 84); moreover, networking can be utilised to transfer knowledge (Akbarian *et al.* 2023: 613). We particularly highlight four practical pragmatic reasons to work together: promoting creativity (Hassan, Poon, and Alisa 2023: 649), accessing monetary, and non-monetary resources (Weng, Liu, and Huo 2023: 166), and gaining access to and expanding markets (Bhatti *et al.* 2023: 622). Firms that are neither highly specialised nor market leaders, frequently struggle to acquire pertinent expertise, which rural communities are especially in need of (Akbarian *et al.* 2023: 613). In this case, building networking and interconnections organises flows of information required to modify systems, competencies, and practices (Odubiyi and Hartmann 2023: 325).

To innovate and co-produce, particularly significant collaboration partners are needed, in this respect, they are suppliers and customers, along with institutions of higher learning, and research to transmit technologies and information (Sedita and Grandinetti 2023: 1069). Micro businesses in the rural areas might work with local or international entities to disseminate information or obtain resources that are needed (Mugisa 2023: 208). Since information-based connections are more prevalent among SMEs and other interested parties from different rural areas, than those within a region, is particularly intriguing (Fasano and La Rocca 2024: 175). This appears to be caused by the relatively small pool of information and nearly uniform local ethos in rural areas (Ma, Rui and Zhong 2023: 64).

Due to their limitation in “resources and inadequacy of cohorts”, SMEs in rural areas typically collaborate to fill this gap (Wixe *et al.* 2023: 13). However, rural SMEs frequently lack access to “quality control, software updates, and essential human capital” such as experienced personnel (Berkmann *et al.* 2023: 130; Games *et al.* 2023: 217). Pronost *et al.* (2023: 3) maintain rural SMEs attempt to find these partners through networks and build ties to sustain these interactions, such as through long-term collaborations with school systems. Due to rural banks closing, availability of working capital is a typical barrier to SME growth in rural areas, and the propensity for financial institutions to be in larger cities (Kärnä *et al.* 2023: 1057; Fuchs 2023: 1909; Peter, Pradhan, and Mbohwa 2023: 850). Furthermore, studies show traditional banks are reticent to provide financing for businesses in rural areas (Tshishonga 2022b: 65).

Considering this, our analysis of the literature uncovered some studies on unconventional sources of funding, such as trade payables (Kayani *et al.* 2023: 229), crowdsourcing (Ahmad-Fauzi and Saad 2024: 598), shareholders equity funding (Anderson *et al.* 2023: 109), and local council loan facilities (Otto *et al.* 2023: 76), as well as combined public and private investment (Batrancea and Fetita 2023: 157), and business funding (Effa, Asiedu, and Otchere 2023: 1525). Notwithstanding the potential benefits SMEs in rural settlements may offer, most venture capital is drawn to technological businesses, most frequently encountered in cities (Cordes and Marinova 2023: 7; Senyo *et al.* 2023: 154). Consequently, rural entrepreneurs may often only obtain unofficial investment capital (Dahlani *et al.* 2023: 868). Hence, all these instruments present partnership forms of cooperation, such as

unofficial investment capital or trade payables provided by reputable suppliers (Fasano and La Rocca 2024: 163).

Rural economies are often small; thus, SMEs find it difficult to diversify their local clientele (Fasano, Sánchez-Vidal, and La Rocca 2022: 103). Developing a long-term, relationship-based partnership with their customers, will help not only innovate and create together, but also protect these relationships (Castellani, Giaretta and Staglianò 2022: 109). SMEs can also use networking to locate potential clients and markets, both inside and outside their rural environment (Regasa and Abraham 2022: 208).

2.11 EO THROUGH MARKETING BEHAVIOUR AMONG RURAL KZN SMES

Marketing carries a variety of responsibilities in rural KZN SMEs (Magni *et al.* 2022: 626; Lose and Mapuranga 2022: 13). According to Endris and Kassegn (2022: 20) and Abisuga-Oyekunle, Patra and Muchie (2020: 406), SMEs have emerged as a crucial strategy for establishing and raising the living standards in SA, because of the country's slow economic growth, massive joblessness, and unacceptably high degree of poverty, particularly in the country's rural places. Furthermore, rural SME development is essential to the nation's economic growth (Maziriri and Chivandi 2020: 4).

With SMEs typically characterised in terms of the number of employees or revenue they produce (Kayode 2021: 22), firms classified as SMEs must have fewer than 250 employees or an annual revenue of at least R300 million (Crossley, Elmagrhi and Ntim 2021: 3745). Furthermore, although marketing has typically been connected to big business, numerous studies have, nonetheless, been carried out on SME marketing activities, demonstrating the significance of marketing for SME sustainability (Sugandini *et al.* 2020: 82; Crossley *et al.* 2021: 3745). Research suggests SME owners/managers consistently underuse and misunderstand marketing (Patma *et al.* 2021: 199) and marketing activities among rural SMEs are limited by a lack of resources, including finances, employees, perceptions of functionality, and expertise, as well as mindset (Das, Rangarajan and Dutta 2020: 130). Marketing in SMEs in the rural parts of KZN is very limited, nullifying their potential EO (Mkhize 2020: 28; Kunene 2022: 190).

In comparison with other core activities, marketing dominates business strategy among SMEs (Bugwandin and Bayat 2022: 1); in other words, SME entrepreneurs in rural areas could equate marketing with either having to sell or promoting their products (Cele and Wale 2020: 1028). Furthermore, fundamental marketing ideas such as segment, targeting, position, and quality management, as well as searching for competitive edge, apply to both small and large businesses (Kim and Lee 2020: 91). In addition, Kgoetiane, Sibanda and Mashau (2021: 223) assert the backbone of a firm is marketing, which impacts “how much of the market a firm may take from its rivals”. It stands to reason, the expansion of rural SMEs comprises several factors, including a strong marketing mix (Chaithanapat *et al.* 2022: 1003), managers' ability to identify and seize opportunities in the market and deal with challenges (Jayawarna and Dissanayake 2019: 157), a greater predisposition to employ concentrated marketing strategies (Amiri, Kushwaha and Singh 2023: 64), and a decreased desire of competition on prices, which are all connected (Magni *et al.* 2022: 652).

Conventional marketing was a deliberate procedure to determine the demands of the market through significant research, along with the intentional creation of new products for the market (Dwivedi and Pawsey 2023: 112). Nonetheless, rural SME marketing involves informal, impromptu action that depends on owner/manager vigour and insight (Haleem, Jehangir and Ullah 2019: 37). It was further also found small businesses in rural areas of KZN do not use scenario analyses or know how to use strategic marketing techniques (Deb, Nafi, and Valeri 2022: 19). Furthermore, these SMEs conduct less internal marketing surveys and do not take aggressive measures when formulating strategic visions (Fanelli 2021: 430). They possess benefits such as staff allegiance, customer interaction levels, adaptability, and rapid reaction times, as well as an opportunity-oriented mindset, and simple accessibility to market data (Kanu 2020: 19).

Due to the difficulties rural SME owners/managers face with marketing (Lin and Siu 2020: 10), financial support (Wang and Wang 2020: 310), EO, and a shortage of expertise, insight, and available time, there are few that employ promotional strategies (Lin, Ansell, and Siu 2021: 976; Subeesh *et al.* 2022: 50). For example, crafts work, fruits, vegetables, and sometimes food sellers, display their wares along the major national roads passing through rural settlements (Sharp, Busse and

Bourke 2022: 496). Instead of using these technologies in a formal way, SMEs use a more informal approach to marketing planning that depends on personal as well as social active networks (Tan *et al.* 2023: 2974). Simple or relatively brief, unstructured planning is the norm (Estialbo 2021: 37). In addition, they do not consider marketing strategies as crucial to their SME's existence (Hamid and Biraima 2022: 109).

According to Benavides (2020: 40), urban and rural SMEs require marketing to be successful. Bringing the best product to the appropriate location, at the appropriate price, with the right promotion, is the key strategy of marketing (Eze *et al.* 2021: 10). While large firms have the resources at their disposal to aggressively promote their goods, small businesses in rural KZN do not, which influences their capacity to do so (Hu and Olivieri 2021: 112). Nonetheless, rural SMEs are found to carry out informal market analysis (Hussain, Shahzad, and Hassan 2020: 196; Yawson 2020: 37).

According to Latifi-Mustafa and Havolli (2020: 29), SMEs located in rural areas do not engage much in marketing, due to a lack of resources. Furthermore, owners and managers who lack marketing expertise prefer to focus their time on tasks they are more familiar with, such as operations, with insufficient time spent on either marketing or selling operations (Abdelwahed, Soomro and Shah 2022: 28).

Grimett (2022: 1729) declares sluggish efforts of advertising and promotion are among the major challenges facing rural SMEs manufacturing art and craft products in KZN. While some handmade goods are standard items sold by numerous craft manufacturers and retailers (Abutabenjeh, Nukpezah and Azhar 2022: 13), craft manufacturers frequently create goods that are, nevertheless, not tailored to any market segment (Sasaki, Nummela and Ravasi 2021: 247). In general, though, instead of creating products distinctive and tailored to a specific customer base, they produce generic goods (Wanniarachchi, Dissanayake and Downs 2020: 130). It was also found, the preponderance of craft products is “generally uniform and identical between makers and merchants”, making it difficult to tell which items come from which vendors (Cadby, Araki and Villacis 2021: 100).

Zhang *et al.* (2020b: 1520) acknowledge, despite the scale of their firm, small and medium agricultural producers often grow numerous items and expand their product

lines. For instance, they generate roughly 10 product offerings, the majority of which include potentially perishable items (Misra *et al.* 2020: 6322). These agricultural SMEs may find it difficult to deal with numerous product lines, because many of these enterprises are run by a single manager/owner (Gebauer, Zeitschel, and Larsen 2022: 31). Consider too, the performance of a product is found to be mostly unrelated to its design, appearance, quality, packaging, and brand (Voola *et al.* 2022: 31). Among rural KZN SMEs, as in other economies around the globe, there is not much information on how a product's design, styling, quality, and packaging, as well as brand, affect its performance (Ahmed and Brennan 2019: 922).

Rural SMEs sell to each customer they encounter, because they do not have a defined target market, and do not choose which items to market to which potential customers (Jeong and Chung 2023: 82). Various target markets have varied needs; thus, SMEs must ascertain the needs of each target market before choosing which to focus on (Redjeki and Affandi 2021: 46). Should they choose to target several customer segments, they must ensure they can provide goods that satisfy these markets' needs (Rajagopaul, Magwentshu and Kalidas 2020: 13). Although SMEs occasionally assert, they create waves of new items and enhance existing ones, it is impossible to tell, as most SMEs produce identical goods (Infante and Mardikaningsih 2022: 49). They would have a competitive edge, if they branded their goods and provided high-quality products, because they would be capable of distinguishing themselves from their rivals (Reim *et al.* 2022: 100).

As a result of rural SMEs' small size, they cannot offer a variety of items, as they are deficient in resources to produce such variety (Shaddiq and Handayani 2021: 28). This is confirmed by Priambodo *et al.* (2021: 82), who determined rural SMEs would have to mostly concentrate on a small product selection for a clear-cut target market. Moreover, without a clear pricing structure, rural SMEs in KZN occasionally negotiate rates with clients, negatively impacting their profitability, because different customers will pay varying prices for the same product (Tolstoy *et al.* 2021: 101). Hardy and McCrystal (2020: 311) and de Goeij *et al.* (2021: 813) ascertain, while price negotiations are crucial, sellers must also set rates that will allow a profit for their SMEs. This they can accomplish by considering providing or negotiating discounts based on purchases made in bulk, together with other SMEs in the same rural area (Chen *et al.* 2022: 4).

Checking competitor prices at retail establishments or visiting competitor premises to examine and assess their prices, are two ways to gather information regarding prices (Ma *et al.* 2022: 74). Addressing distributing, rural SMEs must rely on selling through unofficial channels, such as flea markets and directly from the manufacturing spaces (residences, farm gates, workshops, and so on), because they cannot reach the legitimate market through merchants or intermediaries (Gomes and Oliveira 2022: 108). The drawback of using production space and flea markets, is some SMEs cannot afford to pay for a stall/booth at the flea market, and buyers may not be aware of where they are located, which means they cannot be accessible (Picas *et al.* 2021: 118).

Many small, rural businesses (SMEs) can, furthermore, not afford marketing promotional tools to promote their products, which could improve their financial situation (Bagale *et al.* 2021: 4). Although they make use of marketing tools such as booklets and flyers, internet adoption is still not being leveraged to its full potential (Jadhav, Gaikwad and Bapat 2023: 83). Since word-of-mouth (WoM), cooperative networking, brochures, and booklets are inexpensive forms of marketing communication, they should keep employing them (Makerska, Khomenko and Pimonenko 2021: 10).

Even though rural SMEs use the internet only occasionally, it can be a useful tool for sharing information, enhancing their reputations, and fostering the greatest amount of collaboration (Pandey *et al.* 2023: 91). Rural SMEs find it too expensive to use the internet to create their own websites and use promotional movies and compact discs (CDs), due to their small production scale, sole proprietorship, lack of funding, and poor technology adoption (Makhitha, van Scheers, and Mmatli 2019: 13). Moreover, Muritala (2021: 22) establish rural SMEs, in general, lack a robust business plan that would inform them of their target audience and help them choose the right product, price point, and marketing communication components.

For rural KZN SMEs to operate sustainably, they must define whom they would like to reach with their offerings, ascertain their needs, and then create a promotional mix component approach to reach their intended customer base (Jadhav *et al.* 2023: 76). To conveniently access their target markets and dispose of their products profitably, rural SMEs need access to government assistance programmes

(Udayana *et al.* 2021: 190). It is suggested the government could offer support through a website or digital periodical that focuses primarily on SMEs in rural KZN and lists all SMEs (Makiwa and Steyn 2020: 13). For those operating in rural areas to have a chance to be featured in the newsletter and sell their products widely, it is essential such a marketing vehicle target not only a small number but most SMEs (Iwara *et al.* 2021: 12).

Phillipson *et al.* (2019: 238) uphold many rural businesses operate in the primary sector, which includes agriculture, artisan services, mining, and fisheries, as well as forestry. A small number also engage in secondary activities, such as agro-processing, building, and manufacturing (Manzoor, Wei, and Siraj 2021: 247). Due to their restricted access to formal sources of financing, rural KZN SMEs have a tough time orienting themselves through marketing, because the majority lack the funds to research or extend their markets (Jere and Ngidi 2020: 4).

2.12 EFFECTS OF SOCIO-CULTURAL CHALLENGES ON EO AMONG RURAL KZN SMEs

Bandura and Walters (1977, cited in Reich 2021: 67) explained Social Learning Theory and the Theory of Planned Behaviour by Ajzen (1991, cited in Gibson *et al.* 2021: 809), are two theoretical frameworks that underpin the influences of entrepreneurial desires, according to the literature.

Civelek *et al.* (2021: 413) agree “family elements, community practices, involvement, and teamwork, as well as alliances, kinsmen, and neighbours” make up social factors, and social backgrounds can help you succeed in your business. In supporting entrepreneurial activity, Beckmann *et al.* (2023: 523) highlight social aspects such as community roles that have been developed, personal experiences, and background of the family, along with educational attainment, awareness, socio-economic level, and bureaucratic structures.

Among the many factors that affect management are political, economic, and those that affect society, technology, and the environment (PESTEL), which can account for the collapse of small businesses when not properly observed, according to Ojelade (2019: 17). On the one hand, small businesses face challenges in an ever-changing global economy (Ifere *et al.* 2022: 121), as well as detecting and resolving issues small business support institutions face (Viswanathan and Telukdarie 2021:

816), researching the contribution of start-ups to SA's rural economic development, and investigating the possibility the country's cultural industries could be a source of poverty reduction (Maduku and Zerihun 2023: 30).

SMEs, on the other hand, suffer issues such as a lack of planning for the future and the inability to keep their business separate from their personal or family finances (Cordes and Marinova 2023: 2). According to Iwara and Adeola (2023: 12), social and cultural origins of local businesses continue to play a role in rural KZN playing an important role impact in the way they operate. Furthermore, Mhlongo and Zondo (2023: 48) claim in rural KZN, a lack of understanding of various cultural factors hinders the spread and use of latest techniques, for example, digital networking marketing, business-to-business networking, and product distribution, which can all benefit from networking.

2.13 LEADERSHIP TYPES THAT ENCOURAGE EO AMONG RURAL KZN SMES

Leadership in SMEs has been acknowledged as essential to the variables that determine a firm's distinctive competence (Kassab *et al.* 2023: 789). Leadership style, according to Burhan, Khan, and Malik (2023: 757), is “a pattern of conduct or attitude that a leader exhibits in his or her domain of authority”.

Many researchers have examined how SMEs were affected by transactional and transformational leadership styles (Al Hamli and Sobaih 2023: 262; Avolio and Drummey 2023: 139; Novitasari *et al.* 2021: 28). According to Purwanto (2023: 2), conceptually a transformational leadership style exhibits behaviour that enables an environment for creativity to flourish.

According to Al-Thawabiya *et al.* (2023: 17), transformational leadership style is a crucial component for businesses looking to lower high absence rates, resistance to change, and unfavourable turnover rates, which concurs. Transformational leadership is explained by April and Govender (2023: 91) as a leadership style where the leader adopts an inclusive strategy to achieve the intended goals. Leaders who are transformational are upbeat, enthusiastic, and place a strong emphasis on their dedication to a common objective (Soelton 2023: 239).

The five components of transformational leadership, as detailed by Friess *et al.* (2023: 19) are: inspired encouragement, captivating impact, charismatic leadership,

and mental challenge, as well as customised consideration. Susanto *et al.* (2023b: 541), stated rewards are achieved after certain, predetermined requirements are reached, which is an instance of a transactional leadership style. For example, management can establish objectives each employee must meet to qualify for a bonus or pay raise (Da'as 2023: 724). Yet, this is made transactional, because employees will also request specific management resources and assistance to fulfil the established targets within the stipulated timeframes (Juyumaya and Torres 2023: 37). Al Marshoudi, Jamaluddin and Al Balushi (2023: 1058) established transactional leaders prioritise tasks or goals over people and, to that end, transactional leaders establish goals and prerequisites for every employee before the task is completed. Two elements are used to explain transactional leadership style: Management of contingent rewards through exceptions (Reddrick 2023: 28).

Transactional leadership style favours the status-quo, with its hallmark “stability and minimal changes” (Konyana 2023: 490). As Mhlongo and Daya (2023: 12) explain, transformational leadership style is more open to “the facilitation of ingenuity, unorthodox and creative thinking and working processes that might lead to new knowledge and advancement of technology”. Hooi and Chan (2023: 94) asserted transformational leadership styles create the necessity for crucial adjustments, by developing the mind-set of followers or employees towards the future and redirecting their commitment to the organization to achieve greater outcomes than could conventionally be anticipated (Wicaksana and Kasmir 2023: 1667).

The competitive advantage and success of SMEs can, be significantly impacted by the leadership styles of the senior management (Bidayati *et al.* 2023: 81; Prabhu and Srivastava 2023: 17), particularly when the business becomes globally competitive. However, to achieve maximum efficiency, SME owners/managers have an important role to play, by ensuring employees participate in supporting the firm and its leadership, strategy, and purpose towards competitive aggressiveness (Lutfi *et al.* 2023: 31). It is, therefore, clear from literature on SMEs, their success and performance largely depend on the owner/manager leadership style and the strategies they adopt (Bashir *et al.* 2023: 46). Furthermore, implementing the business strategy configures the core business functions in a strategic and supportive environment (Saleh and Athari 2023: 49).

Transformational leadership style positively affects entrepreneurial intentions among SMEs and their ability to promote innovative performance within the business environment and expand market share (Faliza 2023: 89). Literature shows leadership is crucial in the success and performance of entrepreneurial firms and the ability of entrepreneurs to demonstrate effective leadership behaviour is more likely to augment business performance (Arham and Firmansyah 2021: 84).

Management incompetency is the primary reason for failure of the bulk of SMEs globally (Kasema 2023: 229; Lambers, Cheung, and Skitmore 2023: 2; Baha, Levy, and Hasnaoui 2023: 524). Hence, investigating the relationship between leadership and SMEs performance is relevant, as the beneficial impact leaders have on firm performance and EO cannot be under rated (Strobl, Kallmenzer, and Peters 2023: 154; Charette 2023: 49). This is supported by Aziz *et al.* (2023: 76), who asserted a positive leadership style is distinguishable as consequential individual influences on EO among SMEs, propelling their capacity to perform. A transactional leadership style, however, favours the status-quo, “where stability and minimal changes are the hallmark” (Madgavkar *et al.* 2023: 10).

Enterprises face numerous obstacles in the twenty-first century, including fierce rivalry and short product life cycles, caused by a highly globalised economy; thus, to avoid declaring bankruptcy, firms must adapt to the changing globalised economy (Zapata-Cantu *et al.* 2023: 37). To keep a firm relevant in the industry they service, it calls for transformational leaders who can drive change by eschewing outdated systems in favour of those that are more modern (Alaktif and Callens 2023: 316).

Carroll *et al.* (2023: 15) discovered most research on the relationship between EO and leadership primarily centred on large firms, rather than SMEs. Since resources and management to support EO varies significantly between large firms and SMEs, it is vital to comprehend how these are utilised in SMEs (Puliwarna, Djati, and Tanti 2023: 51).

According to Daradkeh and Mansoor (2023: 40), a firm's ambition to successfully implement an EO strategy depends on its leadership style. Furthermore, firms embracing EO are best served by transformational leadership styles (John William, Suresh, and Subramanian 2023: 42). In this regard, Tajpour, Farsi, and Mohsen

(2023: 55) asserted, transformational leaders, through their dynamic actions actively encourage creativity and data exchange.

Cai, Khan, and Egorova (2023: 37) observed a transactional leader fosters an entrepreneurial culture in the organization through an idea of exchange. Thus, when followers reach or exceed a predetermined goal, the leader guarantees them some rewards (Cai *et al.* 2024: 319). Various studies indicate a strong correlation between EO and leadership style (Jun *et al.* 2022: 28).

2.14 EDUCATION AND TRAINING NEEDS TO SUPPORT EO AMONG SMEs IN RURAL KZN

Derived from the Latin word *exducere*, meaning “to lead out,” education means “leading out” all the potential within a person (McCarthy 2021: 49). The important ideal regarding education, is to lead an individual towards innovativeness, self-development, creativity, and self-sufficiency, as well as autonomy, self-motivated, and action orientation, thus becoming entrepreneurial (Shturba 2021: 64). It assists the generation of intelligence, competencies and exposure, empowering entrepreneurs to improve their potentialities for the survival and sustainability of their businesses (Steć and Kulik 2021: 424).

A high level of education is necessary for entrepreneurs to be innovative in their leadership styles, to enable them to have proper control for overseeing specific departments of the business (Wibowo *et al.* 2021: 10). In confirmation, Putro *et al.* (2022: 67) established the higher the level of education, the greater the manager's/owner's competitiveness, productivity, personal drive, and EO.

A GEM report (2021: 347) indicated the correlation between the level of education and ambitious managers/owners who are always searching for opportunities is significantly very high in SA. The report further indicated most start-up entrepreneurs have a secondary degree. Research literature additionally advocated that approximately 50 percent formal SME leaderships have comparatively high levels of formal education, with a handful having only secondary education (Kolade, Adegbile and Sarpong 2022: 58). This provides universities and governments the avenue to address various challenges of the entrepreneurial studies value chain, by assessing entrepreneurial degree course outline and programme delivery plans and by enhancing the EO knowledge of the discipline to students (Rambe and Ndofirepi

2021: 175). This will enhance future leadership with innovative potential to foster EO (Makhloufi *et al.* 2021: 39).

On the contrary, Putra *et al.* (2021: 481) established newly formed SMEs often barely last for five years, due to the lack of adequately wide-ranging business skills, mainly attributed to insufficient facets of their education. This implies, for entrepreneurs to adequately have leverage on all aspects of their business operations, they additionally need to master manufacturing and marketing their products, must be able to advertise them and manage the financial aspects of their businesses and to accomplish that, they must be well-versed in general business skills (Warm *et al.* 2022: 31).

In conclusion, proper education is a key factor in developing good leadership styles and a driving force for achieving EO among owners/managers of rural SMEs, as evidence shows inadequate education and management skills are significant factors that give rise to SME failure (Samsudin *et al.* 2022: 1702).

Rural SMEs require education and training as a matter of necessity, with this being fundamentals for development of new leadership skills relevant to their niche markets (González-Tejero and Molina 2022: 181). Furthermore, there is consensus amongst all business policy analysts that education and training are paramount in promoting EO among rural SMEs (Bilal *et al.* 2022: 567). According to Marconatto *et al.* (2022: 355), education and training are crucial to fostering a culture of EO among rural SME managers-owners, strengthening their chances of innovating through networking and leveraging social capital.

Education and training enhance the entrepreneur's self-confidence, bolstering his/her will power, perseverance, personal drive and assist to actuate the dimensions of EO (Singh and Gosain 2021: 22). Agbenyegah *et al.* (2022: 955) asserted the goal of entrepreneurship education and training is to produce efficient managers and owners of SMEs who will be more ready and able to take risks, control results, and accept responsibility for those outcomes. Moreover, the overall benefits of education and training of entrepreneurs for the South African economy will promote and escalate growth and development to alleviate socio-economic challenges, reduce unemployment and inequality (Rasul *et al.* 2021: 629), whilst at

the same time, improving the quality of new entrants into the economy as entrepreneurs (Mashavira and Chipunza 2021: 386).

Education and training are vital to bolster the SME owner's/entrepreneurial manager's spirit in the process of design thinking (Nguyen and Diederich 2023: 4). Furthermore, the entrepreneur's ability to innovate is enhanced through education and training, emphasising the owner's/manager's imagination, creativity, and acceptance of risk among SMEs (Mohammadian and Langari 2023: 30). It also helps in maintaining levels of competence among rural SMEs and to broaden the capacity of owners/managers in efficient decision-making towards achieving sustainable growth (Blaique, Abu Salim, and Mir 2023: 108).

Cross-cultural development of SME managers/owners through education and training is essential for globalisation (Dam *et al.* 2023: 37). Most significantly, uninterrupted education and training succeed in transforming mindsets, behaviours, and capabilities of individuals, positively influencing SME competitiveness and performance (Crespo *et al.* 2023: 360). Therefore, education and training generate and sustain human capital to accelerate the EO needed in contributing to sustainable expansion of SMEs in remote locations, such as KZN.

Dorasamy (2024: 190) argued it is “crucial to realize that development training and skills are seen as ongoing processes that should be embraced by managers/owners of rural SMEs as part of organizational culture”. Furthermore, education and training commitment can considerably improve EO, creativity and impartiality towards improving firm performance (Annamalah *et al.* 2022: 186; Darmawan, Hadi and Wahyudi 2023: 291). Due to the complex and dynamic nature of the internal and external SME environments, improved academic and professional qualifications are imperative for efficient rural SME management (Ahmed *et al.* 2022: 121).

It is also important for SME survival and growth to achieve firm performance (West and Sacramento 2023: 37). Furthermore, Byron *et al.* (2023: 19) argued education can accelerate innovation, attract investments, foster technological change and enterprise development, as well as fast-track economic diversification and competitiveness among South African rural SMEs. However, Chauhan, Singh, and Aggarwal (2023: 803) asserted, in the effort to equip entrepreneurs with relevant skills, education and training per se are not sufficient until they ultimately yield EO.

Therefore, the description of EO is “the business's capacity to engage in creative and active opportunity-seeking, maintain the SME's competitiveness and performance, and finally, assist the economic life of a country by positive impact and opportunity” (Garcia *et al.* 2023: 33).

For rural SMEs to recognise and take advantage of new opportunities through technological expertise, the information, and skills they acquire through education and training can be considered as a vital requirement (Atieh, Cooke and Osiyevskyy 2023: 125). It is important SME owners-managers grasp the pivotal needs, for education and training to successfully navigate the complex and dynamic business environment (Yapicioglu 2023: 19). According to Mashapure *et al.* (2023: 571), effective skills improvement and training permit SMEs the motivation to “achieve inclusion of competitive advantage and performance”. Furthermore, adequate education and training among SMEs will avert potential business failure (Munawaroh *et al.* 2023: 506).

Evidence from past studies proved SME owners believe training and education benefit business performance in the form of accelerated productivity and profitability (Nwuke and Adeola 2023: 1351). However, Makanyeza, Mabenge, and Ngorora-Madzimure (2023: 31) pointed out SMEs enjoy weaker management training facilities, in comparison to their well-established, corporate counterparts. Therefore, the training, education and support programme should specifically be configured to the unique or specific needs of each individual SME (Pigola and da Costa 2023: 22)

2.15 MANAGERIAL SKILLS NEEDED AMONG RURAL KZN SMEs TO MANIFEST EO

Rural SMEs have acknowledged leadership is the cornerstone of the edge a business holds over its rivals, with the role of the owner/manager long established as an important determinant of EO (Sasono, Wanuri, and Khayatun 2023: 218). This visibly pressurises SME managers/owners to acquire the requisite skills to enable them to preserve and sustain their operations. Omeoga (2023: 31) revealed insufficient management skills, absence of leadership experience, and lack of technical skills created a major conundrum in promoting SME stability. Flepisi, Womack, and Lekhanya (2023b) and Mahajan and Kaur (2022: 28) asserted

approximately 65 percent SMEs lose essential time and financial resources, on account of inadequate technical knowhow.

Kaushik and Dangwal (2023b: 37) established marketing skills are imperative for South African SME managers-owners to survive. Marketing generally deals with information and awareness, utilising that information for advertising and marketing a business to the public, and to reach out to existing and prospective customers, investors, and other stakeholders, as this will further drive the competitive advantage of the firm (Njelita, Onyeagwara and Okafor 2023: 542). This view is supported by Atiase, Wang, and Mahmood (2023: 1822), who state SME owners/managers often lack basic skills, such as accounting, business management and use of technology, which limits their growth.

2.16 EFFECTS OF TECHNICAL SKILLS ON EO AMONG RURAL KZN SMEs

Due to limited research on skills suitable for EO among SMEs in SA, Kryeziu *et al.* (2023: 322) investigated the topic substantially, determining that scaling up of empirical research is crucial in SA, in the rural context. In research-based economies, capital formation to upgrade skills through training has largely been viewed as a key growth factor among SMEs (Heenkenda *et al.* 2022: 109). Inadequate management skills in the country, emanating from improper training, has been recognised as a considerable contributor to SME failure in SA (Masuku 2023: 58).

Kwami, Hassan, and Mustapha (2022: 413) established how investing in training and skills to support EO, contributes to the capability of SME managers/owners to develop personal drive, become opportunity seekers, willing to take calculated risks, and come to be ambitious. Hence, there is a strong correlation between management with innovative skills and the capability of SMEs to survive and grow (Heenkenda *et al.* 2022: 109). The Global Skills Report (2023: 79) states, by the last quarter of 2020, businesses tend to deploy, and step-up investment in the double disruption of automation and digitisation, to insulate SMEs from the effects of economic downturns. Furthermore, investments in technical skills training for entry level career development opportunities for SME managers/owners wishing to advance themselves, also became apparent (Wee, Scheepers and Tian 2022: 1450).

These necessary abilities span the proficiency in certain tasks requiring techniques, procedures, and methodologies in the SME's area of activity (Mishra and Deshpande 2023: 247). According to Komarev and Preobragenskaya (2022: 10) and Civera, De Colle and Casalegno (2019: 157), industry-specific skills, IT professional skills (Technology and Data-Science management), production management, and operational management, as well as quality assurance skills, are all fundamental to managing and controlling business-related operations needed by SMEs. These technical skills are plainly pertinent to SME performance in their part as the "engine of economic growth" (Ogujiuba *et al.* 2022: 117; Adebayo *et al.* 2022: 67).

Moloi, Mosweunyane and Chipunza (2022: 440) asserted entrepreneurs with technical skills are much more versatile, such as those with IT knowledge and skills to competently deal with globalisation and its accompanying opportunities and threats. Kisubi *et al.* (2022: 211) perceived technical skills as a crucial source of expertise and dynamism, needed to propel the execution of EO vision and mission; hence, SME owners/managers without the appropriate skills will find it extremely challenging to innovate. Borden and Mead (2022: 97) argued having technical skills saves time, effort, and money, while easing the constraints in outsourcing functions. Adaeze and Mashinini (2022: 19), established the main factor influencing the survival and expansion of SMEs in SA, was the absence/presence of technical capabilities.

Sahoo (2022: 428) further established that SME survival and growth is largely dependent on technical and managerial skills, an important source of social and financial capital. Hence, most growth-oriented and successful businesses are in Silicon Valley, the capital of high-technology firms and the "innovation hub of the world of business" (Atkin, Chen, and Popov 2022: 22). The South African government, decision makers, and financial institutions have acknowledged the importance of skills development and training, with the Department of Small Businesses Development highlighting it as key to sustainable growth among SMEs of KZN rural areas (Sholotan 2022: 163; Shilomboleni *et al.* 2022: 181).

As detailed by Zaman *et al.* (2022: 13) and Raghuvanshi *et al.* (2022: 154), some supporting institutions and policy initiatives include the British Council, Founders

Card, Council for Young Entrepreneurs, and the South African Institute for Entrepreneurships, as well as the Skills Development Act of SA, and the National Small Companies Plan, formerly known as the National Small Enterprises Act 102 of 1996, in addition to the National Integrated Small Enterprise Development (NISED) (2022: 238). This implies innovative and resilient entrepreneurs with technical skills and business know-how can provide solutions in the identification and implementation of innovative ideas and methods for growth of rural SMEs (Manasoe, Mmbengwa and Lekunze 2022: 118).

Without technical skills, Priyono and Hidayat (2022: 206) stressed an innovative leadership will be unable to cope with the dynamism of the internal and external SME environments. However, technical skills alone will not yield an immediate positive impact of sustainability on SMEs (Chatterjee *et al.* 2021: 35), as their long-term survival and growth depend largely on a combination of a variety of factors including management skills (Rupeika-Apoga, Bule and Petrovska 2022: 45). In summary, it is apparent innovative SME leadership would need to build managerial and technical skills effectively, methodically, assertively, and comprehensively, in devising a successful strategy to support SME competitiveness and performance in the long run (Ngibe 2020: 49).

2.17 GOVERNMENT ACCELERATORS (INCUBATORS) SUPPORTING EO AMONG SMEs IN SA

Most small enterprises lack support from government, either through start-up funding or operational funds (Mago and Modiba 2022: 415). More specifically, SMEs experience much difficulty in securing the capital required to maintain and sustain their businesses (Ukwueze, Eke and Chidiebere 2022: 19). Assistance through grants from government and quasi-governmental organizations can, consequently, be a crucial support system in the fields of start-up financing, advice for incubators, management support initiatives, and other capital means necessary for the expansion of their enterprises, to enable them to be more sustainable (Lindgren 2020: 190).

According to Yerger (2023: 81), sustainability measures SME resilience to contend with and conquer challenges. It is the need for sustainability that encourages SMEs to remain firm and positive thinking under difficult, competitive, and harsh economic

circumstances (Yerger 2023: 11). The resilience of the entrepreneur is a personal trait reflected in his/her EO, also attributed to the business style of the owner/manager (Akter 2023: 118). Therefore, whether the SME is in the rural or urban area, the business style will remain crucial as a strategy of success for survival and growth, since agile operational skills and strategic decision-making are vital instruments for EO (Aldhuhoori, Din, and Saoula 2023: 103).

Notwithstanding this knowledge, SA lags other developing nations' economies in supporting SME expansion and sustainability. The GEM Report (2021: 22) noted the country ranks 29th of 54 nations, in terms of the failure rate among SMEs owners/managers. The failure rate is unacceptably high, especially among start-ups, hence, Karambakuwa and Bayat (2022b: 175) pointed out these small enterprises have a high propensity to fail, which makes it imperative to focus on the need to support SMEs to become sustainable, ensuring the future economic stability of SA (Coldwell *et al.* 2022: 4481). Despite the support from government and other SME incubators aiding start-ups, these have not yielded the desired outcomes (Karambakuwa and Bayat 2022a: 3).

This situation has put tremendous pressure on SMEs, creating discomfort and instability, considering SMEs constitute more than 91 percent of the South African economy, employing more than 60 percent of the workforce in the country, thereby contributing to above 57 percent of the aggregate national output (Cieslik, Barford, and Vira 2022: 1146). Ottesen *et al.* (2022: 112) and Mwakio *et al.* (2022: 49) explained business incubators as institutions aiming at scaling up SME development in providing business support by means of resources, assistance, and business networking arrangements. America is where the idea of business incubation first appeared during the 1960s, as a driving force in assisting new SMEs through the establishment and development of networks, in addition to facilitating management and marketing skills through creativity and innovativeness (Schutte and Chauke 2021: 118).

The term “incubator” is frequently used as a universal value concept for institutions providing or creating a conducive environment to the incubator and developer of start-up firms (Kiran and Bose 2020: 1417; Akpoviroro, Oba-Adenuga and Akanmu 2021: 82). The efficacy of Business incubators has been seen in their programmes

of looking after businesses (Ali, Irfan, and Salman 2022: 4). According to Mas-Tur, Guijarro, and Carrilero (2021: 29), Gomez-Conde *et al.* (2023: 217), incubators play a role as stimulus and support systems for future SMEs, from the time their businesses are launched to the end.

Essentially, incubators are primarily intended to execute the configuration of SMEs successfully; however, for SMEs to profit considerably from the assistance offered by incubators, the support should be designed to fulfil their demands (Gomez-Conde *et al.* 2023: 217; Jerónimo *et al.* 2020: 415). After the process of incubation, there is a need to monitor the SME continuously, to ascertain its level of improvement and sustainability (Canovas-Saiz, March-Chordà and Yagüe-Perales 2021: 334). Sagath *et al.* (2019: 115) stressed the incubation duration should be reasonably long enough to avoid the risk the firm becomes dependent on perpetual support, resulting in business failure.

Financial and training support for Start-up enterprises from governmental organizations such as Khula Enterprise and the Small Business Development Agency, should be aggressively advertised in making their services available (de Kock 2020: 42). According to Ngibe and Lekhanya (2020b: 118), Hewitt and Van Rensburg (2020: 9) and Saah (2021: 549), to develop, support, and promote SMEs in SA and ensure their survival, growth, and sustainability, SEDA was founded and operates under the DTI.

Regrettably, agencies such as SEDA are faced with a variety of setbacks and problems that hamper their progress in delivering services through their programmes (Rens 2021: 9). Some deficiencies include inadequate publicity of SEDA's existence and programmes, lack of capacity in terms of personnel to deliver assistance effectively, inadequate resources to manage the SEDA activities, and deficient business plans, making support delivery impracticable, along with absence of follow-ups and monitoring of programs meant to support SME, focusing on targets. This is because SMEs are measured in terms of numbers, rather than the effectiveness of the support, and slow response to support or assistance required by SMEs (Magodi, Daniyan, and Mpofu 2022: 128; Adelowotan 2021: 46).

Botha *et al.* (2021: 154), furthermore, established SME development programmes lack clearly defined goals, and targets are unrealistic and unattainable. Studies

conducted by Lagerburg (2023: 37), Toner *et al.* (2023: 1) and Khalil *et al.* (2022: 579) raised concern regarding the unsatisfactory growth achieved by SMEs, leading to their high failure, particularly in KZN rural regions. Should such deficiencies persist, the South African population will face a bleak socio-economic future emanating from poor economic conditions (Elvin Shava 2022: 57). Globally, SMEs are seen as the backbone of the economy and development, requiring support to be resilient, sustainable, performing, competitive, and not to remain merely survivalists but to achieve growth (Niemann, Schutte and Kotzé 2019: 2).

2.18 SOUTH AFRICAN GOVERNMENT INSTITUTION SUPPORT SYSTEMS TOWARDS EO AMONG SMEs

Government institutions and funding agencies responsible for providing support to South African SMEs are administered by the following national and provincial ministries:

- Ministry of Trade and Industries.
- Ministry of Finance and Economic Development.
- Ministry of Science and Technology.
- Office of the President.
- Ministry of Agriculture and Forestry.

According to Goodspeed and Havemann (2023: 176) and Sephiri (2023: 73), SMEs fall under the jurisdiction of the Enterprise Organization and the Empowerment, and Enterprise Development Division, specifically under management of the Ministry of Commerce and Industry (DTI). The National Empowerment Fund (NEF), the Small Enterprise Finance Agency (SEFA), the Township Rural Entrepreneurs Program (TREP), and the SEDA, as well as the National Small Business Advisory Council (NSBAC), and the National Youth Development Agency (NYDA), are among the supporting divisions of the ministry of trade and industries (DTI). These are establishments purposefully meant to assist SMEs through a range of finance and incubator programmes to strengthen the South African economy, hasten the growth and sustainability of SMEs, and create jobs (Ndlela 2022: 22). However, maladministration, inefficient collaboration, political mismanagement, and lack of accountability among several supporting entities were shown to hinder their progress (Moji, Nhede, and Masiya 2022: 8).

To ensure equal opportunity and lower rural-urban drift among the South African youth, Geza *et al.* (2022: 5041) assert financing from government and other supporting institutions must undergo a re-evaluation to ensure professional assistance is thoroughly integrated to enhance SME performance in rural SA (Wentzel, Fapohunda, and Haldenwang 2023: 55). The political leaders should revitalise the TREP, the SEDA, the Export Marketing and Investment Assistance Scheme (EMIAS), and the Agric-Processing Support Scheme (APSS), to speed up assistance evenly across SA, irrespective of SME location (Klonaridis and Meyer 2022: 226). Moreover, according to Hlatywayo (2022: 127), government officials, policy makers and other stakeholders should tailor policies to strategically accelerate SME survival and growth in SA.

2.19 OTHER INSTITUTIONS AND POLICIES IN SA SUPPORTING EO AMONG SMEs IN RURAL KZN

Public authorities have made a commitment over recent years to plan and implement several measures aimed at promoting the expansion and stability of the SME sector (NCR 2020: 29). On 24 June 2022, the Banking Association of South Africa (BASA) (2022: 186) published details earmarking SMEs and unrecorded sectors of the economy as priority for growth, due to their social and economic potential. This is underscored by government efforts to formulate the South African Small Business Policy, based on the 1995 national strategic development and promotion White Paper of South African SMEs (The National Integrated Micro Enterprise Program, 2022).

In this regard, the Small Business Promotion Ministry published the National Integrated Micro Enterprises Program, in terms of the Micro-Enterprises Deed of 1996. Prior to this, the Broad Based Black Economic Empowerment (BBBEE) Act (No 53 of 2003) (DTI 2003: 22) was formed to fast-track the equitable distribution of wealth in SA by offering the Black population equal access to finance and other social services (Musabayana and Mutambara 2022: 1). According to the Broad-based Black Economic Empowerment (BBBEE) Act 53 of 2003 (DTI 2003: 110), the SA government established its policy to advance economic transformation to enhance economic participation of Black people (African, Coloured and Indian South African citizens) in the country's economy.

As explained by Baloyi and Khanyile (2022: 14), BBBEE used a variety of strategic instruments for transforming, financing and uplifting SMEs as the South African economy's cornerstone, focusing on inequality by eradicating the vestiges of the apartheid system. SMEs needed to be compliant to these conditionalities, rules and laws, to receive the necessary assistance (Maduku and Zerihun 2022: 209). An SME that qualifies will satisfy the BEE Scorecard, and is afforded the opportunity to benefit from grants, government guaranteed loans, financing of projects and venture (start-up) capital (Ajayi and Akinsomi 2022: 73).

According to Busse, Kupzig, and Vogel (2023: 65), the BEE scorecard is classified into the following categories:

- Managerial oversight.
- Ownership.
- Equal job opportunities for all racial groups including people with disabilities.
- Strengthening of competencies.
- Entrepreneurial development.
- Preference-based purchasing.
- Social and economic empowerment.

An SME qualifies with a yearly turnover of between R5 to R50 million, with Black-owned SMEs accorded exemptions, graded at level one, and have very high accreditation for procurement (Musabayana and Mutambara 2022: 3). Any South African citizen from the African, Indian, Chinese, and Coloured race group is categorised as Black (Ajayi and Akinsomi 2022: 74; van Schalkwyk 2022: 76). The recognition or score an SME obtains indicates whether they are compliant with BEE, and the scorecard details their beneficiation level, scorecard key-points, and percentage of procurement identification (Karlson and Leanderson 2022: 123). Existing regulations are designed to rectify the defects of the original BEE regulations, to rigorously transform the economy, granting priorities, supplier empowerment standing, and BEE identification automatically, to simplify the process of verifying the scorecard (Musara and Nieuwenhuizen 2021: 967; Leketi 2022: 31).

Despite the good intentions enumerated in goals of the BBBEE strategy, its initiatives have numerous deficiencies (Bowman 2019; Shai, Molefinyana and Quinot 2019: 64). The BEE code was designed as one of South African policy tools

to transform the economy, ensuring equitable distribution of wealth (Amoah 2023: 118). This has made many South African big businesses hastily offer shares and board memberships to a select few black people with political attachments (Habiyaemye 2022: 22). This has seen the exclusion of many South Africans from the economic gains of the democratic government in 1994, leading to a backlash (Brown *et al.* 2022: 37). Enterprise Development was finally introduced to stimulate entrepreneurial and SME activities, economic growth, and the creation of employment, which necessitated large corporations should devote at least three percent of their post-tax profits to advancing micro enterprises (Kansheba and Wald 2022: 316).

Regrettably, the corporations contributed the money merely to become BBBEE compliant, without monitoring the developmental aspect of their donations (Nabijonovna and Ulugbekovna 2022: 256). The BBBEE code was again amended, introducing Supplier Development, whereby large corporations are required to invest two percent of the three percent (Net Profit After Tax) to develop black owned SMEs, by procuring supplies from them (Bai and Satir 2022: 443). The rationale is to create capacity by generating marketing opportunities for benefiting SMEs to expand their own and entrepreneurial activities, thus stimulating economic growth, and generating employment. (Enaifoghe and Vezi-Magigaba 2023: 130) Consequently, SMEs were now categorised into groups, with those below a yearly income of R10m classified as exempt SMEs, and those making between R10 and R50 million considered as qualifying SMEs (Akbari-Kasgari *et al.* 2022: 1554).

Vilakazi and Ponte (2022: 4) explained large corporations had to spend 15 percent of their procurement budgets on each category, amounting to 30 percent, making it too costly for corporate businesses to honour their BEE obligation, which was suddenly abandoned. SMEs that were supported and offered market opportunities may now make enormous profits, in fact more than expected, which prevented the large corporation from earning their BEE points, risking their non-compliance, despite acting in good BEE faith (Maduku and Zerihun 2022: 211). To maintain their BBBEE compliance status, large businesses thus ceased offering lucrative contracts to SMEs, and therefore, SMEs were only receiving petty purchase orders, rendering them unsustainable and experiencing negative growth (Nibigira 2022: 23).

In a survey investigating the effects of the BBBEE codes on the success of SME owners/managers, it was discovered most SMEs viewed the codes' effects on success, in terms of firm performance dimensions, with measures found to be mostly negative (Baloyi and Khanyile 2022: 14; Muchirahondo 2022: 40). Furthermore, in terms of skills development, strict adherence to BBBEE codes saw most SMEs swiftly desert their efforts to comply (Vilakazi and Ponte 2022: 191)

2.20 FOREIGN FINANCIAL SUPPORT AGENCIES FOR SMEs

Entrepreneurial activities are popularly regarded as the “engine” of economic prosperity, buoyancy, and growth (Msomi and Olarewaju 2022: 216). A study by Guo (2023: 10) to investigate the effect of China's techniques used in innovation on the push for sustainability of SME ownership, discovered their influence was relatively insignificant on the survival of the economy. This was attributed to restricted ranges of operations in addition to the hierarchical characteristic of their economic system, which was unfavourable to the sustainable structure of SME ownership (Avdokushin 2023: 37). Sustainable entrepreneurship and the structure of SME ownership are deliberately assisted by China's centrally planned and state-sponsored support of economic activities (Huang and Xin 2022: 291).

In the Malaysian economy, Corporate Social Responsibility (CSR) is regarded as a key component of sustainable business and SME ownership (Akomea-Frimpong 2022: 82). According to the author, practicing CSR effectively is a consequence of the SME ownership structure maintaining sustainability. An investigation by Faasolo and Sumarliah (2022: 31) about sustainability methods among SMEs in developed countries such as the USA, discovered the operation of the (Free) market economic system, or the absence of state intervention, was an obstacle to reaping the positive results from sustainability program participation among USA SMEs. According to the study, the directives for sustainability available to USA SMEs are to use green resources, recycle, minimise, and repurpose trash, among others, in addition to insourcing of inputs. Essentially, depending on local inputs assisted in preserving funds, is a prudent or conservative way of managing SME expenditure (Ogujiuba *et al.* 2022: 117).

Hamdana *et al.* (2022: 1450) established poor managing skills, financial instability, and scarcity of resources as the principal impediments to sustainability of

entrepreneurship. In investigating support from governments, either financially (Braunerhjelm 2022: 149), or non-financially for SMEs, it was observed the aforementioned factors play a considerable role in the sustainability strategic plan of all enterprises. In Singapore, a growing economy, resembling SA in terms of its characteristics, financial agility or prudent/ expedient financial usage and adaptation of technology, was viewed as a driving force behind the sustainability of entrepreneurship among SMEs. Yoshino *et al.* (2022: 24) advocated for formulating and implementing government policy by applying the structural modelling equation, in intensifying automated and digital financial transactions that transcend SME performance.

Desiana *et al.* (2022: 1383) and Braunerhjelm (2022: 967) pointed out in the USA, government has made different strides through a variety of initiatives in supporting SMEs and making funds available to subsidise certain goods and services; either free of charge or at lower prices to SMEs. Examples of these initiatives include, financial grants, loan guarantees, consultative services, and tax concessions (Braunerhjelm 2022: 967). However, Fleckenstein, Lee, and Park (2024: 271) observed the contrary, where South Korean SMEs were experiencing enormous economic hardships in striving to popularise innovation sustainability amidst financial limitations, inconsistency of labour-force and skills, a dramatic increase in inequality, and disintegration of social coherence; posing tremendous obstacles towards their long-term sustainability goals.

2.21 FACTORS INFLUENCING FINANCING OF SMES IN SA

An interesting debate among policymakers, research officials, governmental agencies, and other stakeholders, is the need for financial support for South African micro businesses, motivated by awareness, with the SME contributions to economic development globally, paramount (Klebaner and Voy-Gillis 2023: 59; Okere *et al.* 2023: 413). In this regard, Esho and Verhoef (2022: 166) asserting, despite their huge contribution to economic growth and job creation, SMEs are continuously plagued by countless obstacles, including financial limitation, technology adaptation, as well as slow innovation and growth.

In a statement released on 26 October 2022, BASA (2022), and the Portfolio Committee of Small Businesses Development (SBD) stated SMEs face multiple

obstacles in acquiring credit and finance, due to banking institutions' unwillingness to provide them with credit and financing. This pressurises SMEs, since inaccessibility to credit and financial facilities and debt funding hamper their overall firm performance and efforts to innovate (Mpofu and Sibindi 2022: 270). Funding provided from owner's personal savings, savings from friends, family members and relatives, as well as accumulated profits, are hardly adequate to initiate the necessary innovations for SMEs to gain a competitive edge (Msomi and Maharaj 2022: 12).

According to Baloyi and Khanyile (2022: 14) and Setshedi (2022: 209), SME demographic characteristics, including age, size, ownership, income, and industry/sector, can affect their accessibility to financial assistance. Furthermore, any failure to provide an asset register, present financial statements, ensure they are financially secure, debt-free, provide collateral and key performance indicators (KPIs) will have a negative impact on the ability of the financial institutions to render financial assistance (Msomi and Olarewaju 2022: 208; Marimo and Chimedza 2022: 22; Jonck and Nwosu 2022: 681). Inaccessibility to credit services is a paramount limitation for those SMEs wishing to achieve expansion in their operations (Osamah and Alrefaei 2022: 14).

Many South African SMEs are high-risk borrowers, due to lack of collateral, in the form of immovable property, long-term financial assets, as well as own start-up capital (Baloyi 2022: 46). Adewole (2022: 19) contended insufficient financial assistance from the government and financial institutions is because of the entrepreneur's inability to present a strong business plan. These difficulties critically obstruct the SMEs innovative trajectory and, subsequently, impede the growth and sustainability of South African SMEs' performance (Volpato, Benegiamo and Ellena 2022: 1468).

Muhuhu, Ngali, and Wepukhulu (2023: 65) asserted that SMEs with higher chances of accessibility to financial support, were found more likely to be innovative, achieve growth and reap the benefits of globalisation with new markets and technology. Failure to have financial accessibility gravely inhibits the capability of SME owners-managers to commence the necessary innovation in supporting sustainable performance growth (Akberdina *et al.* 2023: 1399).

2.22 SME BUSINESS REGISTRATION AND LICENSING

According to Gunaksara and Antaguna (2023: 436), the business of obtaining licenses has presented “thorny challenges” to entrepreneurs, as SMEs need licensing and permits to legally commence business. The authors explained SMEs require permits, licenses, and compliance with regulations regarding health and safety measures, to avoid facing the rigours of South African laws (Gunaksara and Antaguna 2023: 438). This concurs with Samudzimu and Munkumba (2022: 79), who determined SME growth is constrained by red tape (or bureaucracy) from government.

The DTI (2021: 67) claimed an enterprise can only be permitted by certification to operate, when all complying business warranties have been obtained, with the operating license then only valid for five years. This means the business licenses, as with any licensing, become invalid on expiry and must be renewed to become valid for business operation (Maphanga *et al.* 2022: 28). For legislative compliance, according to the DTI (2021: 125), SMEs are required to register for payment of the following obligations:

- Revenue taxation
- Output/input Tax.
- Unemployment Compensation
- Restitution for Workplace Diseases and Accidents
- Progressive Taxation
- Other Taxes, licensees, and permits.

Compliance can be cumbersome, consuming time and effort, with overstretched resources and the loss of business income (Saputra and Dhianty 2022: 37). Furthermore, Putra, Putri, and Wadisman (2022: 22) stated the registration and Licensing of Businesses Act unnecessarily exacerbates the burden of skills shortage among SMEs, as administration of the business should be an ongoing process. Kozłowska-Woszczycka and Pactwa (2022: 6610) add the complex regulatory and administrative processes of granting business permits and licenses are militating against the efforts of SMEs to blossom in SA and internationally. Moreover, obtaining business operating licenses and permits is recognised as a stumbling block for SMEs to achieve the desirable innovation and growth, with Teka

(2022: 58) highlighting start-ups find it more challenging to secure business permits and licensing than corporate enterprises.

2.23 COMPLIANCE CERTIFICATION IMPACT ON SME PERFORMANCE

The South African Institute of Taxation (SAIT) (2020: 17) clarifies tax compliance means taxpayers must meet their legal tax obligations under the tax laws, by ensuring all tax returns are submitted, and tax liabilities on income, wealth, capital, and consumption are paid accurately and honestly. Crawford and Afield (2022: 217) explained tax compliance as the commitment on the taxpayer's part, in "maintaining and meeting the dealation requirements" set out under the tax regulations.

The South African Revenue Services (SARS) (2022: 4) stressed the essence of being tax compliant, as it creates positive externalities of economic growth and development necessary to improve the national income. Nonetheless, the complicated nature of tax administration and cost is "heavy-handed", outweighing the benefits of being tax-compliant and therefore deterring taxpayers (Sobko *et al.* 2022: 10; Gamassa 2022: 149). This situation is exacerbated by other costs to be considered, including consultation of tax experts, management of personal/business tax files, and the anxieties of dealing with complicated tax issues (Dularif and Rustiarini 2022: 1081).

Chavan and Nandkeolyar (2022: 14) argued the need for an awareness drive to educate society on the requirements to become compliant to legal tax obligations. Guidelines are available on the SARS compliance certificate, to explain the steps needed for compliance, however, most SMEs are not educated sufficiently on tax information to enable their compliance with the tax regulations (Hamid *et al.* 2022: 235). A study conducted by Olooh and Felix (2022: 26) demonstrated while tax education improves the tax compliance rate, complications in the tax regulations nonetheless present significant hurdles, stifling SME innovativeness, performance, and growth.

Salaudeen and Abdulwahab (2022: 46) asserted resolving tax issues continue to pose formidable challenges to SMEs, because of inadequate knowledge and skills on taxation. Alghizzawi *et al.* (2022: 382) agreed deficient skills and expertise on matters of taxation that present considerable problems dampen the spirit of innovativeness and competitiveness among SMEs. In line with this, the South

African Institute of Chartered Accountants (SAICA) research (2022: 44) revealed SMEs find the tasks of VAT, tax, PAYE and UIF registration compliance as sources of discouragement for engaging in start-ups (SAICA 2022: 190; Martínez, Arzoz and Arregui 2022: 301). Martini (2022: 29) concur and contend securing Tax clearance certificates from SARS continues to be a burden to start-ups determined to grow and have competitive advantage, as they complain the e-filing platform is not user-friendly.

According to Mpofu (2022: 219), taxes are important sources of income for the South African government, giving impetus to economic growth, provision of social amenities such as schools, hospitals, payment of grants and other important services. In the 2021/22 tax year, the SARS collected more than R1 884,9 billion in tax revenue to support the national economy through the treasury (SARS 2022: 74). To continue making progress in achieving maximum revenue collection targets from taxes, government authorities should make further inroads into revenue collection by streamlining tax compliance efforts through education and scaling down rigorous regulatory or bureaucratic impediments.

2.24 SUMMARY

This chapter reviews the literature highlighting the link between survival and growth among SMEs due to their EO in the rural areas of KZN, with the various challenges confronting them, therefore, the study's focus is on the EO determinants of survival and growth among SMEs in rural KZN. Even though firm growth and survival performance measurements originated in the West, they are nevertheless valid in the least developed nations, including the rural areas of KZN. Thus, the constraints and growth of the SMEs sector on a local and global level are included in the literature review. With reference to KZN, the survival and expansion of rural SMEs are crucial to the generation of employment and economic growth in rural areas. This review emphasized the significance of this as well as the obstacles and hurdles to growth that rural KZN SMEs faced, which were also highlighted in contrast to other nations worldwide. So, the purpose of this study was to examine the important role the variables of EO have in the development and survival of the entrepreneurial sector in rural KZN.

The discussion of the theoretical, empirical, and conceptual framework for rural SMEs and the factors that affect their survival and expansion emanating from their EO is covered in the next chapter.

CHAPTER THREE

CONCEPTUAL AND THEORETICAL FRAMEWORK

3.1 INTRODUCTION

According to Velez *et al.* (2022: 28), many nations, such as Great Britain (UK), define "rural" as the geographic areas not included in administrative towns and cities. These areas consist of more than 80 percent of the country's land surface and are characterised by a diverse range of commercial, physical, ethnic, and socioeconomic factors (Fleischmann and Arribas-Bel 2022: 546). Nevertheless, government policy documents serve as the basis for the concept of rural areas in SA, describing them as remote communities, primarily used for farming, or relying on natural resources (Aruleba and Jere 2022: 22). In addition to larger "rural clusters" (Smith 2023: 91), people in these communities typically reside in underprivileged neighbourhoods, with high rates of unemployment and poverty (Bunce 2023: 404).

While SMEs have been the subject of countless papers and research, little to no study has ever been conducted on the factors that affect SMEs' ability to survive and expand, while located in the remote communities of KZN. Li *et al.* (2022: 37) asserted the lifespan, survival, and expansion of a firm are determined by its geographic location. Mohammad and Darwish (2022: 155) contend "variations in proximity to resources and advantages—such as purchasing power of the population and labour availability—account for variations in growth prospects among different locations of businesses".

Rodríguez-Pose and Muštra (2022: 1612) concur geography plays a significant role in determining the success of enterprises in economies with regional specialties. Moreover, Baiyegunhi (2023: 13) indicates SMEs in KZN rural areas face numerous obstacles, internally, as well as externally. According to Khoza *et al.* (2022: 130), many individuals make inferences and projections regarding the reasons SMEs in rural KZN seem to neither expand nor generate the necessary jobs. Maureen, Olushola and Ayandibu (2022: 40) point out, while SA's entrepreneurial activity is on the rise, it still trails behind several other nations, such as Brazil and India. According

to a review of the literature, India has made significant strides in enhancing rural entrepreneurs and fostering SME expansion (Fatima and Akhtar 2023: 22).

Entrepreneurship is becoming more widely acknowledged as the main driver of economic progress (Fernandes *et al.* 2022: 96). Entrepreneurs create value by “bringing new items to market, employing new people, and starting new businesses by fusing resources with creative ideas” (Karitu, Wangondou and Muathe 2022: 451). Employment is a challenge in rural communities of least developed countries (LDCs) due to a variety of political, social, economic, and environmental concerns (Devkota *et al.* 2022: 73). Abdelfattah, Al Halbusi and Al-Brwani (2022: 64) conducted a study in rural KZN, where these authors contend these elements also impact both the establishment and achievement of SMEs.

Karitu *et al.* (2022: 454) note, although the factors influencing SME growth have been investigated across a range of academic fields, an all-encompassing examination is currently absent. Javeed *et al.* (2022: 103) find firm growth is influenced by a variety of factors specific to the firm, including “funding within the business, prospective expansion potential, production and process inventiveness, changes in organizational structure, and debt, in addition to the conventional traits of age and size”. Furthermore, as Cakranegara *et al.* (2022: 40) confirm, innovative thinking and entrepreneurship are critical for economic growth and poverty reduction.

According to Ndimande (2023: 91), the lack of loan finance is one of the problems preventing SMEs in SA from surviving and expanding. Nonetheless, the importance of providing funding for all kinds of rural SMEs remains unclear (Ananzeh, Al Amosh and Albitar 2022: 55). In KZN, little is known regarding the aggregate factors that influence the survival and expansion of rural SMEs (Hlongwane 2023: 49).

The market will, according to Reddy and Mamabolo (2023: 10), start to clearly differentiate both institutions and their products/services. Furthermore, considering the customer base has changed significantly in recent years—becoming more discerning and exposed—and they now question everything, including prices and design, it is time to acknowledge the euphoria for businesspeople is over. In addition, studies have “barely examined the genuine benefits and drawbacks of SMEs located in remote communities” (Zhou *et al.* 2023), despite the

acknowledgement of small businesses and their contribution to the regional as well as the national economies, with this possibly the scenario in rural KZN. By implication, many SME owners and managers still lack knowledge of their weaknesses, particularly those in KZN rural areas. Nonetheless, how rural SMEs “carry out their product differentiation and address the challenges they face” remain unclear (Chetty 2022: 82).

Matalamäki and Joensuu-Salo (2022: 382) identify three aspects of small-business expansion, namely the business environment and the SME’s business strategy of the enterprises undergoing expansion, the manager/owner of the expanding SME, and the distinctive capabilities and resources within the growing firm. These variables have not been investigated in relation to KZN, specifically in the rural setting. Consequently, the goal of this study was to examine these factors’ relevance and how they affect the EO for SME survival and growth in rural areas of KZN. Ivanova *et al.* (2022: 157) and Gupta, Fernandez-Crehuet and Gupta (2022: 181) state, when combined, these variables strengthen EO and boost business performance.

3.2 A THEORITICAL VIEW OF EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

Jamwal *et al.* (2023: 472) claim the term “enterprise growth” refers to the process by which businesses expand from being small, to being large, and from being weak, to being powerful. As highlighted by Kumar and Gupta (2023: 40), an enterprise’s growth can be defined as “its ability to maintain the trends of equilibrium and steady growth in all areas of its performance (incorporating results of revenue from sales, earnings, and total assets) or as its ability to attain significant improvements in all areas of its performance and the range of its growth excellence and degree”.

Kondala *et al.* (2023: 220), however, outlined certain important guidelines directing the EO for survival and expansion of small businesses. These authors contend an enterprise is made up of a variety of resources, both internally and externally, that contribute to its EO and creation of an edge over its rivals. These authors further contend business expansion is driven by its creative and effective management, while size is a by-product of the EO and expansion strategy. Furthermore, a firm’s growth is fuelled by the EO of top management and technical skills (Kondala *et al.*

2023: 143). Chandrayan *et al.* (2023: 419) argued the collapse and an absence of advantages in competition are caused by neglect of such issues.

Although Chandrayan *et al.* (2023: 433) did not specifically address businesses or locations in their hypotheses, the discussion of their theories can be pertinent to the issue of the continuous existence and expansion of rural SMEs, including those of KZN. Kano *et al.* (2022: 49) pointed out the findings of earlier studies have shown a great deal of variance. These strategies consider both external and internal business environments that influence the EO among most rural SMEs. This is in furtherance of Mehralian (2022: 49), who asserts certain scholars believe outside variables and their surroundings have noteworthy impacts on the effectiveness of EO for SME survival and growth of SMEs. This might also apply to SMEs that operate in KZN's rural communities.

Different points of view of the RBV, drive, tactical adaptation, and design thinking are the four theoretical viewpoints held by Theresa and Hidayah (2022: 46), as well as Chen, Esperança and Wang (2022: 208), which demonstrate the RBV concentrates on available resources, such as their EO, operations, financial resources, and highly qualified workforce. This implies resources must be rearranged to identify the subsequent stages of expansion and growth, as one stage moves into another (Khanra *et al.* 2022: 1399). According to Bhandari, Ranta and Salo (2022: 37), the RBV is frequently associated with theories of societal equity and designed thinking, since societal networking modelling emerges as one of the most significant devices for estimating SME growth, competitive capacity, and breakthroughs in recent years.

The resource-driven viewpoint comes among prominent theories of managerial strategy that seek to explain the history of a firm's performance and the range of events it experiences within the larger context of firm theory (Chaudhuri, Subramanian, and Dora 2022: 40). Estensoro *et al.* (2022: 136) observed a business's reliance on its resources can vary greatly within the confines of just one area of study. They also developed a highly comprehensive layer of criteria for valuable assets, which included aspects such as top leadership's capacity for collaborative behaviour, entrepreneurial spirit, and the capacity to see the advantages of introducing a novel service or good. However, research is yet to be

evaluated in a rural enterprise setting; therefore, the goal of this research was to examine rural resources for EO, which are personnel and networks, and determine how important they are to the continued survival and growth of rural SMEs, with a focus on KZN.

According to Beckmann *et al.* (2023: 541), rural contexts for small enterprises are characterised by several obstacles to economic sustainability that are not frequently present in metropolitan environments. As noted by Sadílek, Kročil and Müller (2022: 273), rural places are typically remote in terms of distance and proximity, have relatively few residents, and rely economically on farming and resources from nature. Henry, Hoogenstrijd and Kirchherr (2023: 1126) find the idea of entrepreneurs with distinctive traits is at the core of entrepreneurial theory, causing cognitive and non-cognitive variables that define the personal traits of entrepreneurs. This indicates the EO for rural SME survival and growth depends heavily on their entrepreneurial traits. Moreover, Bakker and McMullen (2023: 202) list the following cognitive motivational variables: centre of management, a sense of self, confidence in oneself, and a desire for autonomy, as well as tolerance for uncertainty, and the will to accomplish personal goals.

The primary factor influencing an EO psychological strategy is the drive for accomplishment (Škare *et al.* 2022: 40). According to historical hypotheses put forth by authors such as Quagraine *et al.* (2023: 1210), Elnadi and Gheith (2023: 164) and Salamzadeh *et al.* (2022: 105), a person's orientation, his/her appetite for risks, and need for fulfilment or achievements and self-esteem, are all reflected in their need to accomplish SME survival and growth. This can be achieved by prioritising timeous task completion and frequently forgoing other tasks and leisure to devote oneself to the enterprise's success, with an eye toward the future (Zhang and Li 2022: 307).

These theories suggest, when faced with uncertainties, SME owners/managers in rural areas of KZN must exhibit the ability to accept risks, both a mindset of business ownership and an enterprising approach to expansion, as well as their participation in networking activities, staff, finances, and other relevant resources (Thurik *et al.* 2023: 22; Wang *et al.* 2022: 307).

All these factors have been incorporated in this research because none of these theoretical elements have been thoroughly evaluated in a rural setting. According to García and Méndez (2022: 328) and Da Silva *et al.* (2022: 168), HR is defined as non-psychological motivational variables such as demography, spousal relationship, covert and overt experience, and expertise, additionally believed to be crucial for SME growth. In contrast, there is a dearth of theoretical research on these specific survivability elements, together with growth among rural SMEs (Megawaty, Hendriadi and Salam 2022: 390). Hence, another aspect of this study was to examine how important HR is for rural entrepreneurship, particularly their owner-managers, to survive and flourish.

Chipambwa *et al.* (2023: 145) aver rural SMEs must collaborate with outside stakeholders to make up for other capabilities and resources, while concentrating on their core competencies, to maximise efficiency. This is particularly true for the creation of innovative goods, as SMEs confront different challenges than big corporations (Rao *et al.* 2023: 1822). Although cooperation is becoming increasingly important, it remains unclear how to set up networking relationships, particularly among rural SMEs. Consequently, this study examined this aspect as one of the parameters, and suggestions are provided (Steinerowska-Streb, Glod and Steiner 2022: 172). It has, furthermore, been discovered education and training in entrepreneurship has a significant role in determining an enterprise's ability to survive and grow (Heinze 2022: 163). Human Capital Theory (HCT) states, “investing in one's expertise, abilities, and talent increases one's potential for productivity” (Sakib *et al.* 2022: 424; Nursetiana *et al.* 2022: 46). Beckmann *et al.* (2023: 532) expand on this point of view, stating SME issues in rural areas are typically distinct from those in the urban setting.

As highlighted by Morris, Morris, and Bowen (2022: 370), entrepreneurial training and education must consider the special needs and viewpoints of rural entrepreneurs, rather than merely replicating what is taught in metropolitan areas. Additionally, most research papers acknowledge the numerous obstacles innate to rural start-ups among poorer nations globally, emanating from the internal and external rural SME ecosystem, in line with earlier proposed ideas, making it imperative they be thoroughly studied (Merrell *et al.* 2022: 91). SMEs' internal environmental constraints are preventing the introduction of new technology, due to

rigorous laws and regulations, social and ethical concerns, and different cultural backgrounds (Lindert, Kühn and Choi 2022: 681).

Certain theories present businesses as collections of various resources, inside and outside the organization that provide them with a competitive edge. Over time, an SME's growth may reach an upper limit, but not its capacity, since expansion is based on how quickly seasoned managers/owners can create and carry out EO strategy (Andersson, Eklund and Tsvetkova 2023: 309; Kerlin *et al.* 2022: 39). Shipofi (2022: 40) asserted the main cause of poor SME performance in Namibia is the human element since the regulatory structure these enterprises employ places a high emphasis on surviving.

A study conducted in Italy by Thomas (2022: 109) found a vacuum of information on the characteristics and importance of rural SMEs, as well as the elements that support their EO, survival, and growth. Many studies employed metrics to track increases in revenue, along with creation of employment across a certain time frame (April and Itengi 2023: 505). To analyse EO for SME survival and growth, Wales *et al.* (2023: 19) contend it is critical to employ a variety of performance indices, because certain elements—such as productivity, share of market, revenues, and cumulative assets—vary substantially across businesses.

3.3 THE CONCEPT OF EO INTENTION FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN. WHAT DOES IT ACTUALLY MEAN?

Numerous research studies have examined a start-up's readiness to either raise revenue or job creation within a given time frame to gauge their growth goals (Mehralian 2022: 91; Kaushik and Dangwal 2023b: 85). However, these studies did not specifically examine SMEs in rural areas or their growth ambitions and philosophies at the time of their start-up (Ismail 2022c: 49). SMEs have the potential to address the issues of poverty and joblessness that plague most African nations (Malhotra 2022: 307).

Entrepreneurs who do not have EO goals are, however, either disinterested in growth altogether or purposefully choose not to pursue it (Henry *et al.* 2023: 91). Kaushik and Dangwal (2023b: 109) emphasise a desire for survival and growth is a vital aspect of EO; this implies research is required to develop knowledge of the organizational features of EO for SME growth in rural areas. Several research

studies concentrate on the broad features of SMEs, considering those who operate in highly volatile and complex environments, such as KZN rural communities.

Surin *et al.* (2023: 28) maintain only entrepreneurs who intend to expand their business will likely allocate resources in this direction, because of the limited resource availability to SMEs. It is, therefore, crucial for rural SMEs to have allocated resources at their disposal, with the goal of expanding their businesses through EO. However, Shepherd and Patzelt (2023: 103) state the real EO for SME growth is determined by the expansion of their resources, revenue, and workforce. This makes it essential to comprehend the metrics used to assess rural SME survival and growth, particularly in SA (Msomi and Maharaj 2022: 73).

Dladla and Mutambara (2022: 67) and Ogujiuba *et al.* (2022: 91) assert,, considering that establishing SMEs in rural areas of SA may differ from doing so in a metropolitan or suburban environment, it is plausible the issues of the span of control, self-esteem, drive for advancement, uncertainty and ambiguity tolerance, as well as requisite business registration and licensing elements, in addition to exhibiting major growth aspirations among start-ups of SA, impacting EO for SME survival and growth in rural areas of KZN. Coldwell *et al.* (2022: 415) contend authorities should have a better understanding to create effective policies, particularly for rural areas, which will assist in determining variables for the EO for SME survival and growth in rural KZN areas.

Understanding the factors that influence the survival and growth of rural SME owners/managers operating in challenging regions such as KZN, is essential (Klinger 2022: 316). Rural SMEs, as highlighted by Zahoor *et al.* (2023a: 91), have a lower likelihood of survival and growth when they do not have EO as their primary goal. These authors contend attaining growth is challenging and requires work, with growth more unlikely to occur in the absence of efforts (Zahoor *et al.* 2023b: 100). Consequently, the survival and growth of SMEs in rural areas of KZN greatly depend on their EO to expand (Liu *et al.* 2023: 1903).

3.4 CONCEPTUAL FRAMEWORK OF RURAL ENTREPRENEURIAL ORIENTATION (EO)

Holzmann and Gregori (2023: 412) claim that EO is a multidimensional indicator of firm-level entrepreneurship that includes autonomy, innovation, and proactivity.

Therefore, in order to survive and grow, owners-managers of SMEs—including those in rural areas like KZN—must have these factors. SMEs must be entrepreneurially oriented in the dynamic business climate of today to guarantee their survival and growth (Stephan *et al.* 2023: 68). Pulka, Ramli and Mohamad (2021: 54), establish that businesses with a high degree of EO are more likely to be able to discover new possibilities and gain a competitive edge. Clark *et al.* (2024: 129), assert that EO is composed of two theoretical concepts: a uni-dimensional approach and a multi-dimensional approach. The technique is determined by the evaluation of the individual EO concepts. In the uni-dimensional approach, where the dimensions of EO vary with each other yet being distinct, EO is seen as a single, conceptual entity (Covin *et al.* 2020: 217). According to Clark *et al.* 2024: 105), entrepreneurial enterprises must promptly lower high levels of all dimensions. Smith *et al.* (2022: 140), stress EO is a crucial component steering the success of any business, including those in rural areas. Anderson *et al.* (2023: 182) in their study confirmed the idea that EO is a strong predictor of business growth. This implies SME survival and growth may be predicted by favourable EO of the owners- managers. As a result, it will be crucial to examine this topic with those who work in rural areas.

Lumpkin and Dess (1996), assert EO is the procedures, methods, and choices that result in new entrepreneurial endeavours, including owners-managers of SMEs beginning to run firms in their respective fields. Prior business theories and practices will serve as a guide for these entrepreneurial endeavours. The shared variation among risk-taking, innovation, proactivity, competitive aggressiveness, and autonomy is the theoretical construct of EO proposed by (Ávila-Robinson, Islam, and Sengoku 2022: 346). Mohamad and Chin (2019: 122) assert that innovative, proactive, and risk-taking attitude of an SME—also known as its EO—would lead to high growth. Additionally, Pulka, Ramli and Mohamad (2021: 89) see EO as an entrepreneurial trait that makes entrepreneurs creative and growth-oriented, whereas Holzmann and Gregori (2023: 37) believe EO has a favourable effect on business performance.

It is a concept that requires multifaceted study. People who are looking for new business prospects must be individually-oriented to possess the procedures, methods, and decision-making skills on the level of a business (Kristinae *et al.* 2023:

72). According to Stephan *et al.* (2023: 65), EO is focused on firm-level strategic procedures that are employed to gain a competitive edge. Stated differently, owners-managers of SMEs need to be proactive, risk-takers, and innovators if they hope to grow and prosper in the marketplace. SMEs that operate in both urban and rural areas are included in this. Due to the absence of a conceptual framework concerning innovative performance and capacity, organizational search capability, market orientation, and EO, only a small percentage of SMEs can achieve exceptional performance and sustainable growth, claim (Ulo and Sunday-Nwosu 2022: 286). According to Booyavi and Crawford (2023: 116), EO is the process of developing entrepreneurial skills, applying those skills effectively and efficiently in business management to set a business apart from competitors, and acknowledging and enabling the skills to operate. SME owners-managers, especially those in rural locations, must become entrepreneurially oriented to achieve growth. According to earlier research, human capital, organizational traits, environmental factors, and EO all have an influence on the performance and growth of entrepreneurs (Bakke and Buøen 2023: 82).

According to Matricano (2023: 115), the EO for rural development acknowledges that entrepreneurship is the primary driver of economic growth and development, even in rural areas; without it, other development-related elements will be frittered away or wasted. However, by addressing issues like unemployment, poverty, economic inequality, underutilization of rural capacity, and low living standards, entrepreneurship would undoubtedly play a significant role in transforming rural areas if it were truly promoted there (Smith *et al.* 2022: 212). Ighomereho (2022: 173) emphasizes that the foundation of EO in rural areas is fostering local entrepreneurial talent and the subsequent expansion of domestic businesses. However, Afolabi and Ojo (2023: 155) highlight the importance of environmental elements and the performance of an individual entrepreneur, stating that a larger chance of business start-up and success would result from a match between the unique needs of entrepreneurs and environmental forces. This suggests that environmental factors affecting the survival and growth of SMEs, or the development of any SMEs, may be related to EO.

3.5 UNDERSTANDING THE CONCEPT OF EO IN RURAL AREAS OF KZN

Knowledge about EO in South African rural areas, is extremely limited if at all (Muindi and Masurel 2022: 102). The promotion of this field of development in rural areas therefore requires the involvement of South African policymakers, government agencies, pertinent business parties, and rural SME owners-managers themselves. Financial support organizations will find it easier to help them survive and grow if they have a thorough understanding of rural EO. According to Wales *et al.* (2023: 249) entrepreneurship academics refer to the strategic decision-making processes of key decision-makers as EO. These procedures help an organization stay true to its mission, realize its vision, and gain a competitive edge. Early research on the topic, EO is a concept that originated in strategy-making processes (Mehralian 2022: 109). It includes planning, forecasting, and preparation in addition to analysis and decision-making, as well as various cultural value systems and the mission of the organization (Kreiser *et al.* 2023: 153). According to Kristinae *et al.* (2023: 712), EO is therefore typical of the procedures and guidelines that result in subsequent entrepreneurial choices and activities. However, due to a lack of research on the understanding and knowledge of its association with rural SME growth, very few researchers have examined these characteristics in relation to how they correlate with the survival and development of rural firms. For many professionals, knowledge remains at the level of guesswork and assumptions.

Adopting a strong EO is thought to be necessary but insufficient for new ventures to create wealth, with (Kindermann *et al.* 2023: 139) mentioning the entrepreneurial processes of businesses might help the chase of new entry opportunities to enhance its performance. According to Surin *et al.* (2023: 204), there is a significant connection between the increase of SME market share and proactivity, innovation, risk-taking, and overall EO. This also showed SME business performance is positively related to both EO and proactivity (Abdelkareem, Battour and Al-Awlaqi 2022: 169). This does not, however, provide any information on rural SMEs and the factors affecting their ability to survive and grow.

3.6 EO FOR SME SURVIVAL AND GROWTH IN THE RURAL KZN AREA CONTEXT

Any economy can be transformed and grown by small businesses, which are fuelled by an EO (Afolabi and Ojo 2023: 55). In large organizations, a conceptual approach to EO is extensively addressed, and as Ighomereho (2022: 163) points out, this concept can be controlled, expressed, and adjusted to fit the environment suitable for small businesses in the remote communities of KZN. Therefore, the crucial characteristics and unique situations of rural SMEs must be clarified in this context, as this topic is investigated.

Smith *et al.* (2022: 122) maintain small businesses and entrepreneurship are related, however, they are not the same. Matricano (2023: 190), refers to a small business as an enterprise with small size, on the other hand Matricano (2023: 190) describes entrepreneurship as a particular kind of “opportunity-centred conduct” yet, applicable to resources as well (Bakke and Buøen 2023: 182). It can be pursued in both large and small businesses, however, the focus should be on how rural SMEs are strategically managed to identify and exploit opportunities, before mobilising the necessary resources (Booyavi and Crawford 2023: 118). Due to their flexibility, ability to quickly adjust to shifting market conditions, encouragement of private ownership, and EO, SMEs are one of the main engines of economic development (Ulo and Sunday-Nwosu 2022: 226). They play a key role in facilitating technological innovation, increasing economic flexibility, and offering adequate opportunity for the acquisition of new knowledge and abilities (Stephan *et al.* 2023: 685).

Deeper research on EO and SMEs is urgently needed, and learning of the two sectors methodically is also essential (Holzmann and Gregori 2023: 307). The prerequisite of EO is the movement of SMEs toward growth (Ávila-Robinson, Islam, and Sengoku 2022: 46). It is, nonetheless, possible to reconcile the two realities of EO and SMEs (Surin *et al.* 2023: 89). Should EO be an “organizational phenomenon, SME management practices, orientations, organizational culture, and the characteristics of their business ecosystem, will determine whether they promote or discourage entrepreneurship” (Kristinae *et al.* 2023: 712).

Due to their differences from large corporations, rural SMEs require a complex EO framework tailored for them; frameworks designed for larger enterprises should not

be transferred to SMEs (Pulka, Ramli and Mohamad 2021: 589). In addition, SMEs may find significant value in the idea of EO, which is defined as the strategic attitude of an owner or manager that indicates the firm's desire to take on entrepreneurial postures (Mohamad and Chin 2019: 112). Furthermore, in SMEs, the firm's strategic direction and the strategic orientation (SO) of its owners-managers are likely to be equal (Wales *et al.* 2023: 49). When a rural SME intends seizing opportunities, which suggests concentrating on acknowledging and seizing chances—as well as contemplating novel resource integrations to produce for novel marketplaces, it seems to be an indication of its overall strategic and competitive orientation (Mehralian 2022: 109).

The difficulty of EO is significant; SMEs must contend with a shifting global landscape that leaves more limited resources at their disposal (Surin *et al.* 2023: 154). The two elements that follow, further clarify an SME's EO as a SO: its implementation and orientation toward entrepreneurship are both components of its strategy (Kaushik and Dangwal 2023a: 202). This means, strategy must be the primary focus of research on the strategic decisions that could affect the performance and success of small businesses (Kindermann *et al.* 2023: 1839). EO appears to be a crucial component of SME performance as a result (Muindi and Masurel 2022: 82).

The literature on strategic management has proposed several helpful typologies of SO (Rashid *et al.* 2023: 3802). The most attention has been paid to the typology of Mies, Hausberg and Packmohr (2023: 10). According to these authors, the four SOs that comprise the typology are reactor, prospector, analyser, and defender. SMEs within each category have a dependable pattern of behaviour when making decisions in response to diverse external factors.

The "prospector" approach, which is the most aggressive, is what drives SME aggressiveness in creating new goods and markets. It calls for oversight in investing additional duration for monitoring the exogenous dynamics, as well as assessing possibilities and dangers (Mies *et al.* 2023: 181; Kreiser *et al.* 2023: 193). Conceptually, EO and orientation are extremely similar. Abdelkareem, Battour and Al-Awlaqi (2022: 157) identify several business strategy variables positively correlated with SME performance, including aggressiveness, innovativeness,

autonomy, and defensiveness, along with futurity, proactivity, and risk-taking. Numerous measurements from these dimensions also make up the primary characteristics of the EO in the strategic plan.

Enthusiasm for entrepreneurship can be expressed in the following assertions:

- Research has demonstrated that EO is a reliable indicator of the results of entrepreneurship (Yamanaka *et al.* 2023: 229; Abdelkareem *et al.* 2022: 163).
- Researchers find a high correlation between an EO and entrepreneurial behaviour (Upadhyay *et al.* 2023: 193).
- A Theoretical Perspective on EO leads to actions such as breaking into untapped markets and developing novel products (Aliedan *et al.* 2022: 73).
- EO denotes a voluntary effort that leads to actual entrepreneurial behaviour (Arabeche *et al.* 2022: 235). In conclusion, the study plan for EO considered important factors that affect the tendency toward entrepreneurial endeavours.
- EO does not discount the importance of human decisions or the leadership qualities of proprietors exerting notable contributions to projecting, as well as creating a specific SO for their SMEs (Kaushik and Dangwal 2023a: 202).

Additional thoughts on the factors that determine EO are based on assertions made by Hughes *et al.* (2022: 652) and Cowden *et al.* (2022: 301), which include that, “becoming an entrepreneur is closely linked with features resonating with the environment, framework, tactics, those in leadership positions with specific components which are easily altered in fast-tracking EO in a start-up SME”. In fact, several research projects drawn from the EO strategy literature attempted to pinpoint the causes and effects of entrepreneurship (Wales *et al.* 2023: 208), entrepreneurial behaviour (Kabir, Abdullahi and Naqshbandi 2023: 1439; Kreiser *et al.* 2023: 46), and the strategic entrepreneurial stance (Wales *et al.* 2023: 316).

Using contingency models, several academics have explained and forecasted the results of entrepreneurship (Chaudhary *et al.* 2023: 292; Seyed Kalali 2022: 1732; Alikhani and Shahriari 2022: 400). To expand on this idea, several elements that make up EO imply it is a “strategic approach for generating a competitive edge, by fusing fresh resources and leveraging commercial chances in the forms of opportunities, as well as resource orientation” (Berndt, Gomes and Borini 2023:

409). Both internal and external environments are the strategic aspects most important for SME success (Zhang, Xu, and Ma 2022: 49).

3.7 HOW CAN SME SUPPORT GROWTH WITH EO, PARTICULARLY IN RURAL AREAS OF KZN?

Innovative, proactive, and autonomous behaviours make up the multifaceted evaluation of firm level entrepreneurship known as EO, as described by (Wales *et al.* 2021: 58). Therefore, to support their survival and growth, SMEs, particularly located in rural areas of KZN—must possess these criteria. To assure survival and growth, SMEs must have an entrepreneurial mindset in the fast-paced business world of today (Mostafiz *et al.* 2023a: 244). Wales *et al.* (2023: 1930) find SMEs that exhibit a high degree of EO are more capable to identify new possibilities and gain a competitive edge.

Multiple dimensional and single dimensional approaches are the two conceptual theoretical notions that make up EO, as Mostafiz *et al.* (2023b: 505) point out. How effectively each EO dimension is conceived of separately determines the methodology used in its evaluation.

Regarding the single-dimensional approach, Gali *et al.* (2024: 142) view EO as a single, conceptual entity, in which its various dimensions interact with one another. According to Wales *et al.* (2023: 10), businesses that are entrepreneurial must promptly reduce high levels of all dimensions. Further to this, Clark *et al.* (2023: 73) describe EO as essential to SME performance, even for those operating in rural areas. A similar conclusion was reached by Akhtar, Malik, and Khan (2023:10), who found EO is an important indicator of business expansion. This suggests SME survival and expansion can be predicted by favourable owner/manager EO.

It thus becomes crucial to examine this matter among SMEs that operate within the rural areas of KZN. Moreover, EO can be viewed as processes, standards, as well as arriving at choices that result in novel entrance of business endeavours, such as start-ups beginning with their enterprises across various sectors and markets (Alam *et al.* 2022a: 94). In addition, existing management practices and theories will serve as a guide for these entrepreneurial endeavours (Purba and Nasution 2023: 344). The common variation between autonomy, innovativeness, proactiveness, and

competitive aggression, as well as risk-taking, are part of the theoretical concept of EO (Akhtar, Malik, and Khan 2023:10).

Rapid expansion, according to Purba and Nasution (2023: 345), would come from the SME having an EO, defined as being creative, innovative, proactive, and risk-taking, as well as competitively aggressive. Furthermore, Ulo and Sunday-Nwosu (2022: 217) see the orientation of an entrepreneur towards entrepreneurship making SMEs creative, as well as driven by sustainability, whereas Andrade-Valbuena and Llanos-Herrera (2022: 73) believe EO has a beneficial effect on business performance. This is an idea that must be examined from multiple angles. A person looking for new business possibilities must possess knowledge on the enterprise-level processes, standards, and abilities, to make decisions, due to their unique orientation (Umar *et al.* 2023: 57).

According to Morić (2022: 28), EO is also focused on managerial procedures on the SME level, employed to gain a competitive edge, meaning should SMEs want to expand and succeed in business, their owners/managers need to be taking risks, as well as be innovative, autonomous, competitively aggressive, and proactive in their choices and behaviours. Situmorang (2023: 670) claims the absence of a theoretical foundation regarding innovativeness, capability, business R&D, and a focus on market share, along with EO, causes a substantial percentage of SMEs to not succeed in reaching outstanding results and a growth ambition that is sustainable. Furthermore, Elenwo, Ofuase and Nte (2022: 91) define EO as the cultivation of entrepreneurial competencies, their implementation and effectiveness in the oversight of an enterprise, to distinguish it from competitors, and their recognition and facilitation.

For small entrepreneurs, notably those residing within rural areas, with the mission of thriving and expansion, an entrepreneurial mindset or orientation (EO) is imperative (Nassuna *et al.* 2023: 310). Ringo, Tegambwage and Kazungu (2022: 46) support the idea that EO, factors affecting the business cycle, skilled labour, and leadership traits impact SME survival and growth. Rodríguez-Espíndola *et al.* (2022: 1248) state the EO for rural prosperity recognises SMEs as the driving force behind growth and development in the economy, particularly in rural areas, and other development-related elements would be wasted in the absence of EO.

If entrepreneurial activities were to be truly promoted in rural areas, it would undoubtedly play a significant role in transforming these places, addressing issues such as poor living conditions, joblessness, impoverishment, and inequality, as well as inefficient use of available rural resources (Saleh and Athari 2023: 94). On the one hand, Arabeche *et al.* (2022: 91) emphasise the foundation of EO in rural areas fosters the potential for entrepreneurship of communities and the ensuing expansion of locally owned businesses. Nazir, Khan, and Khan (2023: 127), on the other hand, highlight the importance of environmental elements and an individual entrepreneur's performance, stating a match between the unique needs of EO and the business environment will increase the possibility of rural SME survival and their sustainability. This suggests a chance EO might be connected to external elements that affect SMEs' ability to survive, grow, or prosper (Pinheiro *et al.* 2024: 549).

3.8 THE NOTION OF EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

According to Ndlela (2022: 109), as there is no sufficient data currently, our awareness of EO in rural areas of KZN is extremely restricted, assuming it occurs at all. Therefore, to promote the areas concerning growth among rural communities, South African lawmakers, regulatory bodies, essential stakeholders in business, as well as the rural SME owners/managers themselves, must become actively involved in EO (Phetha 2022: 13; Ndlela 2022: 129). Subsequently, funding organizations will find it easier to support rural SMEs of KZN to survive and grow, because of their comprehension and awareness of EO (Akoh 2023: 94).

Scholars studying entrepreneurship, are highlighted by Clark *et al.* (2023: 55), to refer to the strategic and tactical decision-making processes and tools employed by business owners/managers during crucial decision-making, as EO. These procedures help the firm stay true to its mission, realise its vision, and gain a competitive edge. According to early research on the topic, EO is a construct that originated in the development of strategic processes (Gali *et al.* 2024: 145). It includes organising, predicting, and staying ahead of competition, in addition to analysing and making choices, as well as efficient management across cultures, and effective oversight of the business goals (Horsey *et al.* 2024: 955).

According to Abbas, Banu and Ugheoke (2023: 10), EO is, therefore, indicative of “behaviours and guidelines that result in later entrepreneurial choices and activities that advance the business's desired objectives”. However, due to a scarcity of research into the awareness of EO for SME survival and growth, very few researchers have studied these characteristics, in relation to how they associate with the continued success and growth of rural SMEs (Nikitina *et al.* 2023: 565); hence, many specialists still only know what they can speculate on and generalise.

While adopting a strong EO is thought to be crucial, it is inadequate for innovative businesses to create wealth, with Elgarhy and Abou-Shouk (2023: 1990) noting firms' EO may aid in the pursuit of possibilities as new entrants and improve their efficiency. According to Li *et al.* (2023: 185), there is a considerable correlation between the rise of SME share of market and proactivity, innovativeness, risk-taking, and their EO. These authors also showed proactivity and EO have correlated positively with the business growth of SMEs. Nevertheless, this does not provide much data regarding how rural SMEs of KZN are impacted, where sustainability and expansion are concerned (Akoh and Lekhanya 2023: 94).

3.9 EO STRATEGIES FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

The business strategy of SME managers/owners operating in KZN's rural areas is probably the same as any firm's (Hill 2022: 40). Rural SMEs in KZN that intend to profit from business prospects to survive and grow, need to “identify and explore novel resources configurations, exhibit their overall strategies, as well as their posture of competitiveness” (Ricardo, Fernández and Vázquez 2022: 118). The worldwide economy continues to evolve, and rural SMEs must contend with a scarcity of input-resources, which presents a significant problem for EO (Ferlie and Ongaro 2022: 109).

The two components of business strategy are EO and SO (Kihm, Zakaria and Parboteeah 2023: 460). Strategy needs to be the focus of any analysis of the strategic decisions that could affect SME survival and growth in rural areas of KZN (Morić 2022: 28). According to Jayanagara and Chen (2023: 100), EO seems to be a "crucial element of rural SMEs' profitability and sustainability." The strategic managerial theory has proposed several helpful categorisations of SO, the most

famous of which is the typology developed by Miles and Snow (1978, cited in Akinrinlola, Aribaba and Ahmodu 2022: 148), which could be utilised by SME owners/managers in rural areas of KZN for survival and growth. The categorisation has four strategic SOs, namely prospector, reactor, analyser, and defender. Businesses in each group display “a dependable pattern of behaviors when making decisions in response to diverse variables, characterizing the external SME environment” (Sheppard 2023: 427).

An SME's most aggressive strategy is (prospects) potential customers, which Sheppard (2023: 361), state supports its aggressive posture in launching innovative goods into the market. This approach necessitates owners/managers devote additional resources to monitoring outside influences and assessing opportunities and risks. In concept, EO and SO are extremely similar (Lukito-Budi, Manik and Indarti 2023: 31). Pidduck, Clark and Lumpkin (2023: 58) and Mathafena and Msimango-Galawe (2023: 561) identify several business strategic aspects that are positively correlated with firm performance, including “competitive aggression, evaluation, proactive behaviour, futurity, proactive behaviour, and risk-taking”. Many indicators pertaining to these dimensions additionally functions as the primary characteristics of the EO within the strategic plan. Capability to engage in entrepreneurial activities can be demonstrated as well-predicted by EO (Clark *et al.* 2023: 307), with scholars finding a robust correlation between EO and entrepreneurial actions.

A theoretical foundation for an entrepreneur's mindset or actions, where breaking into markets that remain untapped is concerned or manufacturing breakthrough items, characterises acts of choices that culminate with practical business practices (Franczak *et al.* 2023: 1876). In summary, the call for research to investigate EO will consider important factors that affect the attitude toward business operations. This study does not disregard the relevance of human choices or the leadership qualities of SME owners/managers in rural areas of KZN, who have essential effects on how their business ventures are positioned and strategically strengthened.

Additional thoughts on the determinants of a business-oriented mentality are found in the assertion by Wales *et al.* (2023: 40) that the ecosystem, design, plan of action, and managerial practices all play a crucial role in rural business calibration, and

there are elements that can be transformed to boost the quantity or excellence of entrepreneurship in an SME (Abd Hamid *et al.* 2023: 91). In fact, several studies based on the literature of strategy sought to identify the determinants of entrepreneurial behaviour of the strategic entrepreneurial posture (Wales *et al.* 2023: 37; Glavas *et al.* 2023: 139). Using contingency models, some scholars have been able to explain and forecast the consequences of entrepreneurial endeavours (Zahra and Zaheer Ud Din Babar 2023: 219; Surin *et al.* 2023: 401). To further develop this idea, several elements that make up EO imply it is “a tactical plan for gaining a competitive edge, by fusing novel capabilities and grasping commercial opportunities” (van der Westhuizen 2023: 20).

3.10 EO STRATEGY FORMULATION PROCESS FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

The literature on strategies defines the phrase “entrepreneurial strategies”, as an entrepreneurial perspective on strategy formulation that may be essential for the achievement of rural SME objectives, according to business strategy scholars (Kuckertz and Brem 2023: 198). Entrepreneurial SMEs, as Mardiani *et al.* (2023: 310) point out, routinely make significant breakthroughs, and take on difficult risk to gain an edge over their competitors. One each of the three strategic thinking types namely, entrepreneurial stance, responsive attitude, and planned posture, represent this type of behaviour (Arejiogbe *et al.* 2023: 28), associated with an approach to leadership having EO attitude, requisite for rural SMEs to survive and grow, by virtue of their very small nature. However, concerning competition, adaptability mode places SMEs in a position of being adaptation reactive, as opposed to cautious SMEs.

Developing strategies as an SME appears to be a crucial step (Yu and Zhou 2023: 169), with the development of strategies that distinguish between the intentional and unforeseen investigated by Kristinae *et al.* (2023: 709). The kinds of strategies these authors propose is one of crucial importance, in which a rural SME owner/manager may direct his/her action; however, there may be occasions to adjust their objectives (Gali *et al.* 2024: 154). As Wales *et al.* (2023: 197) point out, the main components of strategies for entrepreneurship are behaviours such as creativity, taking calculated risks, and being proactive. Using this study, as well as tools in analysing crucial connections among strategy, contextual elements, or an SME’s EO, Kabir *et*

al. (2023: 1451) produced a significant contribution to this discipline. Their theoretical framework is now the standard tool used to research EO among SMEs. These authors assert an enterprising SME participates in innovations, takes calculated risks, is adept at proactiveness, and having a competitive edge (Kabir *et al.* 2023: 1450).

In this instance, Kabir *et al.* (2023: 1441) emphasise the process of entrepreneurship beyond the SME owner/manager steering the affairs of the enterprise. They approached EO strategically, since there is discussion on "entrepreneurial strategies" in several publications, as well as study topics. The goal of their argument is to discuss how to embrace the SO viewpoint towards entrepreneurship, to maximise the commercial possibilities presented to employees of SMEs who exhibit innovation and drive. Furthermore, strategies of entrepreneurship need to be applied, wherein EO establishes the basis of providing the solution to rural SME resilience and expansion (Kreiser *et al.* 2023: 244).

Rural SMEs need to embrace an EO (Clark *et al.* 2023: 19) or what Šlogar, Morić Milovanović and Hrvatin (2023: 26) refer to as, "intentional strategies", considering the world's rapid changes (globalisation). Considering the core entrepreneurial spirit is an orientation toward recognising strategies as crucial (and seizing) possibilities, irrespective of resource availability (Cortes *et al.* 2021: 143), rural SMEs particularly, must constantly seek out emerging possibilities to remain viable. This requires particular adeptness at tailoring their strategic plans to the demands of their unique resources and surrounding circumstances (Nasution *et al.* 2021: 145).

3.11 INTEGRATING APPROPRIATE BLENDS OF EO STRATEGIES INTO STRATEGIES OF SME SURVIVAL AND GROWTH IN RURAL KZN AREAS

Zhu, Huang, and Ma (2023: 202) contend the acceleration of technology advancement becomes critical when expenditure on consumption rises. It could potentially be advantageous for rural SMEs to concentrate primarily on the opportunity's dimensions (Wu *et al.* 2023: 118), contrasting it with their strengths (Triki *et al.* 2023: 4285), and continuing to vigorously explore emerging possibilities. This is a recommendation made for SMEs who employ the technique of SWOT analysis (Azam, Khan and Ali 2023: 1949). Furthermore, leveraging these opportunities can put a rural SME in more advantageous circumstances to capitalise

on expansion prospects and offer a possible competitive edge (Saura, Palacios-Marqués and Ribeiro-Soriano 2023: 1696). These aspects will, unquestionably, improve an SME's EO and position it to operate favourably in the rural competitive market (Ovoke-Odiete and Kifordu 2023: 76).

A methodical examination of the environmental elements indicate the constant realignment rural SMEs require, to gather and act on timely market intelligence to stay ahead of their competitors (Surin *et al.* 2023: 28). Business analysts may find it easier to reorient an SME to be sensitive, when pertinent business strategies crafted in this regard exist (Umar *et al.* 2023: 37). Bouguerra *et al.* (2023: 487) suggested the integration of social and cognitive dimensions into rural market research, based on the KPIs and Strategy for Analysing Risks (SAR), thereby revitalising the theoretical frameworks that underlie strategy analytics. The primary issues of EO (direction and action) are “the acts of dynamic recalibration of the structure” of SMEs located in rural areas (Hornig *et al.* 2023: 468). SME owners/managers need to incorporate two essential techniques, opportunity- and resource-based:

An opportunity-based strategy allows the SME to determine the way to move ahead and recognise its greatest commercial prospects. As a result, SMEs can use the knowledge they have at their disposal monitor competitors' actions, technologies, and industries (Bedi, Vij and Farooq 2023: 73).

A resource-based strategy is used in choosing the right business data, workforce, technology, and monetary resources for competition. In situations with a limited resource, a rural SME aspires to reach out to collaborate, to gain quicker access to novel marketing outlets (Weaver and Haim Faridian 2023: 10).

Three schools of thought—market-based thinking, technology-based focus, and stakeholder-based approach orientations—are used to characterise the SO in the scholarship on strategy and marketing.

Market-Based Thinking (Bande *et al.* 2023: 147). This approach is predicated on consumer tastes that allow for the incorporation of such desires within creation of goods and services, and pertinent data regarding the actions and positions of rivals (Bajde *et al.* 2023: 147). Market-based thinking displays a proactive approach to gathering knowledge on consumers, as well as the ability to understand facts and

provide appropriate solutions (Sawai and Taguchi 2023: 82). A market-based strategy, when properly maintained, concentrates on the long-term and decides how innovations are implemented at the goods or services levels (Pechlaner 2023: 4; Liu, Zhang, and Yang 2023: 217). From the two aforementioned areas, scientific study has repeatedly shown an important beneficial connection (Chausson *et al.* 2023: 109).

Technology-Based Focus (Darmawansah *et al.* 2023: 22). This potential denotes a willingness and capacity to gain a solid basis in technology, as well as the ability to apply it to the development of innovative, low-cost, premium goods and services (Darmawansah *et al.* 2023: 22). Among its capabilities is the ability to incorporate cutting-edge technologies into operations. Information and imitation technologies, among other aspects, as well as a certain amount of initiative in creating novel technologies and generating concepts for novel products (Hu *et al.* 2023: 949). Particularly in the fast-paced biological technologies, ICT, and hyper technology sectors, this orientation can be both within and outside the rural SMEs and strongly associated with market-based thinking (Prihadyanti and Aziz 2023: 145; Baker and O'Neil 2023: 2206; Shanholtz *et al.* 2023: 1165).

Stakeholder-Based Approach (Gutman *et al.* 2024: 490). The EO of rural SMEs may be significantly impacted by stakeholders such as workers, vendors, the government, and investors, as well as organizations, and other entrepreneurs (Gutman *et al.* 2024: 496). To better meet the demands of consumers, for instance, an orientation focused on staff members and incentives in marketing products to prospective consumers might be established for this atmosphere (Bhatta *et al.* 2023: 135). An SME that develops new goods or services and new strategies should, therefore, leverage its stakeholders (Tutunaru *et al.* 2023: 64). Additionally, the lack of technological capabilities pushes SMEs to collaborations via initiatives such as licenses and retraining (Eriksson *et al.* 2023: 137). According to Arica (2023: 118), to operate as entrepreneurs, SMEs maintain close relationships with their stakeholders.

3.12 EO FOR SURVIVAL AND GROWTH ON A PERSONAL LEVEL OF SME OWNERS-MANAGERS IN RURAL AREAS OF KZN

EO was originally understood to be “a manifestation of an entrepreneurial behavior in business operations” (Ngo 2021: 571). According to published research, EO has been used to measure an SME's commitment to entrepreneurship through its procedures and guidelines, or it can be applied at the managerial level to evaluate managers'/owners' individual actions (Corrêa *et al.* 2022: 955; Pimentel and Rodrigues 2022: 39). As for the question of individual EO, Norsalehe and Idris (2022: 85) contend it refers to the unique traits of rural SME owners/managers that could improve their predisposition to participate in and be effective at enterprising ventures.

Three lines of inquiry thus influence the response to this question: individual circumstances; personality traits; and social factors (Yu *et al.* 2022: 198). The first category of factors, relating to the environment, comprise financial benefits, tax breaks, and other opportunities for business creation (Ramírez-Solís, Mojarro-Durán and Baños-Monroy 2023: 208), which can also be essential to rural KZN SMEs' survival and growth. The second pertains to personal characteristics (Neto and Forte 2023: 15) and is not the main subject of this study, whereas the final category concerns human behaviour in organizations (Yacob *et al.* 2022: 22) and will be covered in more detail in the parts that follow.

Rural KZN SME owners/managers can also be evaluated by observing their entrepreneurial behaviour and mindset; for rural entrepreneurs to survive and grow, their actions must be constructive (Mthethwa 2021: 67). According to Ndlela (2022: 46), SME owners-managers perceive obstacles to growth fundamentally different from MNE owners, whose perspectives and mindsets have been shaped by their real-world encounters with expansion. This kind of circumstance is expected to arise in the KZN rural SME sector; hence, a study of this kind needs to be carried out. Mahohoma (2020: 39) and Hasseno (2023: 146) claim an individual-level measuring tool for EO can help support educational programmes on entrepreneurship. This indicates the tool can be utilised to enhance proactivity among rural SMEs, willingness to take risks, and innovativeness, all of which are quantitatively correlated with indicators of EO (Anggraini, Puttri and Nabila 2022: 73).

In impoverished and isolated areas such as rural KZN, entrepreneurial training, knowledge, and abilities can support the growth of individual enterprising intents. Paulus and Hermanto (2022: 96) assert several EO dimensions have varying effects on business strategy and minimising costs have major influence on profitability. This could also imply a particular leadership style of SMEs contributes to the entire success of the business, including its continued existence and advancement (Wang *et al.* 2023a: 145).

3.13 SOME EO DRIVERS FOR SME SURVIVAL AND GROWTH IN RURAL KZN AREAS

Numerous academics have acknowledged the role “existing firm structures and features play in encouraging and facilitating EO among rural SMEs” (Kuratko, Hornsby and McKelvie 2023: 139; Morris *et al.* 2024: 46). How managers/owners proactively execute EO is partly determined by these characteristics:

3.13.1 The structure/architecture of the rural SME

A contrast between the two classifications in Mintzberg's taxonomy of SMEs (1979, cited in Zhou, Uhlaner and Jungst 2023: 40) can be applied to the comparable views of rural SME owners-managers. According to Wales *et al.* (2023: 64), the structure of an SME has an impact on the EO or inclination of its owners-managers. A firm with a horizontal (organic structure), or simple framework, is one that is flexible and flowing (Kreiser *et al.* 2023: 13). It is linked to “informal communication, extended spheres of authority, flat structures of authority, autonomous decision-making, and a willingness to adapt” (Clark *et al.* 2023: 121). This leaves SMEs better equipped to react quickly to the fierce rivalry of competitors, since it encourages EO (Jang, Zhang, and Zheng 2024: 586).

In contrast to a horizontal (mechanistic) framework, is one with a bureaucratic appearance (Nguyen and Tran 2023: 100); these systems are centrally controlled and heavily regulated (Nguyen and Tran 2023: 103). Formal avenues usually serve as the means for interactions, and job descriptions are provided that clearly define each employee's duties and obligations (Nwankwo and Kanyangale: 13). To achieve optimal performance, SMEs working in harsh settings, such as the rural areas of KZN, need to adopt both an entrepreneurial mindset and the horizontal framework (Hadiyanto 2023: 82). Furthermore, Wales *et al.* (2023: 73) suggest SMEs with a

horizontal framework and an EO posture will do superior to those with a bureaucratic framework.

3.13.2 Background of SME owner-manager

As explained by Ashal, Crowther and Albadri (2023: 6273), a firm's EO may have significant roots in the pasts and backgrounds of its owner/manager. Additionally, to identify new possibilities, a rural SMEs must develop novel strategies, while envisioning several feasible outcomes, and utilise their own private circle of contacts, they must possess EO (Jatana and Nahar 2023: 58; Zahra *et al.* 2023: 193; Waseem *et al.* 2023: 171).

3.13.3 Availability of input-resources and skills

Factor inputs are an essential part of entrepreneurial activities, and are limited relative to demand, while their shortage is frequently perceived as a major barrier to entrepreneurship (Klein 2023: 55). The conventional understanding of EO emphasises how crucial it is to coordinate input-resources (Ashal *et al.* 2023: 40). As a result, a rural SME's supply of resources will, ultimately, determine how entrepreneurial it can be (Waseem *et al.* 2023: 44). SMEs having input-resources in abundant supply might be better able to take on entrepreneurial endeavours than those with limited input-resources (Waseem *et al.* 2023: 48).

Resources can be classified into tangible (technologies, material resources), workforce (expertise), infrastructure, monetary, and managerial (data, infrastructure, leadership, oversight, and reinvestment capacity), among others (Ausat, Permana and Harahap 2023: 76). It has been suggested the ready accessibility of input-resources is a significant environmental aspect that encourages EO, particularly among rural SMEs with strong prospects to grow (Okorie *et al.* 2023: 73). Insufficient input-resources not only prevent growth but also restrict the kind of EO “that promotes firm prosperity” (Fontanilla *et al.* 2023: 460; Tien 2023: 40).

Furthermore, skills (intangible resources) relating to an SME's ability to “effectively combine various tangible input-resources to deploy and coordinate them to accomplish a desired goal” are referred to as EO (Li 2023: 98). Capacity of resources deployed in business operations indicates the kind of actions a rural SME will take as key to survival and growth (Bianchi and Cordella 2023: 31), including techniques (Hanaysha, Shriedeh and In'airat 2023: 190) and places of decision-

making inside the firm (Stumpf, Schöggel and Baumgartner 2023: 76). Training processes, systems for “processing data, social and ethical standards, and their versatility” are also included in the resource-capacities of the SME (Yadav *et al.* 2023: 137).

Having adequate input-resources for rural SMEs is a prerequisite for growth but it is not sufficient (Wales *et al.* 2023: 33). To pursue and support a strategic-orientation, SMEs also need to possess unique skills (Surin *et al.* 2023: 46).

3.13.4 Partnerships and relationship building

An enterprising SME must maintain beneficial relationships inside its ecosystem, including with vendors and independent contractors (Chong and Patwa 2023: 31); customers and merchants (Peng and Chang 2023: 173); and possibly rivals (Subramanian and Suresh 2023: 19). These relationships also include licenses, technological advances, and technical connections such as professionals; educational institutions and academic support (Utomo *et al.* 2023: 28), as well as other interested parties, to maximise its “optimum ecological capabilities, obtain accessibility to crucial input-resources, and gain distinctive competencies” (Subramanian and Suresh 2023: 89).

Owners/managers of rural SMEs can acquire guidance, data, capital, and other input-resources from their networks (Tumbelaka, Kaligis and Mengga 2022: 39). To assure the viability (development) of an SME, forms of data are required, which also uncover enterprising prospects that support the continued existence of a rural enterprise (Deb *et al.* 2023: 631). The process of “identifying opportunities and assembling input-resources” involves an “inter-exchange of relationships among firms and other interested parties” through networking (Aslam, Rehman, and Nasir 2023: 179; Utomo *et al.* 2023: 55).

3.13.5 SME mission and strategies

Entrepreneurial approaches to leadership can relate to the “specific mission, vision, and the strategy, particularly toward expansion and innovations”, as Bedi, Vij and Farooq (2023b: 94) contend. Therefore, there will be a positive correlation between “entrepreneurial endeavours and the SME owner's/manager's orientation to grow” (Hultman and Oghazi 2024: 67). This means SMEs with well-defined vision strategy are better equipped to achieve the correct degrees of EO (Ovoke-Odieta and Kifordu

2023: 75). Furthermore, the effectiveness of the business strategy is a factor in rural SME survival and growth (Bort *et al.* 2023: 58; Wiklund-Engblom *et al.* 2023: 697; Njoroge and Nasieku 2023: 109).

3.14 RURAL SMEs AS AN INTEGRAL COMPONENT OF SOUTH AFRICAN INDUSTRIES

According to Kasema (2023: 226), “government agencies, business size, geography, innovative ability, and owner experiences” are examples of “traditional variables that impact the dynamism of rural SMEs”. Receiving governmental support as start-ups, which is crucial to survival and growth and has a distinct and beneficial impact on future prosperity, particularly for rural SMEs not run by families (Yeboah-Assiamah *et al.* 2023: 208). Ogujiuba *et al.* (2023: 49) conducted research in KZN that highlights government initiatives are “a possible avenue to absorb some of the transactional expenses through enhanced transfer of technologies, infrastructure improvements, and training” among rural SMEs in KZN.

Along with teaching law and accounting principles, other significant initiatives include the offering of mentorship and educational programmes for prospective owners-managers, of SMEs (Shilomboleni *et al.* 2023: 185). Public-private partnerships (PPPs) should be formed to gain insight into those variables limiting rural SME performance and their relationship among other enterprises in the South African industrial sector (Aroba and Mnguni 2023: 157). These authors assert developing measures and tactics toward boosting a strong probability of survival and growth among SMEs should be emphasised.

Enaifoghe (2023: 163) and Mamorobela (2023: 37) highlight the geographical proximity aspect is essential to rural SME survival, growth, and performance. They contend this factor should be considered immediately, as it benefits survival or growth of rural entrepreneurs. Inadequate facilities and joblessness have hampered SA's rural GDP growth, and many rural areas lack access to thriving markets (Peter *et al.* 2023: 40). Zhou and Zondo (2023: 58) state the lack of “financial guarantee, an unfavourable business climate, and the absence of government support” are the main issues affecting the rural SME sector in SA.

3.15 SOME (RURAL) FEATURES THAT AFFECT EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

Rural entrepreneurship is explained by Qu and Zollet (2023: 109) as the kind of business that guarantees an increase of value to rural resources located in rural areas, while primarily involving rural residents. Zhou *et al.* (2023: 98) assert rural SMEs operate mostly in impoverished and underdeveloped areas, contributing significantly to the economy of the region and providing a significant number of jobs. Many households throughout rural SA continue to live in inadequate circumstances (Thusi, Matyana and Jili 2023: 139). Since the continent's economic conditions are improving, developments in rural communities in Africa are being stimulated by development in agriculture (Dimnwobi *et al.* 2023: 433). Parga-Montoya and Cuevas-Vargas (2023: 24) argue an increased desire exists to comprehend the mechanisms underlying rural EO.

Tiny and remote marketplaces, inadequate transportation infrastructure, deprivation, as well as insufficiency and dependence, defects, and underfunding, are some of the difficulties faced by SMEs operating within rural areas (Changweshwa and Mutezo 2023: 1142). Other difficulties include network structures, water and electrical power supplies, resources, and advertising channels (Abaddi and AL- Shboul 2024: 85). Dlamini *et al.* (2023: 235) maintain a business plan, advertising strategies, mission, and vision, along with funds, are significant elements determining the EO for rural SME survival and growth. Rawindaran *et al.* (2023: 100) concur with the conclusions that frequent obstacles to rural SME survival and growth are hard regulatory systems governing rural SME operations, a shortage of funding and skilled labour, as well as impediments to competitiveness.

The key factors that determine how an SME owner/manager will implement EO for survival and growth, according to Tshikovhi, More and Cele (2023: 337), include expertise, a leader's degree of adaptability, and their comprehension of the SME environment. Medina, Garfias, and Tellez (2023: 1036) state rural SMEs account for a sizeable portion of job creation and economic output in most of Africa, thereby linking SMEs to the reduction of impoverishment and deprivation. Nugroho (2023: 184) asserted “in order for SMEs to expand quickly and intensely, they must have strong competencies in particular areas of functionality”. Rural SMEs could use the “components of promotional activities and funding availabilities for significant

survival and growth, as gaining larger market share and innovations have a beneficial relationship”, all of which are facets of EO (Lou *et al.* 2024: 1021).

Beckmann *et al.* (2023: 517) find views associated with families additionally impact a rural SME's ability to develop. Therefore, regulations that “influence rewards in rural family enterprises” are necessary to boost their EO for survival and growth (Bauweraerts *et al.* 2023: 1675). Numerous scholars, including Eldesouky, El Gazzar and Waseem (2023: 31), emphasise the primary obstacles to entrepreneurship, broadly speaking, are those that are individual, psychological, social, and cultural, as well as socioeconomic. It is highlighted by Erdogan (2023: 112) and Muhayimana, Gwahula and Marcha (2023: 98) that many different factors influence a rural SME's performance. As a result, it is challenging to link SME achievement or lack thereof to a common set of metrics for evaluating performance.

Evaluations for well-established and large corporations may not always be suitable for SMEs, particularly those in rural areas of KZN, by virtue of their small size, remoteness, revenues, and assets, as well as their workforce, at a minimum threshold (Pliakoura *et al.* 2023: 163). Therefore, the rural SMEs' operational environment, which encompasses internal as well as external variables, may be the true source of success/failure (Jafari-Sadeghi *et al.* 2023: 2117). Strobl *et al.* (2023: 154) indicate a few elements that affect rural SMEs' chances to succeed are directly tied to their creativity, drive for success, lack of red tape, and own sense of oversight, in addition to opportunities for advertising.

Arshad *et al.* (2023: 415) discover a correlation between the educational attainment of the owner/manager and the capacity of the business to expand through workforce expansion and yearly sales growth. In addition, Mady *et al.* (2023: 112) and Chabbouh and Boujelbene (2023: 181) demonstrate how factors such as family background, the years of experience of the entrepreneur, and leadership technique, in connection to the level of owner-manager expertise, support rural SME growth and are thought to be associated with their survival and growth. The success of rural SMEs is verified to depend on a variety of qualities, including dedication, scheduling, setting objectives, and creativity and design thinking, along with networks, and dependability (Jafari-Sadeghi *et al.* 2023: 2131).

The viewpoint expressed by Strobl *et al.* (2023: 154), is the main obstacles to endurance or expansion occurring among small businesses within the remote communities of Zululand include, a lack of security, cash tension, the absence of availability of amenities, and initial capital limitations, as well as managerial skills deficiencies, inaccessibility to contracts, and regulatory expenses related to labour and tax laws. Other major barriers to a company's ability to survive and expand comprise inadequate administration, poor facilities, and inadequate bookkeeping (Utaminingsih, Widowati and Witjaksono 2023: 73). According to Munawaroh *et al.* (2023: 505), financing availability has little bearing on the expansion of small businesses.

Almeida and Wasim (2023: 40) and Stanković, Vujičić and Radović-Marković (2023: 172) assert an SME's ability to grow is influenced by several factors, including funding from within and outside the SME, the entrepreneur's approach to marketing, revenue generated, and market share, in addition to risk appetite, potential for expansion, EO and expertise, as well as the ability to network. Further factors include breakthroughs (in the form of novel products introduced), innovative procedures and significant upgrades in current structures, diversification of products, and hands-on learning operations, along with utilisation of distinctive competence, and pricing flexibility. Furthermore, Lukito-Budi *et al.* (2023: 109) note, in addition to resources, financing, and outside influences, other factors that affect SME performance include SME qualities, administration and skills, services and goods produced, as well as business procedures, and collaborations.

3.16 SOME ENTREPRENEURIAL TRAITS THAT IMPACT EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

The EO for rural SME survival and growth is stated by Isichei, Emmanuel Agbaeze and Odiba (2020: 1219: 184) to be positively impacted by entrepreneurial traits of the owner-manager. Pulka *et al.* (2021: 589) and Nakku *et al.* (2020: 28) list the following as unique features of the rural setting: the small-size local marketplaces; the features of rural marketplaces; the accessibility of business spaces; and the infrastructural and transportation availability; as well as communications; the accessibility to financing; the institutional environment; and the availability of knowledge/information, and business advisory services. Ali, Hilman and Gorondutse (2020: 1507) aver rural SMEs employ knowledge catalysed by factors such as “firm-

size, strategic approaches, and allocation of resources”, as they make choices for their businesses. It has been observed most rural businesspeople who possess essential attributes do not consider themselves entrepreneurs; rather, they see themselves as small business owners-managers (Osei and Zhuang 2024: 215).

SA has emphasised for several years that businesspeople should be encouraged to launch SMEs in rural areas to “contribute to employment creation and serve as a stabilizing factor within the socioeconomic framework” (Enaifoghe and Vezi-Magigaba 2023: 103). Nevertheless, despite financial and educational programmes, as well as commitment by governmental organizations, alongside PPPs, SA's entrepreneurial landscape remains in terrible shape (Ramsuraj 2023: 283; Enaifoghe and Ramsuraj 2023: 286).

Regarding the survival and growth of the rural SME sector in the nation, Maliwichi *et al.* (2023: 839) note the importance of financial, educational, and regulatory challenges has become a recurring theme in the policies of SA for more than 10 years. Dikgwatlhe and Mulenga (2023: 103) and Ekene and Kelly (2023: 49) pointed out strengthening a supportive atmosphere for rural SMEs and enhancing their competitiveness has become paramount. These authors find this can be achieved by advancing the foundations that encourage entrepreneurial spirit, namely, “improved availability of funding, expertise, management development, and increased flexibility in the regulatory environment”, which have been recognised as critical factors affecting EO for SME survival and growth in rural areas of KZN.

3.17 PERSONAL ATTITUDES THAT AFFECT EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

In addition to economic growth, other factors that impact entrepreneurial levels include attitudes of entrepreneurs, mindsets, and beliefs, which are crucial in fostering a culture of entrepreneurship (Ratnawati, Azzahra and Dewanta 2023: 165). Additionally, SA's performance remains significantly low regarding the mindsets and cognitive behaviours of entrepreneurs in a perception-driven economy (GEM 2021: 400). Public authorities understand rural SMEs operating in a range of sectors and locations are typically founded by business owners with little funding (Surman and Böcskei 2023: 1001). Nonetheless, these regulators frequently overlook the significant variation in the results for entrepreneurship, contingent on

owner-manager aspirations to establish a fast-growing enterprise, and that high-growth entrepreneurship is frequently absent from rural areas (Hermawan and Sudarsono 2023: 1561).

Research demonstrates a favourable correlation between the mindsets of owners-managers and real growth results for SMEs (Ratnawati *et al.* 2023: 82). In support, Haruna *et al.* (2023: 102) stated SME owners-managers in rural areas of KZN require more extensive changes than executives of bigger corporations, since growth necessitates transformation and successful management of transition is crucial to an SME's prosperity. According to Bagagiolo *et al.* (2023: 19), the first step in successfully managing transition, is realising the necessity to modify mindsets and actions of rural SME owners-managers. It is well known a significant number of owners-managers struggle to adapt their mindsets, views, and actions to the shifting demands of the SME (Addo and Asante 2023: 49).

Views and opinions are, nevertheless, crucial in fostering a society where entrepreneurs thrive, and they influence the prevalence of entrepreneurs, in addition to the growth of the economy (Agyapong, Maaledidong and Mensah 2021: 69). Additionally, SA performed poorly on measures of entrepreneurial mindsets and perceptions in economies driven by efficiency (Zondo and Ncube 2023: 13). Many public authorities are, on the one hand, aware of the minimal funding available for start-up by rural SMEs, irrespective of their operational sectors and locations (Ramsuraj 2023: 283). On the other hand, politicians frequently overlook the significantly varied advantages for entrepreneurs, which depend on the entrepreneur's aspiration to establish a fast-growing enterprise, with these rapidly expanding entrepreneurs not commonly found in rural areas of KZN (Maka 2023: 64).

Research indicates the views of owners-managers and the real growth outcomes of SMEs are positively correlated (Nhleko, Ladzani and Seeletse 2023: 271). In support, van der Westhuizen (2023: 31) states, since “expansion necessitates transformation and successful change management is crucial to a rural SME's profitability”, more adjustment is required by rural SMEs in adapting and transforming, than managers of bigger enterprises. To successfully manage change, Beyeme, Thomas and Schachtebeck (2023: 343) stress the first step is to

understand the need in “modifying the mindsets and actions of people”. It is well known that for many SME owners-managers, it is a struggle to adapt their mindsets and actions to the shifting demands of the business environment (Hooper 2024: 49).

3.18 THE PROACTIVENESS THAT INFLUENCES EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

A rural SME with a high EO (entrepreneurial strategic posture) is frequently characterised by proactive orientation, as well as extensively engaging in “scientific and innovative product development, with an elevated risk-taking tendency among owners-managers” (Wales *et al.* 2020: 670; Covin *et al.* 2020: 10). Proactively focused rural SMEs will be inclined, particularly in the long run, to structure their embrace of survival and growth benchmarks as potential benefits, as opposed to obstacles (Wilson and Perepelkin 2022: 786). They are more likely to succeed when they “combine their proactive posture with innovative, risk-taking, and competitively aggressive behaviors in their operations” (Kiani *et al.* 2022: 1144). To understand why a few rural SMEs, achieve survival and growth, we should focus on initiatives involving proactiveness, alongside competitive aggressiveness, risk-tolerance, and innovative breakthroughs (Kuratko *et al.* 2023: 136).

More so than attitudes of owners-managers, as well as techniques of rural SMEs, proactiveness defines how they “connect to their customer base by taking advantage of ongoing market-trends” (Lumpkin and Dess 1996: 136). In addition, this is a firm-level attribute that influences how a rural SME tries to deal with their proactive posture and reaction to changing environmental difficulties they face in markets where they find themselves (Lumpkin and Pidduck 2021: 22). A major component of the well-known implementation of EO by Covin and Wales (2019: 13), is a proactiveness initiative (Cortes *et al.* 2021: 131). When analysing how EO affects firm-performance among rural SMEs, it is proposed risk-tolerance, proactiveness, and innovative behaviour should be combined to generate “a single- dimension strategy metric” (Diaz and Sensini 2020: 49).

EO studies show rural SMEs that are more proactive, in terms of innovation and taking calculated risks, are inclined to implement survival and growth initiatives (Edwards *et al.* 2023: 1135). Additionally, it was discovered different proactive orientations, in terms of risk-taking and innovations, can result in various survival

and growth strategy plans, as well as a generally satisfactory collaboration and harmony between the socioeconomic, financial, institutional, and regulatory, as well as other facets of the rural SME environments (Raalskov *et al.* 2024: 19). Proactive rural SMEs may possess a major edge over those who do not take the initiative, about their “capacity to predict and respond to foreseeable requirements by looking for novel possibilities” (Rafiki *et al.* 2023: 202). Moreover, proactiveness and competitively aggressive postures are clearly different.

A “competitively aggressive” stance “relates to the way SMEs interact with rivalry and how they react to changes in consumer needs/wants and market demand”. Proactiveness, however, describes the way rural SMEs respond to new possibilities in the marketplace through taking risks, as well as performing strategically in influencing developments and stimulating customer demands (Putniņš and Sauka 2020: 712; Pulka *et al.* 2021: 586). As a result, proactiveness “tends to be concerned with satisfying projected future customer needs, whereas being competitively aggressive requires concerted efforts focused on vying for existing customers” (Premadasa *et al.* 2023: 8759). Hence, rural SMEs that implement survival and growth initiatives are motivated and have a proactively driven mindset (Prasad and Naveena 2021: 13).

3.19 ENVIRONMENTAL FACTORS IMPACTING EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

Many scholars, such as Prasetyo and Ellitan (2023: 312), emphasise individual, cognitive, sociocultural, and socioeconomic, as well as financial variables, are generally the most significant obstacles to EO of rural SMEs. According to Zaidi *et al.* (2023: 31), there are many different factors that determine an SME's performance. As a result, it is challenging to link rural SME performance or lack thereof, to a common set of metrics for evaluating success of firms (Susanto *et al.* 2023a: 382).

Certain valuation methods can sometimes not be acceptable for SMEs, particularly those in rural areas, even when used for evaluating in large companies (Teka 2022: 58). Therefore, the SME's operational environment, which encompasses both external and internal influences, may be the true source of performance (Ossowska *et al.* 2023: 906). Otto *et al.* (2022: 11) pointed out a few elements that affect the

opportunities for rural SME owners-managers to succeed, which are directly tied to their creativity, drive for success, absence of red tape, and their own sense of supervision, as well as possibilities for advertising.

A correlation between the educational attainment of the owner-manager and the capacity of the SME to expand through workforce expansion and yearly sales growth was, furthermore, discovered by Otto *et al.* (2023: 10). Mady *et al.* (2023: 137) demonstrated how factors such as family history, owner's-manager's age, and managerial method, in connection to the educational level of owners-managers, support the growth of SMEs and are thought to be associated with industrial expansion. Rural SME prosperity is verified to depend on a variety of qualities, including dedication, organizational skills, setting targets, and innovative thinking, as well as collaborations, and trustworthiness (Haar *et al.* 2022: 3325).

A direct correlation is found by Abdelli, UI-Durar and Wasef Hattab (2023: 85) between conditions of the business environment and the EO of rural SMEs. These authors contend it impacts how SMEs are run and shapes the choices made by owners-managers. Marco-Lajara *et al.* (2023: 226) are among the authors who emphasise the development of a regulatory structure and a favourable economic climate are important factors that influence an individual's inclination toward EO. They contend public administrators from all views of politics and levels of government are needed in the support and encouragement of new business formation, to foster rural SME growth within the country's economy.

Lew *et al.* (2023: 226) concurred, saying SMEs and major companies employ various methods to develop strategies that would lead them through their life cycles in their industries. As a result, to effectively communicate their ideas and achieve high performance, a favourable business climate/environment is required. As stated by Peng and Chang (2023: 229), SMEs lack management and financial capacity to deal with “intricate processes coupled with regularly fluctuating interest rates and taxes”, therefore, it is crucial to evaluate the legislation and regulatory environments.

Duarte Alonso *et al.* (2023: 766) also support this idea, emphasising the necessity for better policies and regulations that support EO for rural SME survival and growth; encouraging authorities to promote an entrepreneurial spirit in an integrated and all-encompassing manner; highlighting collaborations in the form of PPPs, to vigorously

promote entrepreneurial activities. There was also a call for public authorities to “acknowledge business ownership, incorporate all its manifestations into its regulations, initiatives, and public statements, and promote countrywide campaigns” to achieve these (Zardini *et al.* 2023: 58). Rasiah, Ng, and Cheong (2024: 190) urged nations to think about creating or bolstering civic awareness for rewarding outstanding performance in entrepreneurial activities.

A survey by Cannas (2023: 1612) emphasises, while rural SMEs do not operate in a way that separates them from outside events or influences, there is a clear correlation connecting the growth of new rural SMEs and policies geared toward developing rural communities. Cannas (2023: 1615) adds the goal of cultural and geographical cohesiveness is furthered through policies directed towards SME development in rural communities. Consequently, in addition to changes in market demand, new approaches to local market structures and rural area governance will be needed to create the conditions necessary for rural SMEs to flourish (Rasiah *et al.* 2023: 19). For instance, communities and support networks in Korea are seeking methods to address the prohibitive price for property that might be preventing job creation in rural communities (Rasiah, Ng, and Cheong 2023: 37). It is unclear, though, whether this approach will be effective in rural SA (Nhleko *et al.* 2023: 271).

Poland is a country with substantial prospects for development, particularly in its rural communities, where the standard of living has fairly risen (Piwowar, Dzikuć and Dzikuć 2023: 145). This demonstrates how, in rural Poland, start-ups have transitioned from a phase of survival, into a giant SME growth-phase (Bashynska *et al.* 2023:13). According to Marco-Lajara *et al.* (2023: 211), the environment has a significant impact on enterprises, particularly SMEs. They explain SMEs, specifically those that operate in rural areas, are particularly reliant on their ability to respond properly to outside environmental forces on which they have no influence (Lew *et al.* 2023: 226). On the contrary, rural residents in KZN are not encouraged to pursue entrepreneurship as a vocation by their families or communities, but only as a last resort (Lew *et al.* 2023: 172), possibly attributed to their ignorance of the business possibilities that exist in their rural surroundings.

This study's analysis of the literature examines how the dynamic environment affects continued existence, as well as the developments urgently required by SMEs

in the rural areas of KZN, which is made up of internal as well as external factors. “The pace of environmental volatility reflects an ongoing or changing business environment”, according to Peng and Chang (2023: 46). This is consistent with the definition of environmental dynamism given by (Duarte Alonso *et al.* 2023: 766), which includes “the pace at which consumer tastes and services provided by organizations evolve over time”. Furthermore, as Zardini *et al.* (2023: 118) explain, this dynamism is the degree of volatility and the rate at which things shift in a business environment. Put another way, to ensure perpetual survival and growth, rural SMEs must become conscious of and knowledgeable about the pace of evolution and the degree of prevailing uncertainties in the environments where they operate (Martins 2023: 190).

Cannas (2023: 202) argued in a previous study that emerging levels of innovation in the environment caused greater uncertainties, which also lessen the consequences and prediction of future innovations. Thus, it is critical to gain a thorough grasp of the ways the internal and external environmental dynamics influence rural SMEs in KZN (Ebrahim 2023: 40). The success and efficiency of SMEs, including revenue increases and accomplishment of objectives, are significantly impacted by internal as well as external variables (Mavutha, Kamwendo and Corbishley 2023: 67). Internal variables include the scope and size of the rural SME, phase of the business cycle, technological advances, and innovations in products, as well as managerial autonomy, centralised management, and institutionalisation, along with economic conditions, and desired outcomes (Hlongwane 2023: 91).

Depending on the stage of rural SME growth and overall economic condition, external variables can include aspects such as the status of the economic sector and the kinds of consumers it serves (Prasetyo and Ellitan 2023: 316). According to Corral de Zubielqui and Jones (2023:161), economic opportunities—a continuous interplay across the internal and external environments—are what drive EO. Ojha, Patel, and Parida (2023: 85) reiterate this idea, when they claim outside environmental influences have a major influence on a business entity's ability to survive and grow through EO.

The idea that both internal and external factors can mediate the EO is echoed by Strobl *et al.* (2023:157), who indicate there may be a correlation between EO and endogenous or exogenous variables, with consequences to the survival and growth necessary for rural SMEs. Addressing each of the aspects in relation to the rural SME climate will, therefore, be fascinating, as existent, and outsourced capabilities of SMEs indicate significant or strategically positioned resources at their disposal (Hao *et al.* 2023: 1076). Additionally, subject to the kind of business and market, every resource could prove crucial. Entrepreneurs find themselves forced to look beyond their own resources to gain an edge over others, due to the volatility and multifaceted nature of their environments/ecosystems (Kim and Park 2023: 271).

Rural SMEs, which are mostly centred on agriculture, deal with unique issues that hinder their survival and growth and, as a result, lessen their potential to make a meaningful contribution to their countries' GDP (Xu, Wang, and Chen 2023: 118). These issues, according to Jafari-Sadeghi *et al.* (2023: 2131), include a lack of education, poor expertise in management and technology, challenges in accessing financing, and limited advertising services, as well as restrictive regulatory frameworks.

Utaminingsih *et al.* (2023: 148) determined fraud and corruption, laws and regulations, and energy as key variables that make a substantial contribution toward EO for survival and growth needed by rural SMEs. Dzikriansyah *et al.* (2023: 163) asserted rural SME owners-managers must allocate their resources more prudently to promote innovativeness, proactiveness, competitive aggressiveness, and risk-tolerance, along with autonomy. This is because there is a link between EO and SMEs and how they perform, as well as minimising impacts from the outside environment (Susanto *et al.* 2023a: 379). Differently stated, EO is important for the strategy of developing new products, being proactive in entering novel marketplaces, reacting to the tactics of rivals, and making appropriate commercial choices.

Bauweraerts *et al.* (2023:1675) found diversity in a dynamic environment is a significant indication of EO and impacts rural SMEs positively. Due to the pressures of the environment, rural SMEs with resources at their disposal can exploit opportunities much earlier than their competitors (Supeni *et al.* 2023: 334). It is

asserted by Karami, Ojala and Saarenketo (2023: 946), an entrepreneur can “identify and leverage business opportunities by having a better understanding of the business environment, including rivals, resource availability, and the regulatory bodies that control the functioning of the economy, leading to the creation of a profitable and wealth-generating SMEs”.

Rafiki *et al.* (2023: 226), moreover, affirm several elements, such as the characteristics of SMEs, leadership and expertise, product efficiency, and market demand and supply, as well as business practices, R&D, design, tactical decisions, and exogenous influences, all impact the success of a rural SME. However, Mathafena and Msimango-Galawe (2023: 541) state SA has, historically, had high rates of unemployment and poverty, particularly in rural areas, where approximately 70 percent of the country's impoverished live. Therefore, rural economies are not strong enough to offer possibilities for decent employment or entrepreneurship, limiting their earnings, resulting in most people living below the breadline (Novanda and Wibowo 2023: 82). Research indicates exogenous influences have a greater bearing on EO for rural SME survival and growth than endogenous influences (Beltrame *et al.* 2023: 28).

3.20 EXTERNAL ENVIRONMENTAL DYNAMICS OF EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

According to the literature, identifying the external variables influencing EO for SME survival and growth is crucial in taking all the required actions to lower or eliminate obstacles and open new opportunities for their businesses (Jafari-Sadeghi *et al.* 2023: 2128). Factors—SME features, managerial expertise, goods, and services offered, as well as consumers, markets, business practices and networking, along with assets and financing, strategic planning, and the external/exogenous environment—were examined in this study, to determine how successful SMEs are in their operations (Prasetyo and Ellitan 2023: 361; Arshad *et al.* 2023: 406).

Corral de Zubielqui and Jones (2023: 1607) suggest the “ever-changing external/endogenous factors could be a more potent catalyst for transformation (and expansion) than the internal/endogenous dynamic environment and knowledge of the SME”. However, this would require accurate detection, processing, and response to signals and information, which would then be integrated into strategies

(Ojha *et al.* 2023: 94). It is unclear, therefore, how these issues impact SMEs in rural areas of KZN, which necessitated this study.

Research showing a comparison between Germany and Zambia, highlighted inadequate leadership as the main cause of SME failures in Germany asset Damnjanovic *et al.* (2023: 407), while in Zambia, the main causes are both inadequate infrastructure and adverse financial circumstances (Zulu *et al.* 2023: 94). Furthermore, the “aggregate or macro-economic backdrop”, which are factors emanating from outside environments encompassing PESTEL, also impact business operations (Sanny *et al.* 2023: 109; Al Jabri and Matriano 2023: 46).

The external environment is a significant factor in determining EO for both individuals and organizations (Wales *et al.* 2023: 10; Kreiser *et al.* 2023: 418; Khan *et al.* 2023: 112). SMEs are empowered by attributes such as dynamism, antagonism, diversity, and abundance to adapt to difficult circumstances by taking an EO stance and acting in an entrepreneurial manner (Gorostiaga *et al.* 2023: 325). Unpredictability and constant shifts define a dynamic environment, which can be a rich source of opportunity in areas such as industry expansion, technological advancements, consumer preferences, and the need for new goods, which SMEs can take advantage of (Prabhudesai *et al.* 2023: 118). Threats to rural SMEs arise from a hostile ecosystem; when there is less demand for the items they offer for sale or the sudden appearance of more competitiveness (Edwards *et al.* 2023: 1157).

Environmental diversity denotes the existence of multiple market sectors, each with unique attributes and requirements the rural SME caters for, making strategies in uncertain and complex circumstances, which frequently require a strong EO (Jeong *et al.* 2023: 661; Rafiki *et al.* 2023: 181), particularly for rural SMEs without the financial means to take on rivals, both domestically and internationally. A surplus of resources in the environment is referred to as environmental abundance (Dess, Chapman and Jacobi 2023: 58). Rural SME owners-managers view environmental abundance, which presents a significant possibility for obtaining the resources required, as a factor that influences a rural SME's EO (Hossain *et al.* 2023a: 1761).

In summary, by providing possibilities to SMEs, EO can be quite helpful during difficult times (Kreiser *et al.* 2023: 69; Gilley *et al.* 2023: 19). It is anticipated a rural SME with an EO posture will manage unstable circumstances better than an

enterprise without this posture (Pu *et al.* 2023: 327). Numerous academics have acknowledged the role organizational antecedents have in encouraging and facilitating business start-up, which influences how rural SMEs strategically participate in EO to some extent (Kuratko *et al.* 2023: 132; Cochran and Kuratko 2023: 208).

3.20.1 Political/legal

According to authors such as Kamali Zonouzi, Hoseyni and Khoramshahi (2021: 46), the significance of SMEs to the economic well-being of a nation shows how crucial it is to have policy measures that assist SMEs, for instance, laws that lower their overhead expenses and permit them to operate comfortably and effectively. For rural SMEs in KZN to survive and grow, the country's authorities must adopt policy regulations supportive of SME requirements to survive and grow (Bugwandin 2022: 37; Ngibe and Lekhanya 2019a: 307). Akoh and Lekhanya (2023: 226) affirm there are currently no targeted and dedicated SME strategies in SA that address rural SME needs.

Ndlela (2022: 73) notes the absence of legislation, bureaucracy, and proper processes for administration, including access to governmental departments, impede EO for SME survival in the rural areas of KZN. Public officials are not doing enough to assist and encourage entrepreneurs toward sustainability to end economic distress in SA (Hlatywayo 2022: 40). Ebrahim (2023: 181) asserts the standpoint of public decision makers toward entrepreneurs, as well as the degree of latitude SMEs derive from operations, are inextricably related to politics.

Zulu *et al.* (2023: 3) and Ncube and Zondo (2022: 43) insist there are primary categories of actions governments may pursue that could pose potential political hazards to entrepreneurial activities, including limitations on operational activities. This could include “mandates for emphasis on BEE ownerships from the community, labour regulations, currency restrictions, and specific product standardisation criteria; therefore, a business policy that removes all obstacles and bureaucracy”. EO for rural SME survival and growth is desperately needed in SA (Bomani *et al.* 2022: 100).

3.20.2 Sociodemographic

It has been discovered the decision to launch an SME is significantly influenced by sociodemographic characteristics (Etim and Daramola 2023: 139). The results of a Gauteng study by Sibiya (2023: 79) show the elderly do not experience greater levels of EO in establishing their own businesses, nor do higher educational qualifications ensure such accomplishments. The survey also shows the most prosperous owners/managers displaying EO, were those made redundant in their prior line of work.

Adebowale and Agumba (2023c: 176) assert many people base their business decisions on their personal characteristics and sociocultural beliefs. Lembete (2023: 148) supports this viewpoint, stating “sociocultural beliefs affect technological adaptation to market conditions” among rural SME owners-managers in KZN. However, it is challenging to make valid inferences, considering the limited evidence available, as well as paucity of data in this area (Vareta 2022: 128). Furthermore, prior research indicates a firm's “demographic characteristics, specifically its scale of operation, shareholding category, and years in the industry”, affect accessibility to financing (Manasoe *et al.* 2023: 136; Changwasha and Mutezo 2023: 1142).

The research findings show rural SMEs face greater restrictions on borrowing than large corporations, because they are typically owned and run by private persons, who are sometimes “not required by law to disclose financial statements, information or to conduct routine final accounts auditing” (Mora-Monge *et al.* 2023: 1138). SMEs have less assets available for a guarantee or collateral, which is another factor, and compared to larger enterprises, SMEs also have higher rates of bankruptcy (Mpofu and Sibindi 2022: 270).

3.20.3 Socioeconomic

The main elements impacting EO of rural SMEs and their business operations are economic determinants (Zahoor *et al.* 2022: 82). Khan, Sheikh and Ahmad (2023: 343) assert the rate of technological advancement and resource increase determine increase in production of goods and services within the frontiers of a country, therefore, growth in the economy. The main components of inputs employed in producing outputs include” natural resources, workforce, capital, and entrepreneurial capability”, which lead to increased GDP (Xin *et al.* 2023: 190). An

increase in the economy's productive capacity raises the national income or improves the welfare (standard of living) of society (Sepehrdoust, Tartar and Gholizadeh 2022: 739), which brings about economic development (Girdzijauskas *et al.* 2022: 518). It also lowers the general level of prices (inflation) in the economy and increases the supply of goods and services for citizens (Nuti 2023: 334).

To pinpoint the origins of growth in the economy, many researchers have recently examined the impacts of various production factors, with the rise in profit margin for entrepreneurs being the main driver, and the element primarily responsible for coordinating resources, leading to the growth in any economy (Ji *et al.* 2022: 112; Zhang and Dilanchiev 2022: 263). Technological advancement grows because of the innovativeness—new techniques for executing tasks—developed by entrepreneurs (Gomez-Sanchez, Máñez Castillejo and Sanchis-Llopis 2023: 13). Economic progress is not facilitated by an increase in the quantity of other inputs, rather, by entrepreneurs who supervise, oversee, and bear the risk of innovations through EO (Kouam and Kingsley 2023: 10; Lianos and Sloev 2022: 134).

3.20.4 Technology/innovations

Innovation is primarily fuelled by cutting-edge technology, and innovative businesses expand sustainably as a result (Heenkenda *et al.* 2022: 320). As such, rural SMEs must “adopt novel tools or revolutionary insights, to use innovations and generate distinctive competence” (Xu, Guo and Zhao 2022: 296). It is commonly acknowledged that technological aptitude is a strategic source of income and prosperity for the SMEs and the economy (Chaudhuri *et al.* 2022: 1020). These researchers emphasise the imports of modern technology greatly aid emerging nations' capacity to keep abreast. Nonetheless, advances in technology do not directly aid in survival and growth of rural SMEs without the incidence of EO (Onwu, Botha and Ungerer 2023: 4). Zhang *et al.* (2022: 171) imply acquiring technological capabilities might be of greater significance for businesses seeking to expand internationally, when they apply EO.

Skare, de Obesso and Ribeiro-Navarrete (2023: 112) contend businesses, particularly SMEs in the rural areas of KZN, are compelled to concentrate on choosing or obtaining cutting-edge or high-tech technologies from outside vendors, due to financial, timeline, capital, and expertise constraints. Among rural SMEs in

KZN, technology can provide quick and reliable decision-making, with comprehensive data, at minimal possible psychological and financial costs (Jeza and Lekhanya 2022: 304). Any SME might use successful and productive financial information systems (FIS) to increase the accuracy of its data flow and cut expenses, which would increase its margin of profitability (Mavutha *et al.* 2023: 354).

FIS in rural SMEs would allow these enterprises to “outmanoeuvre their rivals, which could undoubtedly augment the market power they hold” (Zhuang, Zhou, and Chen 2022: 114). Rural SMEs without FIS may experience several issues, including “inefficient use of enterprise assets, lengthy backlog and turnaround times in operations, low output, and waste utilization of resources”, according to (Trieu *et al.* 2023: 546). Furthermore, KZN's rural areas lack access to the internet and have inadequate communication facilities, due to financial reasons that have restricted SME owners'/managers' usage of technologies (Filita and Jita 2023: 13).

3.20.5 Rivalry in the commercial world

Margarian *et al.* (2022: 31) assert rivalry in the commercial world is pervasive in the modern day. Rural SMEs must, therefore, be able to fully utilise the resources at their disposal, if they are to survive and grow. The rural SME “seeks to gain an edge over its rivals that has a significant impact on the business's performance by jostling for a position in the perfect rural marketplace” (Rani *et al.* 2022: 5618). With respect to the qualities of information in the market, innovations, prudent investments, and operational excellence, as well as effective control, all crucial components of quality assurance; rural SMEs typically lack these advantages in the marketplace (Mady *et al.* 2023: 25).

Due to internationalisation and greater international trade, emerging economies are faced with competition; yet these nations are typically exempted from some of these hurdles and other tariffs (Carvalho 2022: 13). MNEs are becoming more competitive because of bilateral trade deals, more than SMEs in emerging markets, putting rural SME survival and growth at risk (Zhou, Li, and Wang 2023: 3; Muna *et al.* 2022: 364). Research conducted in Thailand shows, even when competitors carry considerable risks, they drive SMEs with higher EO toward higher efficiency, which leads to their survival and growth (Mongkol 2022: 3).

Much research has been done in the past ten years on the challenges SMEs face. Primarily, unequal competitiveness for governmental contracts or tenders (Orlandić, Dodovska and Dodovski 2023: 111), the unrecorded sector (Gyan, James Nyarkoh and Yeboah 2023: 70), and fiscal regimes (Mahuwi and Israel 2023: 109) stand out; these barriers have persisted at the same level of severity for the past century, causing stumbling blocks for rural SMEs' EO (Cheong 2022: 55).

3.21 INTERNAL ENVIRONMENTAL FACTORS IMPACTING EO FOR SME SURVIVAL AND GROW IN RURAL AREAS OF KZN

Existing issues can be deemed to mean the barriers that, in lieu of the owner's/manager's competence, harm the rural SME's propensity to function correctly through EO (Majeed *et al.* 2023: 145). These issues are the character traits, abilities, and proficiencies of each owner/manager or the leadership team, which matter most to successfully manage approaching emergencies (Chisoro and Padayachie 2023: 147). It is vital to remember, though, that the owner-manager has authority over all of this.

Demirguc-Kunt, Horvath and Huizinga (2023: 40) emphasise the significance of societal and monetary upliftment, which allow rural SMEs to overcome survival and growth barriers, while boosting their avenues for outside funding and matching the competition. Rusliana (2023: 99) and Ajufoh, Odita and Salami (2023: 211) declare rural SME performance calls for more than the aptitude to spot a market opportunity, instead they propose EO for SME survival and growth in KZN, which necessitates some degree of business intelligence, together with hindsight behaviour, for enhancing future profitability.

3.21.1 Business practices and leadership attributes

According to a study in Kenya by Sekere (2023: 157), teamwork, business practices, and leadership attributes all affect SME performance. As a result, it is highly recommended SME owners/managers possess the managerial abilities and aptitude necessary to operate profitable businesses, even those located in rural areas of KZN (Atiase *et al.* 2023: 1807). It is also critical these enterprises participate in networking and conduct their businesses in a professional manner in rural areas (Wee, Scheepers and Tian 2023: 1439). Nonetheless, several fundamental elements that fall under the umbrella of business leadership, which include

promotional and accounting abilities, are thought to influence how quickly an SME can grow (Sakhdari, Burgers and Davidsson 2023: 807).

The focus of leadership abilities for SME growth is on identifying the EO strategies and objectives the owner-manager has for operating the enterprise, and then putting those strategies into practice through to fruition (Wee *et al.* 2023: 1450; Zaidi *et al.* 2023: 35). Trieu *et al.* (2023: 550) suggest the extent of management capabilities, more particularly, the capacity to integrate new personnel and synchronise various functional departments, has a profound effect on the SME's ability to flourish through EO.

Research, however, raises serious concerns regarding the effectiveness of strategy and leadership in this critical area of the economy. Government officials point to specific deficiencies in areas such as innovations, accounting literacy, advertising, and EO, as well as feasible strategies, managerial expertise, and managing the workforce (Chebbi *et al.* 2023: 40; Srimulyani *et al.* 2023: 90; Maliwichi *et al.* 2023: 839). Levallet, Ahuja and Wood (2023: 40) assert rural markets present a significant opportunity for a focused advertising campaign, considering an upsurge of rural earnings and the possibility these earnings could rise even quicker, due to improved productivity and higher pricing for products from agriculture. As with any economy, marketing in rural areas is still in its infancy and has unrealised opportunities, but SMEs are starting to recognise its advantages (Rollins *et al.* 2023: 488). For individuals planning to move to rural areas, the impending infrastructural upgrade provides a prosperous and exciting future (Kuts *et al.* 2023: 388; Akomea-Frimpong *et al.* 2023: 238).

3.21.2 Technical expertise/skills

In nations with emerging economies, such as Kenya, Malaysia, SA, and Nigeria, EO enables SMEs to take a proactive stance, combined with autonomy and competitive aggressiveness, as well as risk-taking but innovative and value-adding endeavours, with novel initiatives of an economic nature, thereby resulting in economic growth, to improve the standard of living (Orji *et al.* 2023: 307; Ogbu and Ugwu 2023: 55). According to a recent study by Adebowale and Agumba (2023b: 1), the productivity of South African construction SMEs is strategically important for long-term micro and macro-economic performance of the country. However, a sizable portion of SMEs in

SA's construction industry exhibit subpar performance; partially explained by low EO rates. This scenario undercuts the construction industry's potential to create jobs and adds to the negative prognosis for SA's economic trajectory.

Adebowale and Agumba (2023b: 1) further asserted that owners/managers and employees were cited by 73.3 percent of respondents as a major productivity barrier for SMEs in the construction industry. He noted 70 percent workers lack construction skills and 66.7 percent owners/managers in the industry lack the fundamental knowledge and abilities needed for their tasks. Respondents frequently expressed concerns regarding the skills gap by using terms such as "not qualified," "lack of experience," "not skilled," "incompetent," and "poor experience."

3.21.3 Development in education and training

Learning about EO, while it is a buzzword, finds it is crucial to the economic success of numerous nations (Funmilayo *et al.* 2022: 3409). It has been discovered that EO learning, and instruction in basic education play a significant role in determining a prospective SME's ability to survive for growth (Premadasa *et al.* 2023: 8759). Human capital theories state "investing in one's expertise, abilities, and capacities through education and training increases one's potential for productivity" (Nugraha and Sari 2022: 214). SMEs in rural areas of KZN, nonetheless, have difficulties typically absent from those situated in towns and cities. They, therefore, require "instructional curricula" in schools, "tailored to this situation" (Andersson *et al.* 2023: 1683).

According to Taib *et al.* (2023: 385), entrepreneurial courses encompass a self-sufficiency mindset that includes "fostering innovative behavioural and creative environments, as well as a change in mindset and social conventions for overcoming obstacles heuristically". Analysts argue the absence of entrepreneurial education capable of organising and coordinating productive resources is the primary barrier to increasing the national income of LDCs (Hashimy *et al.* 2023: 10). This implies financial institutions waste their money by lending to illiterate business owners with no management acumen (Taib *et al.* 2023: 385).

Instead of a lack of money, the issue is with poor education, aptitude, and EO. Research in SA unequivocally demonstrates several issues in schools, including a deficiency of supportive teaching materials, and inadequately prepared teachers,

which impede the successful inculcation of EO among students (Mbonambi, Gamede and Ajani 2023: 40). Better education in entrepreneurship, in the opinion of the authors, might significantly aid in the growth of jobs and, uplifting the economically depressed, and the reduction of inequality (Olutuase 2023: 19).

3.22 INSTITUTIONAL AND TRANSACTIONAL FACTORS THAT AFFECT EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

The formal and informal guidelines and limitations surrounding an entrepreneur's activities influencing how a business is run, are referred to as the "institutional milieu/environment" (Wannamakok and Yonwikai 2023: 178). According to Buratti *et al.* (2023: 659), politics, regulations, and the economy all work together to produce the norms and regulations that determine the framework that governs how SMEs do business. Additionally, Nițu-Antonie *et al.* (2023: 79) and Lyu, Shepherd, and Lee (2023: 100), explain the institutional framework comprises both tacit and implicit limitations—such as traditions, expectations, conventions, and internalised rules of conducts, as well as social contracts—and explicit and institutionalised restraints, such as legislation and constitutional documents. However, finding the right blend of policies may be difficult in certain markets, particularly in the African continent (Nachum *et al.* 2023: 938).

Kirk-Greene (2022: 37) suggests widespread recognition of the continent's prospects for greater and more extensive prosperity. Africa is poised to advance to a new stage of prosperity, because it is experiencing increasing working classes, escalated innovations by the younger population, expanded participation in governance, and a more diverse range of partnerships (Ndubuisi 2022: 713).

Johnson and Acemoglu (2023: 189) emphasise creating an ideal working climate among SMEs are essential to attaining an improved standard of living. The initiatives and amenities required by SMEs are shown to be impacted by fundamental legislation, proposed actions, and rule (Rubyutsa *et al.* 2023: 109). Furthermore, government initiatives and programmes for SMEs in farming businesses were found to have beneficial effects on their survivability and growth (Zhou and Zondo 2023: 149). It has also been discovered poor funding is a result of several issues, such as lack of collateral security from the SMEs, where personal savings, assistance

offered by relatives and close friends, or informal cash loans, constitute the primary means of borrowing for Nigerian SMEs (Simba *et al.* 2024: 288).

The binding authority of governance, represented by legislation, statutes, and guidelines, serve as the regulating cornerstones that uphold official structures (Urhibo 2023: 584). For instance, although many SMEs contribute tax as a sign of patriotic sentiment, many enterprises comply as they fear the ability of the government to use coercion, should they be discovered in arrears or complete evasion (Sithomola 2022: 40; Akerboom and Craig 2022: 238).

Conversely, ethical (normative) and intellectual (cognitive) capacities sustain unofficial structures (Karavanov, Ustinov and Len 2023: 62). Tudoroiu (2022: 271) explains ethical pillars discuss “how target SMEs' conduct is influenced by the principles, mindsets, and actions of other important players—generally referred to as normative standards”. These intellectual foundations, which additionally function as the basis for unofficial structures, speak of “ingrained, assumed to be normal principles and convictions”, which govern conduct (Hovhannisyan 2022: 31). As example, the custom is to keep quiet rather than to “challenge the status quo,” even when most co-workers might be uncomfortable with organizational misconduct (Blume 2023: 38). Informants generally opt to defy a culture that promotes concealment, to act in accordance with their ingrained individual convictions regarding what is acceptable (Tavakoli, Keenan and Cranjak-Karanovic 2003: 58).

Galbraith *et al.* (2022: 79) assert, in defining whatever constitutes appropriate and unacceptable behaviour, structures help to minimise ambiguity by limiting the range of possible outcomes. To put it briefly, structures lessen ambiguity, which has the potential to be catastrophic (Willis and Toronjo 2023: 820). Financial damages could, additionally, arise from “financial unpredictability, such as the inability to fulfil agreements” (Kemp *et al.* 2022: 73).

Transactional or commercial expenses, often known as the “expenses associated with conducting businesses or costs connected with business operations, can result from transactional ambiguity” (Lee 2023: 490). As stated by Mandi *et al.* (2022: 145), “expediency, which is characterized as craftiness, cunning and self-seeking” represents conduct leading to increased costs related to “transactions that include deceiving, defrauding, or confounding other participants in the transaction”. To lower

these transactional expenses, regulatory structures provide clarity by defining the parameters (rules of the game), making it easier to manage infractions using channels such as the legal system (Poff 2023: 1681; Cowden and Tang 2022: 180).

Transactional expenses might grow unaffordable in the absence of a strong framework for institutions, to the point where certain agreements would never happen (Bhatt, Singh, and Hagedorn 2022: 217). When there are no reliable institutions for protecting financiers, local shareholders can decide to invest overseas, leading to illicit financial outflows (Senna *et al.* 2023: 1201). Strong institutional frameworks, therefore, prevent dishonest entrepreneurs from using rural SMEs as naive conduits for illegal money transfers, money laundering, fronting, and other business abuses (Levi 2022: 127).

Affluent Africans invest an astonishing 39 percent of their wealth outside the continent, even though the African SME sector remains capital starved (Bosire 2023: 133). Institutional structures are dynamic, with many structural exchanges taking place worldwide (Jameaba 2022: 118). Certain growing economies, such as Austria, Ukraine, and Slovakia, which are transitioning from centrally planned, to free-market economies, have so many institutionalised exchanges they are referred to as “transitional markets” (Malý *et al.* 2023: 1344). Beckmann *et al.* (2023: 517) and Fasano and La Rocca (2024: 166) contend interpersonal relationships remain essential in protecting SMEs against organizational and unpredictable circumstances, which hinder growth, raise expenses associated with transactions, as well as promote fraud.

3.23 FINANCIAL FACTORS THAT HINDER SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

Andersson *et al.* (2023: 1687) discovered, in contrast to SMEs in urban areas, those in rural areas rely more on internal cash flow for their investments, according to a study done in Sweden. These authors unequivocally demonstrated that SMEs face more financial constraints during periods of economic decline/ downturn. They further established the ability of rural SMEs to invest is primarily dependent on their own cash flow, as sales in rural areas are typically lower as well, suggesting the cash flow will likely be lower (Andersson *et al.* 2023). Consequently, it would be more difficult for SMEs in rural areas to invest, grow, or boost productivity. The need

to consider the geographical dimension in policies aimed at narrowing the funding gap for SMEs is further shown by Sweden, one of the economically well-off countries, exhibiting a constant pattern of rising investment-injection, which they state keep their SMEs economically viable. Higher reliance on outside funding was linked to better firm success (Perez-Alaniz *et al.* 2023: 190).

In a more recent study, Baporikar and Fotolela (2021a: 868) found a strong correlation between liquidity and economic performance. The prosperity rates of SMEs that benefited from family and outside funding were greater. Whether it is the public sector, relatives, and acquaintances who are the major sources of funding that rural SMEs in KZN need, is yet to be thoroughly investigated (Feng and Wu 2023: 388). Among the features developing nations have in common, as highlighted by Crawford, Cui, and Kewley (2023: 31), is the absence of unrestricted availability of financing to SMEs. In agreement, Priya, and Sharma (2023: 123) maintain the inability of serving of debts is seen as the main obstacle to the survival and growth of South African SMEs. Further to this, SMEs' inability to "develop a compelling pitch that would convince prospective lenders, obstacles to market access, and complex laws regulating the operations of SMEs" all have a detrimental impact on rural SMEs' capacity to secure capital (Marughu and Akintoye 2023: 216).

Bamfo, Asiedu-Appiah and Ameza-Xemalordzo (2023: 134) point out SMEs are deemed undesirable from a risk-averse perspective, in the view of financial institutions. This impression is somewhat correlated to the traits of the owners/managers, as reliable funding is the single most crucial component for SMEs to remain successful in business (Abtahi, Farhana and Hasan 2023: 31). Nonetheless, the difficulty SMEs face in acquiring funding impacts their ability to survive and grow (Olufolahan *et al.* 2023: 28). Dvorský *et al.* (2023: 1495) corroborate this, agreeing access to liquidity is essential for business survival and growth.

Al Zayani *et al.* (2023: 28) contend financing is a significant barrier to SME growth and owners/managers of these businesses often find it extremely challenging to obtain the financial backing they require, due to high interest on loans and interest rates, unavailability of collateral-security, and bank bureaucracy in delaying loan approval. All businesses may survive and grow with the availability of financing,

which means SMEs with higher capital accessibility are thus better equipped to take advantage of expansion and possibilities to invest (Fanggidae *et al.* 2023: 112).

3.24 SOCIAL FACTORS IMPACTING EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

The social and economic circumstances, as outlined by Amoncar, Igwe and Madichie (2023: 215), comprise every aspect of a person's social order and economic background that impact the development, conduct, and accomplishments of entrepreneurs, as well as the general growth of EO. The ages, schooling, previous employment, and racial backgrounds, as well as enterprise characteristics, expenditure on capital, and expertise, are some socioeconomic variables linked to SME performance (Bhunia and Siddika 2023: 22; Afzali Goroh, Hosseini and Rezanfar 2023: 136).

Bhunia and Siddika (2023: 1) outline the social characteristics of marginalised entrepreneurs in West Bengal, India. However, people who are marginalised, nevertheless suffer from persistent socioeconomic deficiencies, which can be linked to a lack of resources, the continued high level of farming, dependency on wage labour, as well as obligations, irregular employment, and other social issues. Their research has revealed seven key elements—personal and social affairs, tradition, mindset and attitude, economic status, and social order—with a significant role in the growth of rural entrepreneurs in West Bengal. The report by Bhunia and Siddika (2023: 436) finds many entrepreneurs start their own businesses to support their families, maintain their social standing, and forge a sense of identity.

A moderate percentage of business owners also want to give back to the community through training, creating jobs, increasing social security, and starting their businesses with their own money, as well as receiving encouragement from friends and family. Socioeconomic factors, however, inhibit EO for survival and growth of SMEs in rural areas of KZN in several ways, including societal views that do not support entrepreneurship and the consequences of inflexible customs. Research conducted in Ghana shows societal and cultural variables do affect how SMEs are managed (Alhassan 2023: 40; Amoah *et al.* 2023: 218).

Afum *et al.* (2023: 2152) claim the main factors influencing SME survival and growth include the quest to create jobs and revenue and discover avenues for investment

through the establishment of SMEs. Additionally, the type of SMEs and training are other important variables. However, according to Fahmi and Savira (2023: 454), an individual's ability to acquire and implement various ideas varies depending on their educational background. Simultaneously, the writers highlight the reasons for assisting the survival and growth of SME efficiency, thereby facilitating the effective fulfilment of owner-manager obligations towards the rural areas from where they operate, such as enhancing social status, creating jobs for the rural communities, or raising income for his/her family.

Hasseno (2023: 58) and Abisuga, Mpofu and Nenzhelele (2023: 193) contend it is critical for SMEs in rural areas of KZN to consider sociocultural elements such as age, schooling, and professional background, in establishing their target markets. As Wattanakomol and Silpcharu (2023: 1359) point out, rural SMEs must comprehend the culture of the people and their prospective consumers' socioeconomic characteristics, as these characteristics have a significant impact on the amount of support from customers.

3.25 ELEMENTS OF RURAL ENTREPRENEURIAL RESOURCES IMPACTING EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

Resources, including monetary, personnel, and societal infrastructure, as well as network connections, have an immediate or long-term effect on the survival and growth of rural SMEs, as demonstrated by Enaifoghe and Vezi-Magigaba (2023: 95). Noormohammadi Najafabadi and Sajadi (2023: 95) and Wei *et al.* (2023: 104) maintain rural SME managers/owners must possess the skills essential to “obtain and coordinate their necessary resource supplies for them to thrive”. However, Chirico *et al.* (2023: 73) suggest one of the biggest obstacles to rural SME survival and growth, “is their incapacity to strategically connect their goods and services with the needs of the wider economy”, as they lack EO.

The formal educational facilities to support SME growth, their access to and utilisation of modern technology, and their lacklustre managerial abilities, all work against the rural SMEs' ability to survive and grow (Battistella, Ferraro and Pessot 2023: 122). Wang *et al.* (2023b: 91) provide more support for the notion that rural SME owners/managers are deficient in the knowledge, skills, and talents needed for the establishment and management of their businesses. Furthermore, Okosun

et al. (2023: 305) and Li, Peng, and Yao (2023: 450) highlight the challenges faced by rural entrepreneurs, including scarce resource materials, their small stature, dispersed ecosystems, as well as remote and widely distributed locations.

Economic threats rural SMEs must deal with include controlling the cost differential they experience with bigger businesses and dealing with purchasers that possess stronger bargaining and market powers (Doucet, Requejo and Suárez-González 2024: 715). It is exceedingly challenging for rural SMEs to “compete in markets for premium products”, according to Dhillon and Moncur (2023: 154). Nevertheless, several obstacles have prevented the EO for rural SMEs to contribute to their survival and growth, some overtly, and others covertly caused by the rural SME ecosystem (Le-Dain *et al.* 2023: 361).

Limits on finances in the framework of institutions are important impediments for SMEs, mostly because of government policies on state expenditure and revenue collection through taxation and the budget (Ogujiuba, Eggink and Olamide 2023b: 157). These economic obstacles significantly impact and discourage numerous rural SMEs to operate their business in the unrecorded (informal) sectors of SA (Strydom, Kempen and Tselepis 2023: 92; Zaidi *et al.* 2023: 35). Many start-up SMEs, according to Berner, Gomez and Knorrington (2023: 343), are survivalist-enterprises that require strong support to take-off, as well as for survival and the various growth stages. However, according to these authors, this industry frequently faces tough obstacles that impede its growth, such as institution-wide apathy and marketing inadequacies.

Crush, Kazembe and Nickanor (2023: 137) point out public office bearers should “engage in networking development through rapid-pace knowledge-hubs, to facilitate knowledge dissemination between rural SMEs and large corporations”, including MNEs. There is currently a lack of clarity on policies in SA in this regard, which makes it difficult to address the demands of rural SMEs, particularly those operating in KZN.

3.26 INFRASTRUCTURAL DEVELOPMENT IMPACTING EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

Srisathan, Ketkaew and Naruetharadhol (2023: 100) contend the rapid pace of innovation flow has an impact on the efficacy and efficiency of SMEs in emerging

economies. Technological accessibility, in their opinion, is a key factor in SME growth in rural locations. According to AL-Shboul (2023b: 41), technological advances is a vital tool for SME owners-managers and cannot be disregarded. The author states SMEs may use technological infrastructure to link with worldwide logistics networks, contact countless individuals, monitor consumers effectively, and improve their in-house activities.

Technologies for communicating and informing consumers of novel products can be utilised to promote improvements in South African communities, as well as the economy, such as the alleviation of impoverishment and to foster sustainability in the SME industry (Solomon, Allen and Wangombe 2023: 19). One of the main barriers to the survival and growth of rural SMEs has been identified as inadequate technological infrastructure, which includes roads, railways, and IT (Gaweł, Mroczek-Dąbrowska and Pietrzykowski 2023: 19). In addition, Van Heerden and Mulumba (2023: 148) emphasise the necessity of growth in SMEs (value addition to agricultural products, rural marketplaces, and co-operative and micro lending services), and infrastructural investment (communal, commercial, computer literacy, and other enabling facilities).

These infrastructural development efforts involve significant and ongoing investments in electronics, commerce, and computer technologies that will enhance everyday existence, revenue generation, as well as inclusion for the countryside inhabitants (Kibe, Kwanya, and Nyagowa 2023: 136; Mneimneh *et al.* 2023: 1368). Mabunda, Mukonza and Mudzanani (2023: 253) and Anakpo, Phuthumani and Mishi (2023: 4) assert SMEs based in rural areas, away from hubs of commerce, may not find it financially feasible to undertake infrastructural expenditures, and inadequacies or deficient infrastructure would have an immediate detrimental effect on them. As a result, Mgodhi *et al.* (2023: 144) contend inadequate infrastructure, including internet access, manufacturing hubs, transport, and electrical energy availability, is a key obstacle to the successful launch of SMEs in rural settlements. In addition, the lack of strong transportation and communications infrastructure throughout the nation is noticeable, particularly in limiting timely availability of information/data on markets for rural SMEs (Zondi 2023: 23; Dhillon and Moncur 2023: 253).

3.27 BUSINESS RELATIONSHIPS AND PARTNERSHIPS IMPACTING EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

Strydom *et al.* (2023: 31) conducted research that demonstrates the potential for SME-to-SME relationships and partnerships, by means of networking, to foster more EO and level of functionality. Consequently, for rural SMEs in KZN to survive and grow, they must locate appropriate and trustworthy networking partnerships (Crush *et al.* 2023: 139). Strong relationships are formed with other entrepreneurs to remain operational and increase their competitive edge, with Cunningham and Bodewig (2023: 191) also suggesting management abilities of businesspeople operating in a casual environment, particularly entrepreneurs located in the rural areas, depend heavily on networks.

Berner *et al.* (2023: 343) reiterate this point, indicating SME managers/owners, on the one hand, frequently recognise novel possibilities and obtain useful concepts, data, and resource supplies via their own network of contacts. On the other hand, nothing is known of how rural SMEs in KZN interact with their networks. It has, however, been argued enhancing networking activities among entrepreneurs is a suitable organizational model that can provide support for SMEs in SA's rural communities (Zhou and Zondo 2023: 76). As stated by Mametja, Lebambo and Tichaawa (2023: 14), "networking among enterprises—which facilitate official agreements between independently owned firms to improve membership accomplishment—are widely acknowledged as a crucial tactic for ensuring the expansion along with continued existence among small businesses".

Freeman (2023: 181) stresses "networks can help businesspeople contribute significantly to the community's wealth, which over time raises the possibility that a new SMEs will emerge". Chikovore and Maharaj (2023: 103), furthermore, state proprietors of businesses must focus on the geographical setting of their establishments when starting a new venture. However, because of a shortage of broadband access in rural communities, as highlighted by Nwosu *et al.* (2023: 109) and Maja (2023: 112), where networking activities are totally dependent on recommendations for referral and clientele, this may be extremely challenging. These obstacles can be overcome with time, when SMEs in the rural areas adapt their advertising techniques, such as utilising contemporary technology, for instance,

online platforms, to enhance their commercial networks (Ayanwale *et al.* 2023: 87; Cordes and Marinova 2023: 7).

3.28 THE WORKFORCE AS IMPORTANT RESOURCE AFFECTING EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

The firm's workforce is described by Beckmann *et al.* (2023: 523) as the “endogenous component” determining its survival and growth. The mindset, dedication, standards, and expertise, along with the training, competence, talents, and capabilities that support the businessperson in launching, managing, and expanding an enterprise, are all considered as HR in the context of venture capital (Khalil, Haque and Senathirajah 2023: 1504).

Many academics argue HR is essential to SME growth and survival, as well as the enterprise's ability to compete (Papademetriou *et al.* 2023: 563). Dwikat, Arshad and Mohd Shariff (2023: 479) concur personnel plays a significant role in determining firm performance and impacts SME performance. Research has, however, shown that more than 80 percent SMEs continue to view retraining negatively and only offer rhetorical services to staff growth as a result (Mashenene and Kumburu 2023: 887). Moreover, employees are seen by Aslam *et al.* (2023: 2380) as the single most important factor influencing SME performance.

According to research done in Egypt, owners/managers should be provided the appropriate education that will allow them to arrive at the best choices regarding management when interacting with the SME's internal and external environments (Mady *et al.* 2023: 137). Rivas *et al.* (2023: 711) corroborate this conclusion, pointing out the necessity to integrate education and HR development strategy with the survival and growth of rural SMEs. Zighan and Dwaikat (2023: 562) assert this integration is necessary to support technological advancement, strengthen capacities, and SMEs' growth upgrade. Ta and Lin (2023: 790) maintain the workforce is the most significant economic input in the contemporary economic system, which contributes to the financial viability of SMEs.

3.29 PERTINENT BUSINESS CHARACTERISTICS THAT WILL CONTRIBUTE TO EO FOR SME SURVIVAL AND GROWTH IN RURAL AREAS OF KZN

Paeleman, Vanacker and Zahra (2023: 280) demonstrate that, whereas the success of ageing SMEs tends to decline, but increases with the number of employees, they

nonetheless manage to survive in the long run. Qin, Subramanian, and Lin (2023: 130) highlighted crucial traits required for SMEs to grow their positioning in productivity networks should include a strong EO.

Avlijaš, Medić and Udovički (2023: 76) and Bohatova (2023: 163) emphasise investment, customers, and markets, along with the outside world, are being identified in other nations, including the Danish nation of Denmark, as the primary attributes of SMEs possessing the ability to succeed. It is commonly noticed in Scandinavian nations that the businessperson's background, level of schooling, genealogy, as well as leadership culture, drive the day-to-day functioning of SMEs and correlate with their sustainability. However, four conceptual frameworks—the resource-driven, the motivational, the tactical adaptation, and the configuring views—can be recognised as firm growth-views, according to Hossain *et al.* (2023: 361).

Sibiya (2023: 48) affirms the primary challenges that characterise the EO for SME survival and growth in rural areas of KZN are a restricted consumer base, in the form of tiny rural markets, constrained availability of financing, as well as expensive and scarce material-inputs (Ekong, Mfon and Ibok 2023: 64), and an absence of technological and managerial abilities (Kurniasari, Lestari and Tannady 2023: 193), in addition to erratic and unreachable communications and transportation amenities. According to Bohatova (2023: 154), SMEs' ability to obtain financing is positively and significantly impacted by socioeconomic variables, including their ages and scale of operations.

3.29.1 The rural SME's size

Ausat *et al.* (2023: 127) state the magnitude and duration of operations, origins of each firm, and financial capacity of SMEs are critical elements that affect how well an SME functions. As such, the operational magnitude (scale of production) of SMEs in rural areas will have a substantial implication for their EO for survival and growth, considering small enterprises' longevity will determine their ability to succeed (Sodhi 2023: 130). As a result, it is critical to understand the duration of SMEs' existence in the rural areas of KZN. Gennitsaris *et al.* (2023: 3727) established an SME's time to remain in business and its volume of production have a greater impact on

performance than its strategic plan and the owner's/manager's personality traits as an entrepreneur.

It has further been observed that “linked leverage and scale of production are positively correlated, providing greater financing score advantages” (Ullah *et al.* 2023: 469). Due to their small power over the market and lack of union or other trade group membership, SMEs in rural areas frequently “obtain diseconomies of scale in terms of productivity” (Alex *et al.* 2023: 64). Majid *et al.* (2023: 9465) add that the viability of a business of an SME is significantly positively impacted by its scale of production. It is unclear, though, whether rural SMEs are profitable enterprises or merely survivalists, with no aspirations to expand. Hamdani *et al.* (2023: 40) assert the probability of closure is correlated with the business's scale and its expansion pace.

The decision to secure long-term financing is contingent upon the SME's resource allocation, as its magnitude has a contradictory impact on leverage (Verhaelen *et al.* 2023: 145). Bondar (2023: 58) maintains an SME's financing arrangements and ability to sustain a presence in manufacturing networks are based upon its magnitude or scale of productivity. Moreover, Onibala, Alhasni and Assa (2023: 226) found the survival and growth of rural SMEs through EO are closely associated with its workforce, liquidity, and top management.

3.29.2 Number of years (or age) of the rural SME

Jadhav *et al.* (2023: 76) assert an SME's ability to withstand economic downturns is indicated, to a greater extent, by its size and length of existence. Moreover, these authors think this is an indication the SME does not engage in opportunity-seeking conduct during its operations. However, Mai *et al.* (2023: 217) suggest a newly established SME depends more on unofficial funding sources, rather than on financial support from banks. Simba *et al.* (2024: 301) discovered it is frequently costly and challenging for newly formed SMEs to obtain funding from financial institutions, largely because financial institutions lack adequate knowledge regarding the operations of rural SMEs. According to Singh *et al.* (2023: 94), start-ups are more likely to fail than established businesses. Thus, a positive correlation exists between SME longevity and the ability to obtain funding from the business community (Jadhav *et al.* 2023: 91).

The real impacts of this phenomenon on rural SMEs and how they finance their operations needs further and more detailed research. According to a recent study by Tiwasing *et al.* (2023: 103), SMEs' ability to obtain lending from banks is significantly impacted by the owner's/manager's maturity in business. A study by Mai *et al.* (2023: 128) concurs an SME's number of years of operation, workforce, and leverage are positively correlated with obtaining borrowed capital. However, "the owner's/manager's knowledge, dexterity, training, and management strategies had no bearing on the SME's ability to obtain funding from financial institutions in collectivist cultures" or societies such as India (McKearney *et al.* 2023: 478).

Chakabva and Tengeh (2023: 100112) state, when owner/managers get older, their managerial capabilities improve, making funding from financial institutions more accessible. This implies certain "connotations, both overt and tacit", that may impact the SME's and bank's choices for their financial well-being or transactions (Wen *et al.* 2023: 91). The years of the SMEs' existence is adversely correlated with financial leverage, as highlighted in research done by Mashenene and Kumburu (2023: 887). This finding raises the possibility that "younger SMEs are less conservative in their debt funding decisions" (Amoa-Gyarteng and Dhlwayo 2023: 85). As explained by Adewusi (2023: 514), younger owners/managers are viewed as adept at innovations and strong performers, but their investment strategies are riskier. In contrast, older business owners are typically seen as "conservatives and less energetic" (Belas *et al.* 2023: 193). The length of an SME's existence in business has a major impact on how successful SMEs are, particularly in individualistic societies such as the United States of America (USA) (McKearney *et al.* 2023: 478).

According to research by Reza and Handayani (2023: 1075), EO improves the performance of smaller and newly established start-up enterprises that have been in business for under a decade (Newbery *et al.* 2023: 1036) and increases the likelihood the SME will succeed (Sungthong, Aujirapongpan and Meesook 2023: 82). Wales *et al.* (2023: 21) find the maturity of an SME can have an impact on its ability to survive and grow. This is due to newly formed SMEs being more vulnerable to survival than those that are established, because of their constrained accessibility to outside support, which can be a threat or liability of being new (Lim and Kim 2023: 433).

Scholars such as Mathafena and Msimango-Galawe (2023: 541) agree an SME's age might have an impact on its ability to survive and expand. Saleh and Athari (2023: 112) concur, arguing that because younger enterprises lack the connections, credibility, expertise, and image of those more established businesses, they have fewer opportunities for accessing outside assistance. As a result, financial institutions and other lenders are unable to assist elderly business owners financially, due to their senior status, but they also have no confidence in young business owners lacking the “requisite expertise, stability, and collateral” (Cvijić Čović *et al.* 2023: 272).

3.29.3 The rural SME's location

Being located close to, and surrounded by important manufacturers creates a type of improved analysis of the environment, which Beckmann *et al.* (2023: 517) state makes it easier for SMEs to “identify and obtain positive externalities in the form of lucrative prospects from expanding markets”. Holl and Rama (2023: 22) note an SME's ability to access supplies and marketing opportunities is influenced by the area in which it is established. As a result, businesses in cities may have a better chance of succeeding than those in rural communities.

According to Enaifoghe and Vezi-Magigaba (2023: 109), several factors contribute to the success of SMEs based in towns and cities, as opposed to those situated in rural areas. These variables have, however, not been put to the test yet, to see how they affect SMEs in rural areas. Furthermore, Ogujiuba *et al.* (2023a: 8461) contend the physical setting is crucial for the performance of small businesses and ought to be viewed as a significant priority in accelerating the growth of EO among rural SMEs. Thibane *et al.* (2023: 154) suggest SMEs in the rural areas face difficulties in competing against larger city competitors, because of inadequate assistance and sluggish broadband connections. Nhleko *et al.* (2023: 271) elaborate that elements from outside the business influence the geographical areas and marketing facilities of SME profitability and expansion.

The economy of rural areas, nonetheless, has an enormous opportunity to grow (Wanof 2023: 262; Majumder and Rahman 2023: 3421; Siddiqui *et al.* 2023: 346). However, despite this possibility, numerous rural enterprises face obstacles

hindering their EO for growth, including the channels available to rural SMEs for distributing their goods and services (Zhou and Zondo 2023: 106).

Srimulyani *et al.* (2023: 316) point out, historically, SMEs situated in advantageous geographical areas tend to be more sustainable. Based on the findings, the most important factors influencing a rural SME's competitive edge are its length of existence (Srimulyani *et al.* 2023: 94), and productive capacity (Leong *et al.* 2023: 967; Liao *et al.* 2023: 97), with these factors found in geographical areas with perfect competition. Furthermore, Widyawati, Soemaryani and Muizu (2023: 757) claim rural SMEs are crucial to the economic sustainability of rural areas. To evaluate the effects of each of the aforementioned factors on rural SMEs, with a focus on rural areas of KZN specifically, this study undertook quantitative research.

3.30 SUMMARY

The data compiled and analysed in this chapter established the theoretical framework and conceptual structure of EO that rural SMEs can use to optimise business survival and growth through various means. The evidence in this chapter leads to the identification of the following factors and components as having critical effects on EO for SME survival and growth in rural areas of KZN: A theoretical view of EO; EO for SME survival and growth; EO for SME survival and growth in the context of rural areas of KZN; Rural EO conceptual framework; Thoroughly examining the notion of EO; EO strategies; EO strategy formulation process;

Integrating the appropriate blends of EO strategies into the strategies of rural SMEs; EO on a personal level of SME owners-managers in rural areas of KZN; distinguishing features between EO and entrepreneurship; some EO drivers; rural SMEs as an integral component of South African Industries; some (rural) features; some entrepreneurial traits; personal attitudes; proactiveness; environmental factors; institutional and transactional factors; financial factors; social factors; elements of rural entrepreneurial resources; infrastructural developments; business relationships and partnerships; the workforce as important resource; and pertinent business characteristics that will affect EO for SMEs survival and growth in rural areas of KZN.

This study found these variables the most significant where rural SMEs are concerned, based on the chapter that addressed the theoretical and conceptual

frameworks of EO. The chapter, with reference to KZN, also offered compelling evidence that SMEs may survive and flourish, despite several obstacles in rural locations. As a result, the chapter gathered evidence to speed up the growth of SMEs and will, subsequently, suggest methods and approaches that will help SME operations accomplish both survival and growth. The methodology employed, layout of the study, and data gathering techniques are covered in the next chapter.

CHAPTER 4

RESEARCH METHODOLOGY

4.1 INTRODUCTION

The previous chapter examined and assessed the literature on important variables influencing the EO for SME survival and growth in rural areas of KZN. The purpose of this chapter is to examine and provide a summary of the methods and strategies utilised to carry out the study. Research is the thorough and purposeful pursuit of knowledge and an understanding of social and physical phenomena (Qomariyah *et al.* (2023: 262). Methodology, according to Ruslin *et al.* (2022: 28), is a general research strategy that serves as a guide of how the research should be conducted and the methods that will be employed. Høeg and Van der Kaap-Deeder (2024: 4) asserted the purpose and function of research methodology are to find answers to the research questions. As a result, this chapter will clarify and review, among others, the research design and technique, as well as the study population, tools used for collecting data, different kinds of data analysis, reliability, and validity of the data, as well as the ethical considerations.

4.2 RESEARCH DESIGN

According to Cash *et al.* (2022: 219), Maksimovic and Evtimov (2023: 213) and Saputri and Harsono (2024: 109), a research design provides a framework or blueprint for conducting the research project by specifying the procedures necessary for obtaining the information required to solve the research problem. Accordingly, a research design serves as the project's binding agent, ensuring all its main components—samples, measurements, and analytic techniques—collaborate to answer the main research questions (Maloy and Thomson 2023: 358). Potts *et al.* (2022: 69) maintain a strong study design guarantees the data used to answer the research problem are accurate, understandable, and as clear-cut as possible. In a similar vein, Potts *et al.* (2022: 69) and Ribenfors and Blood (2023: 176) assert a research design minimises any possible risk to the validity of empirical study findings.

As stated by Høeg and Van der Kaap-Deeder (2024: 91), research design also comprises gathering data necessary for precisely characterising a phenomenon,

verifying a hypothesis, addressing a research question, and assessing a course of action. Subsequently, it is critical the researcher ensures all methods for gathering, organising, and analysing data, as well as for interpreting findings and outcomes, are in line with the study objectives and adhere to applicable norms and criteria for validity and reliability (Maloy and Thomson 2023: 357). Therefore, it is crucial for the researcher to be thorough in ensuring it is suitable for the study (Potts *et al.* 2022: 144).

The research methodology adopted for this study was predicated on its capacity to address the research questions and convert research issues into analytically useful data that could be utilised to resolve the research questions (Teffo, Sigama and Kanobe 2023: 1) and (Potts *et al.* 2022: 69). Research questions are at the core of any research design and are a key component that links to every other research component, according (Ribenfors and Blood 2023: 176). As the driving force holding the entire design together, Potts *et al.* (2022: 69) state research questions should inform and consider all other elements.

For the purpose of this study, a quantitative research method was used-the population consisting of owners-managers of SMEs in selected rural areas of KZN. To identify the study size, a nonprobability sampling technique was identified as the practical option. A detailed closed-ended questionnaire was used as data collection instrument, with data analysis coded and analysed using SPSS version 27.0.

4.2.1 Research approach

This research used a positivist research methodology that Maksimovic and Evtimov (2023: 213) state is aimed at "generating exploring connections or informal connections that eventually result into the forecasting and management of the phenomenon in question." As Saputri and Harsono (2024: 109) explain, positivist research approaches typically adhere to a specific ontology and epistemology.

Ontology holds that people's objective encounters are authentic and ought to be considered, and epistemology holds that researchers can use precise empirical evidence of how people act to conduct investigations and draw conclusions, to determine and potentially arrive at the most accurate representation of the real world. To guarantee a deeper comprehension of the complexities and changes occurring in society, this method allows researchers to scientifically inquire

regarding people's ideas and wishes, while avoiding biases resulting from the study opinions and principles (Potts et al. 2022: 69).

The positivist methodology was chosen for this research investigation, since it allows the researcher to analyse the critical factors affecting EO for SME survival and growth in rural areas of KZN, as well as logically comprehend the ontology and epistemology of the target population. This method contrasts the interpretative philosophy described by Teffo *et al.* (2023: 1), which fails to establish dependent or independent variables and prefers to grasp how things work, compared to the personal viewpoints of people. It also depends on a personal connection of the investigator and the study participants.

4.3 METHOD OF INVESTIGATION

This research methodology was chosen to examine the relationship between two variables—EO and SME survival and growth—and to identify the key variables that influence EO to support SME survival and growth in KZN rural areas (Ncube and Lekhanya 2023: 283). In terms of data collection, analysis, interpretation, and conclusion, the study methodology ensured the empirical study was applied in a practical way (Habu and Henderson 2023: 1070). For this reason, it is essential the technique be taken and applied correctly to accomplish the goal or reason it was selected (Delios *et al.* 2023: 101). As highlighted by Quintana (2023: 28), social researchers employ three different approaches—qualitative, mixed-methods, and quantitative—to address their research questions.

This study employed a quantitative research design, deemed appropriate considering its basic capacity to investigate the relationships between variables in an effective manner. The analysis of the study results need not be viewed as coincidental (Yazdani *et al.* 2023: 1003). All these factors were examined via a questionnaire, with the results statistically analysed to identify the critical factors affecting EO for SME survival and growth in rural KZN areas. This method was also thought appropriate to establish reliable findings to examine a representative sample of 309 SME owners-managers in rural KZN; a qualitative approach would not have proven realistically suitable. Furthermore, a qualitative research approach was not appropriate for this investigation, due to its incapacity to sufficiently examine correlations between the variables studied and carry out statistical analyses to

validate the study hypotheses (Mwita 2022: 625). An alternate strategy would also have required much time, had significant financial ramifications, and been impractical for achieving the intended sample-size.

4.3.1 Quantitative research

As stated by Jamieson, Govaart and Pownall (2023: 120) and Fischer, Boone, and Neumann (2023: 31), the process of gathering and evaluating numerical data constitutes a method for conducting quantitative studies. To better comprehend the link among multiple occurrences or factors, find obscure trends in the study data, and analyse whatever these trends signify, it relies on gathering data and then applying tests of statistical significance (Zhu *et al.* 2023: 415; Mariani, Machado and Nambisan 2023: 118).

In general, a quantitative study methodology is defined as "social investigation which utilizes scientific techniques and factual assertions"; in this case, the critical factors affecting EO for SME survival and growth in rural areas of KZN are the focus of the study. To "expand or explain the results of the quantitative assessment conducted using sampling for inferences in a population," as well as to ascertain "the magnitude of the connection or relationship among factors," are each a component of this method (Makarova *et al.* 2023: 325).

Tabron and Thomas (2023: 1144) are of the view a method based on quantitative data is a valuable and essential instrument, which assists a researcher in formulating study hypotheses, testing those hypotheses through deduction, and analysing the results to support or refute assumptions. This is in line with established theories, which produces and tests hypotheses to determine whether a connection or association emerges (Liu *et al.* 2023c: 272; Dai *et al.* 2023: 344). In this case, the strategy goal was to clearly grasp the causes of rural SME owner-manager abilities—or, more frequently, their inabilities—to be entrepreneurially oriented and innovative to support their survival and growth in the rural areas of KZN (Tang, He and Liu 2023: 109).

As with any other technique, a method of quantitative inquiry necessitates collecting data, followed by analysis and interpretation, before research findings are reached (Suwarno 2023: 317). The method chosen for this study was deemed relevant, because it is scientifically objective and highly organised in procedure (Matović and

Ovesni 2023: 66) as it demonstrated efficacy in addressing the study goals. The factors found in the literature study served as the foundation for the questionnaire and were also tested using a quantitative methodology.

4.4 POPULATION

A population is an aggregate of all items and individuals that are members of a particular group and have the same traits and/or attributes (Sarker and AL-Muaalemi 2022: 226). The complete group of objects or elements pertinent to the study project is the target population Gupta *et al.* (2022: 217). The target population is described by Ruslin *et al.* (2022: 28) as dynamic entities made up of inherent relationships that coexist in the same area, enabling meaningful, casual inference. These persons or groups of people exhibit specific characteristics that the researcher finds interesting and from which significant implications can be drawn (Qomariyah *et al.* 2023: 262).

In light of this, Dai *et al.* (2023: 344) assert population identification is essential to a study, because it enables researchers to thoroughly examine any social phenomenon relevant to and considered a problem or challenge for that population, through identifying a suitable sample of that population, in the hopes of discovering solutions best-suited for generalisation to the entire population. Tabron and Thomas (2023: 1144) define sampling as the process of selecting a suitable portion of the population to serve as a basis for estimating certain information of the total population. For the researcher to obtain data, it was crucial to stay focused on the representative sample of the target population, since it was not possible to contact every unit of the target population. The population for this study consisted of SMEs operating within the selected rural areas of KZN, namely: Bhekulwandle, Kwangcolosi, KwaXimba, Umbumbulu, and Umdumezulu. The rural SMEs which form part of this study were from the following industries: agriculture; quarrying and mining; construction; finance, wholesale, retail, commercial, and related services; manufacturing; motor trade and repairs; communication, storage, and transportation; personnel, social, and community services; catering, lodging, and other services.

4.5 SAMPLING

According to Hashim *et al.* (2022: 499) and Stantcheva (2023: 217), sampling begins with precisely defining the target population in terms of elements,

geographical boundaries and time. It involves selecting a subset of the designated population to represent the entire population (Gupta *et al.* 2022: 235), and relying on the information and data acquired from the small subset of elements to yield accurate judgements about the larger group (Hakro and Siddiqui 2022: 13; Ali *et al.* 2022b: 167). When a population is too enormous or infinite to investigate all its components, sampling is a practical method of gathering data; nevertheless, a 'sampling frame' should not leave out any component of the population being studied (Sarker and AL-Muaalemi 2022: 229; Ganesha and Aithal 2022: 292). The validity of the study can be significantly impacted by a questionable sample technique (Rahman 2023: 46).

Probability and nonprobability sampling are the two primary categories of sampling design (Scott *et al.* 2023: 85). Probability sampling is more robust in comparison as in this technique each sampling unit has a known, non-zero chance of getting selected in the final sample (Almaamari, Ali and Almeer 2022: 73). It is selected based on mathematical guidelines by which the probability for selection of each unit is known (Mercieca-Bebber *et al.* 2023: 343). The sample process known as nonprobability sampling, on the other hand, lacks any foundation for calculating the likelihood that each item in the population would be included in the sample (Hassan 2022: 307).

When conducting exploratory research or when the researcher lacks the necessary resources to identify population members, this kind of sampling is helpful (Pace 2021: 15) and (Almaamari *et al.* 2022: 133). A nonprobability, quota, convenience sampling strategy was utilised for this study considering this background. Quota sampling was utilised to separate the population of interest into strata, which were then categorised according to their various characteristics (Mercieca-Bebber *et al.* 2023: 140). This method ensured some degree of representativeness of all the strata in the population. According to Hassan (2022: 307), quota sampling offers an improvement over simple convenience sampling and tends to decrease potential bias.

The researcher used convenience sampling to find owners-managers of SMEs in the rural areas in KZN who were available, reachable, and willing to complete the questionnaire (Jiang 2023: 397). Through the distribution of questionnaires, the

representation of the SMEs in the rural areas of KZN were thoroughly covered. This limited bias or the misrepresentation of certain areas (Masila and Magu 2023: 202; Cohen *et al.* 2022: 46). The researcher and his research assistants began by determining the characteristics of the population, including the number of SMEs that were registered in each rural area, the number of employees, the age of the firm, turnover/income, and ownership. This was carried out in close accordance with quota sampling protocols. Only enterprises registered with the DTI were selected as respondents. The selection was supported by the SEDA office responsible for the registrations of small and medium enterprises in these selected rural areas SEDA Report (2021: 40). The researcher and assistants visited all selected areas to distribute questionnaires to the prospective SME owners-managers from all sectors of the economy. This analysis allowed the researcher to determine precisely the elements to be considered for the sample size.

A good sample is substantially similar to the target population in its most significant general characteristics, according to (Gross, Sand and Berger 2023: 307). It must be acknowledged a probability sample would not have been the best option for this type of study, because certain SMEs do not show on the list of registered SMEs, because they were not legally registered or their working permissions have expired.

To gather empirical data for this investigation, a quantitative approach was adopted. The empirical research was conducted on selected SME owners-managers operating in the rural areas of Bhekhulwandle, Kwangcolosi, KwaXimba, Umbumbulu, and Umdumezulu, with 309 questionnaires distributed to the SME owners-managers. For instance, 63 participants each were drawn from Bhekhulwandle, Kwangcolosi, KwaXimba, and Umbumbulu, respectively, and 54 from Umdumezulu.

All responders received a 5-point Likert scale questionnaire in person (Appendix 2), with identical instructions for every question. Most respondents needed more than a day to finish the questionnaire because of their hectic work schedules, this was done to ensure consistency and make it easier for them to do so. Pre-appointments were scheduled prior to the delivery of the questionnaire for completion, with the help of recruited and trained research assistants, during which a brief explanation of the purpose of the survey was done. The questionnaire was provided on the

second visit, and arrangements were made to collect the completed questionnaires. Some respondents completed the questionnaire in 14 days, while others took 30 days. In the absence of the researcher, the research assistants followed up and provided assistance when clarifications were required. This strategy allowed for the collection of most questionnaire in a reasonable amount of time. However, because the questionnaires were handed in person, the cost of transportation between the locations was extremely high.

4.5.1 Sample size

The surveys were conducted with various respondents in each of the five selected KZN rural areas. Taherdoost (2021: 37) and Faust *et al.* (2023: 1462) stated the key concept in sampling from which generalisation is made, is that the sample must represent the population from which it is drawn. This means, when sampling, the sample needs to be as representative of the target population as possible. According to Craveiro *et al.* (2023: 21) and Zikmund *et al.* (2013: 395, cited in Tan *et al.* 2021: 49), it is not possible to identify whether an ideal sample size is good or bad, with the suggestion the researcher should rather consider the purpose and goal of the study. However, for this study, a total of 309 respondents were chosen from all five selected rural areas: Bhekhulwandle; Kwangcolosi; KwaXimba; Umbumbulu and Umdumezulu. The recommended sample size for this research, 309 SMEs of the approximately 1 600 registered SMEs in the five selected rural areas of KZN, was obtained from the generalised scientific guideline for sample resolutions established by Morgan and Krejcie (1970, cited in Ghaffar and Idris 2024: 70).

4.6 INCLUSION/EXCLUSION CRITERIA

Setting the inclusion and exclusion criteria for participant selection was the first step in identifying study participants. This procedure took place in close coordination with the non-probability quota sampling process. The literature review served as the foundation for the development and formulation of the inclusion/exclusion criteria, which enabled proper identification of participants, who should be considered for the sample size.

The eligibility of the sample size for participation in a study is determined by inclusion and exclusion criteria (Kennedy-Martin *et al.* 2015: 1; Shim *et al.* 2022: 119). These are referred to collectively as eligibility criteria and their formulation is essential when

choosing study subjects, “enabling researchers to examine the requirements of comparatively homogeneous populations” (Martínez-Mesa *et al.* 2016: 13; Ellis *et al.* 2022: 22, 40). When inclusion and exclusion criteria are not correctly defined, researchers may lose faith in the existence of a simple correlation between the internal and external validity of their findings (Darko *et al.* 2022: 13).

On the one hand, the features or qualities potential research participants must possess to be included in the study, such as demographic or geographic factors, are the inclusion criteria, and those that satisfy the inclusive criteria are then qualified to take part in the study (Kim *et al.* 2022: 325). Exclusion criteria, on the other hand, are qualities that help researchers identify possible research participants who should not be included in a study, which can also be the factors that cause individuals to leave a study after being first enrolled (Ali *et al.* 2022a: 22). In other words, people who fit the criteria for inclusion might also have extra traits that could negatively affect the study results, and must, therefore, be excluded (Nogueira-Reis *et al.* 2022: 4).

Ethics-related factors, such as being a minor or being unable to provide informed consent, are frequent exclusion criteria (Yusof, Teo and Ng 2022: 117). Practical factors such as a participant's inability to read or understand the research or their refusal to provide informed permission, are further exclusion criteria (Nuechterlein *et al.* 2023: 481). A potential participant must be excluded when they match one or more exclusion criteria (Reamer 2023: 211).

According to Knott *et al.* (2022: 73), any form of research that studies traits of a certain segment of a population must define inclusion and exclusion criteria. This aids in the realistic, reliable, and coherent identification of the study sample size by researchers (Perez-Escolar and Canet 2023: 1063). Participants in the study are, therefore, more likely to possess the qualities necessary to adequately address the research questions (Oliveira *et al.* 2023: 373).

Inclusion criteria:

- SME owners-managers 18 years or older.
- SMEs in all types of industries.
- SMEs conducting business in the selected rural areas of KZN.
- SMEs must be registered with the DTI

Exclusion criteria

- SMEs not doing business in the selected rural areas of KZN.
- Large corporate businesses.

4.7 DATA COLLECTION INSTRUMENTS

Data collection instruments can be designed to collect qualitative or quantitative data or a mixture of both (Erlinda and Dewi 2022: 58). The nature of the study and its objectives will determine the type and amount of data that must be collected (Bulut and Haktanir 2022: 98). The literature was used as a source of information that guided the formulation of the questionnaire, and a quantitative research method was selected as the best technique to test the variables identified. Good instrumentation and well-defined data collection procedures are crucial and should be thoroughly tested to ensure their applicability under the circumstances provided by the context in which the method is to be used, according to Maier *et al.* (2023: 102).

The study adopted a descriptive approach since the objective was to uncover critical factors influencing EO for survival and growth of SMEs in rural areas of KZN (Haseeb *et al.* 2023: 64). According to Mohseni, Amirghafouri and Pourghebleh (2023: 189), questionnaires and interviews are the two main forms of data gathering devices used in research that is quantitative. Therefore, in accordance with the research methodology used for this study, a questionnaire was used to gather information from respondents.

4.7.1 Questionnaire

The type of questionnaire that the researcher will use will typically depend on the nature of the research question, the identified data needed to answer the question, and the resources available, according to Sekhon, Cartwright, and Francis (2022: 244) and Hajesmaeel-Gohari *et al.* (2022: 22). Banzon and Elklit (2023: 149) affirm creating a questionnaire are a challenging effort rather than a simple and straightforward one. This is since all the questions in the questionnaires directly affect the outcomes of the study, and therefore they must explicitly address the research questions, aims, and objectives (Buschle, Reiter, and Bethmann 2022: 78). Truijens *et al.* (2022: 262) caution that neglecting to rigorously address these problems may negatively affect the response of study participants to the

questionnaire, which may further impair the validity of the results. As a result, researchers must be precisely aware of what questions to ask, how to ask them, and how to evaluate their importance for the study (Dougherty 2021: 480).

One important tool for gathering data is the questionnaire (Haraldsen 2023: 337). When properly planned, they can produce a high response rate and cover a wide range of concerns and questions pertaining to the objectives of the study (Arndt and Rose 2023: 175). The researcher was able to reach a large sample by using a questionnaire for this study. Additionally, questionnaires reduce bias, which is more difficult to accomplish in interviews (Qomariyah and Darmayanti 2023: 249). To produce data quantified in a case-by-variable data matrix, the term "questionnaire" refers to the use of statements or questions to elicit replies in a self-completion instrument (Khoa, Hung and Hejsalem-Brahmi 2023: 190). Thus, questionnaires were employed in accordance with the chosen research methodology, as well as due to their inherent capacity to reach sizable sample numbers that can produce responses, often simple to tabulate, because the data are simple to analyse (Haraldsen 2023: 109). In addition, respondents can be questioned in person, over the phone, by mail, or using self-administered questionnaires to gather primary data (Buschle, Reiter, and Bethmann 2022: 208).

4.7.2 Design of the questionnaire

Designing a questionnaire is a complicated process, with numerous factors to consider (Pudjowati *et al.* 2024: 606). For the questionnaire to collect the most accurate data to meet the study objectives, these factors need to be contextualised and in line with the research (Willimack *et al.* 2023: 387). Therefore, the researcher has a duty to ensure the questionnaire is well-designed, in order for respondents to carry out their duties as intended (Bavdaž *et al.* 2020: 742; Becker 2019: 426).

A Likert scale (5-point related alternatives) questionnaire design is challenging, since it must address multiple levels (for example, content, flow, question structures, wording, logic, and instructions), according to Arndt and Rose (2023: 175). However, as explained above, the questionnaire format was developed by the researcher as the data collection instrument most appropriate for this study (Appendix 1). The development of the questionnaire was achieved through a review of the relevant literature, specifically on EO among SMEs in selected rural areas of KZN. It was

designed to facilitate the collection of relevant, important elements that have been demonstrated to influence the EO among rural SMEs to enhance their survival and growth. Environmental influences, both internal and external, were taken into account and discussed.

The questionnaire was divided into Sections A and B. Section A sought demographical information. This section was designed to understand the nature of the population and to make statistical inferences which could help the researcher to understand and answer the hypotheses and objectives of this study. For example, component A allowed the researcher to determine whether the respondents knew EO among SMEs is influenced by the number of years the business has been in operation. This also ensured data were collected from the appropriate participants.

Section B focussed in depth on the study variables. This section was created in line with the aims and objectives, research questions and reviewed literature underpinning the study. The fundamental purpose of this section was to comprehend and assess the variables that influence and/or obstruct the adoption of EO for SME survival and growth in the rural areas of KZN. Additionally, this portion allowed the researcher to build workable solutions to the constantly evolving issues facing EO for SME survival and growth in the rural areas of KZN. This section was in a form of a Likert scale. Furthermore, trends that offer a more thorough comprehension of those obstacles were also noted. Existing 5-point Likert scales were used, and the response range to the scoring of the 5-point Likert scale was 1=Strongly Agreed; 2=Agreed; 3=Neutral; 4=Disagreed; 5=Strongly Disagreed. The questionnaire sample is provided in the appendices (Appendix 1).

4.8 DISSEMINATION OF THE QUESTIONNAIRE

The procedures utilised to deliver a questionnaire study are one area where things might go catastrophically wrong (Khwuta, Londa and Wee 2023: 49; Taherdoost 2021: 10; Rukmana *et al.* 2023: 173). According to these authors, distributing questionnaires by hand to the intended participants is the most effective administering method. Since every participant willingly agreed to complete the surveys and the researcher, together with the research assistants, helped with any problems or questions, with this approach proving successful and efficient. It should be highlighted that this approach is extremely demanding for the researcher and the

assistants, and that some participants took a very long time to finish the questionnaire, necessitating multiple reminders and follow-up visits before input was eventually obtained.

The initial timeframe allocated for questionnaire administration was 14 days. However, this time frame proved very short and was then extended to approximately 30 days. The extension was due to unavailability of respondents, due to their very busy business schedules. The employment of research assistants provided great support in distributing and collecting the questionnaires from the participants.

4.9 QUESTIONNAIRE PILOT TESTING

Prior to the main study, a pilot study is a distinct preliminary investigation carried out to assess the capacity of the research instrument to collect the necessary data from the participants (Sekhon *et al.* 2022: 244). Pilot studies often provide valuable insights into the problem being investigated and may assist in reconceptualising the problem or refining the research questions Hajesmaeel-Gohari *et al.* (2022: 22). Pilot testing, according to Banzon and Elklit (2023: 149), enhances and removes any potential ambiguities in a questionnaire.

The researcher piloted the study instrument under the same conditions planned for its formal administration (Buschle *et al.* 2022: 78). The time required to complete the instrument, issues with interrater reliability, the impact of environmental factors, and any issues respondents may still have with item wording and structure can all be observed in this way (Truijens *et al.* 2022: 262). Before the research goes live, any areas the pilot study identifies for improvement can be implemented, preventing issues that could, otherwise, negatively impact the study (Harahap *et al.* 2023: 1577). For the pilot study, 31 owners-managers of SMEs in the selected rural districts of KZN were chosen and not included in the main study sample. Based on the quota characteristics, these businesses were visited at random across KZN.

Research specialists within the field were also consulted to improve the quality of the instrument prior to main primary data collection. The feedback from the pilot study provided insightful and informative recommendations which were incorporated in the questionnaire. The simplicity and flow of the questionnaire were acknowledged, and among the remarks were the following: "statements within the questionnaire need to be short and specific and straight to the point" and "the

construction of statements should not be negative." This procedure reduced any possible ambiguity in the questions and improved the quality of the instrument. The pilot study was supposed to be completed in two weeks, but due to pilot respondent obligations and work schedules, the process took nearly a month to complete. It must be noted the 31 participants chosen for the pilot study did not form part of the 309 main study participants.

4.10 DATA ANALYSIS

Following the actual research and data gathering procedure, the researcher was able to design data analysis methods that helped interpret the study findings, using various techniques for analysis. According to Verd (2023: 19), computation and analysis of data are a crucial part of quantitative research, in addressing the research questions and validating the hypotheses that would produce accurate findings. Klinke and Fernandez (2023: 175) state analysing and measuring quantitative data are typically done using numerical data, and the efficiency of data capturing, analysing, and interpreting processes have a significant impact on the study quality. The degree of data frequency was observed by determining independent variables using the Chi Square (X^2) (Bogićević and Marković 2023: 118). The data were summarised, and observations made using descriptive statistics, including correlation and bivariate analysis, which aided in the identification of trends (Levine *et al.* 2023: 157). The t-test, an inferential statistical tool, was used to test the study hypotheses.

4.10.1 Frequency analysis

Statistical analysis of frequencies was used in the present research to examine the demographic data of participants. To gain a sense of the opinions, the lowest, highest, mean, as well as standard deviation values were computed. Cao *et al.* (2022: 64); Bhattacharjee, Mishra and Kang (2023: 1405) pointed out the mean values show the main trend, the standard deviation shows the degree of variation in the data gathered, and the lowest and highest scores show the response spectrum. In the current research, frequencies were used to confirm the data coding and ascertain the frequency with which the participants provided a particular answer to a given question (Appendix 3).

Nayak *et al.* (2022: 343) and Spelta and De Giuli (2023: 129) asserted when the number of responses does not equal the overall sample size, the data were not properly recorded. With reference to KZN, which forms part of the South African economy, the scientific information gathered from the frequencies, therefore, permits investigation of elements important to EO among rural SMEs.

4.10.2 Descriptive Analysis

The fundamental characteristics of data gathered are presented and described using descriptive statistics. As stated by Abd Rahman *et al.* (2022: 661), this type of statistic is employed to compile information, so that graphs and frequency analysis can help people comprehend the data. Consequently, descriptive statistical analysis serves as the foundation for most quantitative investigations and allows for the discovery of trends and the statistical distribution of the research parameters using straightforward descriptions. Most factors that affect rural SMEs' ability to survive and grow were identified and evaluated using the questionnaire's closed-ended questions. The research further aimed to determine these parameters' effects and gauge their magnitude in connection with the continued existence, as well as expansion, among rural small businesses.

Knowing the characteristics of the phenomena researched requires this kind of study. Furthermore, presenting accurate descriptive statistics when possible is crucial because it lowers the likelihood of providing results that could be deceptive, even when this analysis serves as the foundation for the comparison between variables utilising inferential statistics testing (Seyman Guray and Kismet 2023: 652). Descriptive statistics were employed in this research for two main objectives. Initially, they were applied to summarise the data collection validly, legitimately, and meaningfully. Second, they were applied to the various variables studied to provide a numerical description (Powell *et al.* 2023: 55; Bhat, Silllalee and Kandasamy 2023: 2581).

4.10.3 Inferential statistics and Chi-square test

Statistical analysis of frequencies was used in the present research to examine the participants' demographic data. To gain a sense of respondent opinions required computing the lowest (minimum), highest (maximum), mean, as well as standard deviation values. Cao *et al.* (2022: 64) explain the main trend is indicated by the

mean values, while the degree of variation in the data gathered is shown by standard deviation, with the spectrum of response indicated by the lowest and highest scores.

In this research, frequencies were used to confirm the data coding and ascertain the frequency at which participants provided a particular answer to a given question (Appendix 3). Nayak *et al.* (2022: 343) assert improper data recording result from the number of responses not equalling the overall sample size. Where KZN, as part of the South African economy is concerned, this means the scientific information collected from the frequencies, which thus allows the elements important to the EO for survival and growth of rural SMEs in KZN to be investigated.

Inferential statistics are used to draw conclusions regarding the population from which the data has been collected (Schmidt *et al.* 2023: 109). When applying the z test and t-test in inferential statistics, the researcher must make specific presumptions regarding predictions of population features, or variables.

According to Whatley (2022: 109) and Shen, Panda, and Vogelstein (2022: 256), the Chi-square test (χ^2) test is used to assess whether there is a substantial contrast among the predicted and observable frequencies in one or more categorisation. The Chi-square (χ^2) test does not necessitate a distribution that is normal and does not contemplate any demographic factors. The purpose of a Chi-Square (χ^2) test, as explained by Hiranuma *et al.* (2023: 10) and Narmadha and Rajendran (2023: 424), is to determine whether there is any correlation among the rows and columns of the table containing contingencies. Thus, focusing on the sample-size and number of factors involved in the relationships, this test compares the magnitude of any disparities in the predicted and actual outcomes (Liu *et al.* 2023b: 208).

The Chi-square (χ^2) test was employed in this investigation to assess the correlations and closeness of fit among the factors under investigation (Nakanishi *et al.* 2023: 262). The factors tested were determined by the study objectives. To ascertain whether there were significant correlations between all the variables, inferential statistics and the Chi-square test were performed. These results were then utilised to establish and validate the study hypotheses. Furthermore, it was significantly simpler to apply a Chi-square test to identify various correlations among the examined variables, because the data analysed had numerical ratings.

4.10.4 Correlations

Boehm and Zhou (2022: 67) affirm the level of link between the two observed quantitative parameters in each of the individual members of the groups is evaluated using correlated statistical techniques (Zyphur and Pierides 2020: 4; Mohajan 2020: 76). According to Schober, Mascha and Vetter (2021: 1633), correlation analysis provides researchers data on both the degree, as well as the course of a relationship among variables.

Monama, Maluka and Setati (2023: 380) explain correlation as a statistical method that may determine the presence and strength of a relationship between two independent variables. Accordingly, Nissa, Setyawati and Putra (2023: 1786) state the strength of the association among two ranking or quantified variables is represented by the numbers +1 and -1. To ascertain the critical factors affecting EO for SME survival and growth in rural areas of KZN, correlation analysis was employed in this study.

4.10.5 Factor analysis

To make correlations and patterns easier to analyse and comprehend, factor analysis is utilised for summarising and arranging data "into a small number of groups that have shared variance" (Howard and Henderson 2023: 118). A researcher can employ statistical techniques to deconstruct a collection of intricate parameters or items, usually via factor analysis, facilitating a better understanding of the connections between items on a scale and those of "the fundamental variables prevalent among the items" (Liu *et al.* 2023a: 37). For example, four distinct questions regarding water shortage that address problems at the local, state, and federal levels with respect to government, could be posed to respondents in a national service provision questionnaire. Although each question by itself would be insufficient to gauge opinions regarding water supply, when combined, they may provide a more accurate assessment of those opinions.

A factor analysis can help determine whether each of the four variables captured the same idea or not. When this is the case, merging them will yield an additional variable called "factor score", which will have a score for every factor for every respondent. Additionally, the researcher can determine which variables are more important than others.

According to Zeng and Sun (2024: 1034), there are two important types of factor analysis: Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA). While the latter is used to validate hypotheses and create path analysis diagrams to depict variables and components, the former is typically used to find complicated patterns, by examining the dataset and evaluating predictions (Setiawan *et al.* 2023: 184). Since the loading of a factor establishes the correlation between the item and the factor, the EFA aids the researcher in developing support for this study, by keeping only those items with suitably sufficient component weighting (Tomažič, Plazar and Filej 2023: 40; Alinejad-Naeini *et al.* 2023: 4).

4.10.6 Cronbach's coefficient alpha

Internally consistent testing is necessary to verify the validity and dependability of the measuring tool, as well as the information (data) obtained (Alinejad-Naeini *et al.* 2023: 208). The internal coherence of the questionnaire—a gauge of its capacity to reliably assess the parameters of interest—was tested for the purposes of this research using Cronbach's Coefficient Alpha. Authors such as Kennedy (2022: 28) and Alkhadim (2022: 163) state Cronbach's alpha typically has values between zero and one; where higher scores denote greater reliability, and in most social science research scenarios, a score over 0.70 is generally regarded as satisfactory. On a technical level, Cronbach's alpha is a coefficient of consistency or dependability rather than a statistical test. Further investigations are required to demonstrate the range being evaluated is of a single dimension, because high values for the alpha coefficient do not necessarily indicate a single dimension measure (Xiao and Hau 2023: 22).

4.11 RELIABILITY

Reliability and validity—which show the scientific accuracy and credibility of the research—are two fundamental ideas essential to creating effective research measuring tools (Johri *et al.* 2022: 28; Li and Li 2022: 406). According to Li and Li (2022: 406) and Tai, Dhaliwal, and Balasubramaniam (2022: 79), reliability is a level of assessment that is free of errors and the instrument of measurement or process that "continuously provides an identical rating to individuals or items with equivalent value".

Coleman (2022: 2041) asserts a dependable measure is one that yields the same results when the behaviour is tested again using the same scale; in other words, it assesses the ratio of consistencies to inconsistencies. A crucial component in determining reliability is consistency. Assuming the relevant conditions have not changed, reliability enables a researcher to confidently draw conclusions and predict consistent results, assuming repeated administrations with the same or similar set of individuals (Moya-Ramon *et al.* 2022: 217).

For quantitative research to produce reliable study outcomes, measuring instrument reliability is crucial (Aydin and Yassikaya 2022: 239). Strong correlations between the test items and a reliability estimate are indicated by a high reliability score. For quantitative studies to generate reliable study outcomes, data collection tool trustworthiness is crucial (Wollny and Jacobs 2023: 3437). A significant reliability score denotes a robust correlation between the test items, and for study objectives, a reliability estimation of 0.70 or more can be considered acceptable (Castillo-Aguilar *et al.* 2023: 334).

In other words, the precision of the reliability estimates rises with an increase in the test item numbers, covariance, and sample size. As a result, high reliability levels are crucial for quantitative research, since they assess the accuracy and consistency of the data gathered, enhancing the likelihood the right conclusions will be made (Krieglstein *et al.* 2022: 2540). The Cronbach's Alpha Test was used in this study as a reliability test to boost researcher confidence that the observed score on the measure corresponds to the true score (Leyrat *et al.* 2024). Reliability is necessary for measurements to be considered sound wherever there is a chance of inaccuracy (Penedo *et al.* 2022: 1919).

4.12 VALIDITY

The level of accuracy with which a method measures what it was intended to measure is referred to as validity. Validity, a crucial concept in quantitative research, is the process of establishing whether the outcomes of an attribute measurement in each collection of objects are consistent with those items and the behaviour that results from them (Hammersley 2008: 43). According to Sürücü, Maslakçı and Şeşen (2023: 91), validity is contingent upon the significant and suitable understanding of the data derived from the measurement instrument analysis. As a

result, when a data gathering tool measures what it purports to measure, it is deemed valid (Da Costa and Schneider 2016: 182).

To establish the validity of an instrument, Gaunard *et al.* (2023: 1207) state the researcher must design research likely to produce reliable data on the pertinent population size, relevant theme(s), and correlation(s)—or, to put it another way, the corresponding study's questions. Before the questionnaire was distributed to participants, a pilot test was conducted to ensure the questions were clear and easy to comprehend (Jackson *et al.* 2023: 1180). As mentioned earlier, data for the questions were gathered through the literature study, thereby ensuring they accurately reflect the variables influencing EO for SME survival and growth in the rural areas of KZN. Additionally, by having an accredited editor verify the instrument for typographical errors and improper wording or phrases, the authenticity or validity of the tool was increased.

4.13 BIAS IN MEASUREMENTS

Two factors can lead to partiality in the measuring process (Buschle *et al.* 2022: 78; Banzon and Elkhit 2023: 149): when data are purposefully or deliberately distorted, which mostly affects third-party sources of information such as from organizations, and modifications to the data collection process. In addition, the process can include when information is gathered to support an issue or the needs of a specific population that is more inclined to be scrutinised, because the study goal may be to arrive at a preconceived outcome (Truijens *et al.* 2022: 262).

The study included bilingual questionnaires, in both English and isiZulu, to ensure participants understood the questions correctly, and mostly did not need to consult the researcher or research assistant for clarification. To prevent summarising the responses, a 5-point Likert scale was used for the questionnaire. Additionally, respondents had an objective viewpoint and a fair decision, thanks to the 5-point Likert scale response range. Prior to commencing data gathering, the questionnaire framework, category of questions, and language were completed and modified accordingly. The appropriate statistical method for data analysis was used in the present research to ensure no bias in collected data.

4.14 ETHICAL CONSIDERATIONS

According to Eisenstein (2023: 220) and Andrews *et al.* (2023: 127), ethics in research refers to the moral consideration, choices, and accountability made by the researcher or researchers during the research process. According to Bantilan *et al.* (2024: 99), ethical considerations include applying established criteria to help ensure that study participants are respected and protected during each project. This implies that in order to choose the best method for carrying out the study at every step of the process, the researcher must have values and principles established (Mamman, Lakan and Mshelia 2023: 100).

It is crucial for researchers to remain up-to-date with the most recent ethical ideas, as ethical considerations in research are always changing and evolving. Since ethical considerations are a crucial and significant component of the design stage of any research involving human participants, it is imperative research proposals be examined by ethics committees (Erasmus and Harris 2023: 13). Most importantly, ethical considerations in research support accountability, respect for one another, and justice, while also ensuring trust between researcher and participants (Horton and Lucassen 2023: 46).

The nature of the research was explained to study participants, and respondents provided their verbal and written informed consent (Breux and Smith 2023: 112). The surveys (Appendix 1) were distributed to the respondents together with a consent form and a letter of information (Appendix 2). The study purpose, potential risks, and advantages of participating were all thoroughly covered in this letter. The DUT Faculty of Management Sciences Research Ethics Committee, which examined the study, established ethical compliance requirements, validated by the consent form and the information letter. The study was passed under the ethical category 2 (minimal research ethics compliance required). This clearance ensured participants were fully aware of the nature of their participation and equally protected (Burgess, Rennie and Moodley 2023: 11).

The letter of information and consent (Appendix 2) also guaranteed participant anonymity, confidentiality, and the protection of their rights and welfare. As advised by Leach and Akhurst (2023: 46) and Akuffo (2023: 22), to maintain the integrity of anonymity and confidentiality in a study, the names of the participants are not

disclosed. The assurances to participants allowed them to engage freely and provide truthful information pertaining to their judgement and experience regarding critical factors affecting EO for SME survival and growth in rural KZN areas.

4.15 DELIMITATIONS

The aim of the project was to investigate and understand the EO in SME performance for growth, to ensure survival in KZN, and to suggest a growth model for these enterprises in rural settings. The focus of this project was limited to only SMEs already in existence, and therefore, did not contemplate proposals for new SMEs. This study was further confined to the KZN province of SA only and will not apply to other provinces or other countries.

4.16 LIMITATIONS

Insufficient time and the hesitation of some SME owners-managers to complete the questionnaire created difficulties in obtaining a sample representative of the target population. Some businesses even perceived it as investigative action against corrupt malpractices and hesitated to cooperate for fear of being identified and victimised. The months of October, November, and December 2023 were set aside to resolve the above issues, thus allowing the researcher and research assistant ample time to explain the project objectives to the target population. This step produced an atmosphere for willing participation.

It was, furthermore, decided to restrict the study to exclusively examine the traits of and factors influencing EO for South African SMEs' survival and growth, with a particular focus on KZN, due to the wide variety of existing SMEs. As a result, it may not be possible to generalise the findings of this study to SMEs in other nations. However, because numerous characteristics discussed are comparable across other parts of the country, the results can be applied to improve SME survival and growth across SA.

4.17 SUMMARY

This chapter covered the research methodology, as well as the data validity and reliability. The phases in the research process, the tools utilised to collect data, the sampling strategy, and data analysis were also described, in addition to the ethical considerations for the research. The research findings are presented, analysed, and summarised in detail in the following chapter.

CHAPTER FIVE

DATA ANALYSIS, INTERPRETATION AND DISCUSSION

5.1 INTRODUCTION

The previous chapter outlined and covered the research design used for this study. The primary goal of this next chapter is to present a comprehensive report, analysed and discussed in relation to the study objectives, based on the quantitative primary data collected. Consequently, this chapter presents and discusses the findings gathered from the questionnaire.

As explained, 309 participants were provided with the questionnaire, which served as the main data collection tool, as the preceding chapter made clear. SPSS version 27.0 was used to analyse the data gathered from the respondents. The results are presented in the form of descriptive statistics using graphs, cross tabulations and other figures illustrative of the quantitative data collected. Inferential techniques include the use of correlations and Chi-square test values; interpreted using the p-values. The literature review formed a strong foundation for this study, providing a wide overview of the issues and challenges threatening the EO and growth of rural SMEs in KZN. As a result, the literature was helpful in developing the study objectives, as well as the questionnaire.

5.2 THE SAMPLE

There was a 100 percent response rate, because 309 questionnaires were sent out and 309 were returned. Since a perfect representation of the population was achieved by achieving a 100 percent response rate, it was possible to draw conclusive generalisations. The research instrument is discussed next.

5.3 THE RESEARCH INSTRUMENT

The study tool has 57 items and either an ordinal or nominal level of measurement was utilised. Two sections and 14 questions made up the questionnaire, which measured the following themes:

A1-4 Biographical data

5 The features of rural SME businesses.

6 The entrepreneurial traits that impact EO for SME survival and growth.

- 7 The indicators of rural entrepreneurs' personal attitudes.
- 8 The aspects that contribute toward rural EO for SME survival and growth.
- 9 External environmental problems are stumbling blocks to EO for SME survival and growth.
- 10 Internal environmental elements operate as roadblocks to EO for SME survival and growth.
- 11 The institutional hurdles to EO for SME survival and growth.
- 12 The financial roadblocks to EO for SME survival and growth.
- 13 The social impediments to EO for SME survival and growth.
- 14 The elements of rural entrepreneurial resources.

The questionnaire adopted a Likert Scale format of only closed-ended questions. For the basis of ascertaining their experience and knowledge from the respondents of issues they believed substantially affected EO among rural SMEs in KZN, the participants had to select their answers based upon pre-established statements. A Chi-square test was used to examine the effects of the study variables, with a reliability test also conducted based on the questionnaire segments.

5.4 RELIABILITY STATISTICS

In this study, reliability testing was done using Cronbach's alpha. Reliability is measured using a reliability coefficient, calculated by taking several measurements on the same subjects. The acceptable value for the reliability coefficient is 0.70 or higher, with a reliability coefficient closer to 1.0 considered better (Taber 2018).

The Cronbach's alpha for this study was in a range of 0.740 to 0.889, which exceeds the recommended Cronbach's alpha value. This proves a degree of acceptable, consistent scoring for these sections of the research. A detailed analysis is provided (Table 5.1) of the Cronbach's alpha score for all the variables from each objective, as per the question.

Reliability analysis was performed in all statements, where questions were categorically organised according to research themes aligned to the research aim and objectives. Reliability scores for all sections exceeded the required Cronbach's alpha value for newly constructed constructs. Consequently, the results show (Table 5.1) the collected data are considered acceptable and consistent for all sections of the study. The factor analysis will be discussed in the next section.

Table 5.1: RELIABILITY TEST USING CRONBACH'S ALPHA

		N of items	Cronbach's Alpha
B5	The features of rural businesses	5	0.856
B6	The entrepreneurial traits that have an impact on entrepreneurial orientation for SMEs survival and growth.	6	0.847
B7	The indicators of rural entrepreneurs' personal attitudes	7	0.889
B8	The aspects that contribute toward rural entrepreneurial orientation for SMEs survival and growth	4	0.842
B9	External environmental problems are stumbling blocks to entrepreneurial orientation for SMEs survival and growth	6	0.853
B10	Internal environmental elements operate as roadblocks to entrepreneurial orientation for SMEs survival and growth	4	0.740
B11	The institutional hurdles to entrepreneurial orientation for SMEs survival and growth	5	0.830
B12	The financial roadblocks to entrepreneurial orientation for SMEs survival and growth	6	0.867
B13	The social impediments to entrepreneurial orientation for SMEs survival and growth	5	0.846
B14	The elements of rural entrepreneurial resources	5	0.821

Every statement in the questionnaire underwent a reliability test. The questionnaire was developed and categorised into research themes, according to the study aim and objectives. Table 5.1 above indicates the reliability scores for all sections exceeded the recommended Cronbach's alpha value for a newly constructed construct. This indicates a degree of acceptable, consistent scoring for all these sections of the study.

5.5 FACTOR ANALYSIS

What makes factor analysis essential?

Factor analysis is a statistical technique mainly focused on data reduction (Yang *et al.* 2023: 192). When a researcher wants to represent a number of questions with a limited number of hypothetical components, factor analysis is frequently used in survey research (Veerhuis *et al.* 2023: 1111). For instance, participants in a nationwide survey on political views might respond to three different questions on environmental policy, which would represent problems at the local, state, and federal levels. When combined, the questions may offer a more accurate indicator of attitudes toward environmental policy than when asked separately.

An added use of factor analysis is to establish whether the three measures do, in fact, measure the same aspect. Should this be the case, they can then be combined to create a new variable, a factor score variable that contains a score for each respondent on the factor. Factor techniques can be used in many different contexts. A researcher could wish to determine whether there are a few essential abilities needed to succeed in a decathlon, or whether the skills needed to be a decathlete are as diverse as the 10 events. Although conducting a factor analysis does not require the belief that factors exist; in reality, they are typically referred to, named, and understood as real entities.

A summary table reflecting the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test results precedes the matrix tables. Bartlett's Test of Sphericity must be less than 0.05 and the KMO must be greater than 0.50. In every case, the requirements were met, enabling the factor analysis procedure.

Only the Likert scale items were subjected to factor analysis. In addition, some components separated into smaller parts. The rotated component matrix provides an explanation of this.

5.5.1 KMO and Bartlett’s test

Table 5.2: KMO and Bartlett’s test of Sphericity

	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	Bartlett's Test of Sphericity		
		Approx. Chi-Square	df	Sig.

B5	The features of rural businesses	0.839	662.085	10	<0.001
B6	The entrepreneurial traits that have an impact on entrepreneurial orientation for SMEs survival and growth	0.871	700.420	15	<0.001
B7	The indicators of rural entrepreneurs' personal attitudes	0.909	1019.934	21	<0.001
B8	The aspects that contribute toward rural entrepreneurial orientation for SMEs survival and growth	0.802	504.283	6	<0.001
B9	External environmental problems are stumbling blocks to entrepreneurial orientation for SMEs survival and growth	0.861	714.436	15	<0.001
B10	Internal environmental elements operate as roadblocks to entrepreneurial orientation for SMEs survival and growth	0.761	259.849	6	<0.001
B11	The institutional hurdles to entrepreneurial orientation for SMEs survival and growth	0.826	542.614	10	<0.001
B12	The financial roadblocks to entrepreneurial orientation for SMEs survival and growth	0.863	818.859	15	<0.001
B13	The social impediments to entrepreneurial orientation to SMEs survival and growth	0.841	618.267	10	<0.001
B14	The elements of rural entrepreneurial resources	0.786	614.159	10	<0.001

Based on table 5.2 above, all the conditions were satisfied for factor analysis. That is, the KMO Measure of Sampling Adequacy value should be greater than 0.500 and the Bartlett's Test of Sphericity significance value should be less than 0.05 (Kunset *et al.* 2023: 85; Yang *et al.* 2023: 192). These results clearly indicate that

sampling, and all the variables under the categorised themes, are adequate and statistically significant in measuring the same thing. Furthermore, the tests show a 0.909 KMO measure of sampling adequacy indicating that, for instance, the personal attitudes of owners-managers (entrepreneurs) towards implementing EO have a very strong significant effect (0.000) on the survival and growth of rural SMEs.

5.6 SECTION A: Demographic data

The questionnaire, as previously stated, was split into two sections, biographical information/data and critical factors affecting EO for SME survival and growth in rural areas of KZN. Section A comprises four statements based on business location, type of business, whether the business is solely or jointly owned, and number of years the business has been in operation. The data demonstration is presented using frequencies and percentages.

5.6.1 Business Location

Table 5.3: Where is your business located in the KZN rural area?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bhekulwandle area	63	20,4	20,4	20,4
	Kwangcolosi area	63	20,4	20,4	40,8
	KwaXimba area	66	21,4	21,4	62,1
	Umbumbulu area	63	20,4	20,4	82,5
	Umdumezulu area	54	17,5	17,5	100,0
	Total	309	100,0	100,0	

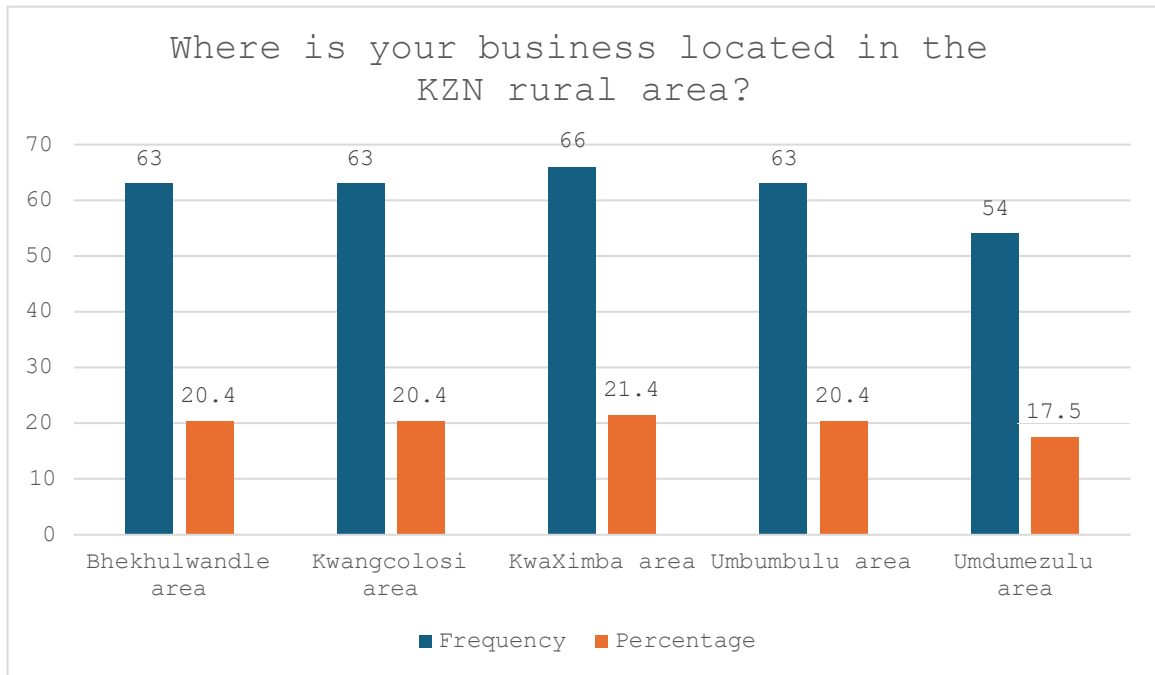


Figure 5.1: Location of business

The presentation numbers of owners-managers of SMEs in selected rural areas of KZN are as follows: In Bhekhulwandle, the number of respondents was 63 (20.4 percent); respondents drawn from Kwangcolosi numbered 63 (20.4 percent); KwaXimba respondents numbered 66 (21.4 percent), with Umbumbulu respondents that numbered 63 (20.4 percent), while the number of respondents selected from Umdumezulu was 54 (17.5 percent) (Table 5.3 and Figure 5.1). Analysing the prevalence of rural SMEs in KZN was essential. Beckmann *et al.* (2023: 515) state small business operators in rural areas encounter difficulties frequently specific to the rural environment, typically absent from urban settings.

This means SME survival and growth do not necessarily depend on the geographic location of the businesses but there might be other contributing factors. Therefore, this indicates there may be other influencing elements, however, the EO of the SME is not always dependent on the location of the business.

5.6.2 Ownership Structure of the business

Table 5.4: What is the ownership structure of your business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manager/Owner	309	100,0	100,0	100,0

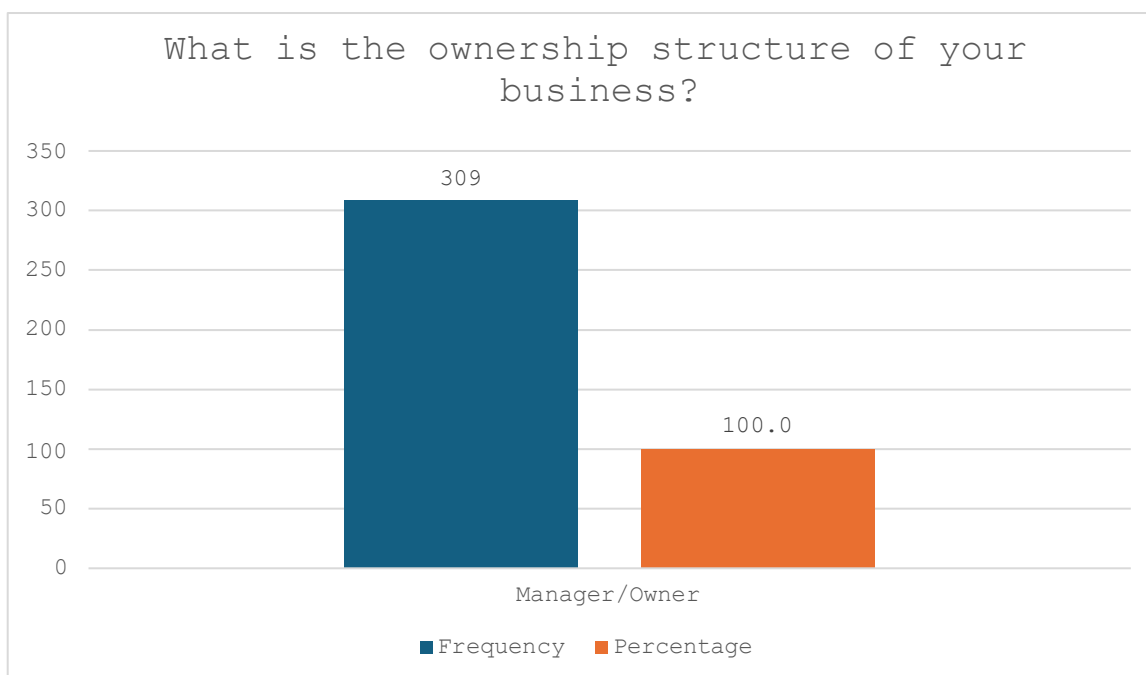


Figure 5.2: Ownership structure

All respondents, or 309 (100 percent) of the sample's rural SMEs, are sole proprietors and managers of the businesses they own (Table 5.4 and Figure 5.2). Adeosun and Owolabi (2023: 109) stated single-person businesses, the quintessential example of an owner-managed SME in Nigeria, are characterised by the control exercised by sole proprietors, who act as managing directors, as well as board chairs. SMEs are run by their owners, who also serve as their managers, and they are more likely to be integrated into their rural communities than they would be in an urban setting (Beckmann *et al.* 2023: 517). SMEs can greatly and favourably contribute to growth and sustained development in a rural setting.

Adeosun and Owolabi (2023: 112) asserted rural SMEs have a more limited local market size than their urban counterparts, because they may be smaller. Rural business owners-managers are, consequently, confronted with limitations on EO and long-term enterprise viability, as well as revenue, profit, and unemployment levels.

5.6.3 Length of Time in Business

Table 5.5: What length of time have you been in this business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 year or less	50	16,2	16,2	16,2
	1-2 years	82	26,5	26,5	42,7
	3-5 years	65	21,0	21,0	63,8
	6-8 years	53	17,2	17,2	80,9
	More than a decade	59	19,1	19,1	100,0
	Total	309	100,0	100,0	

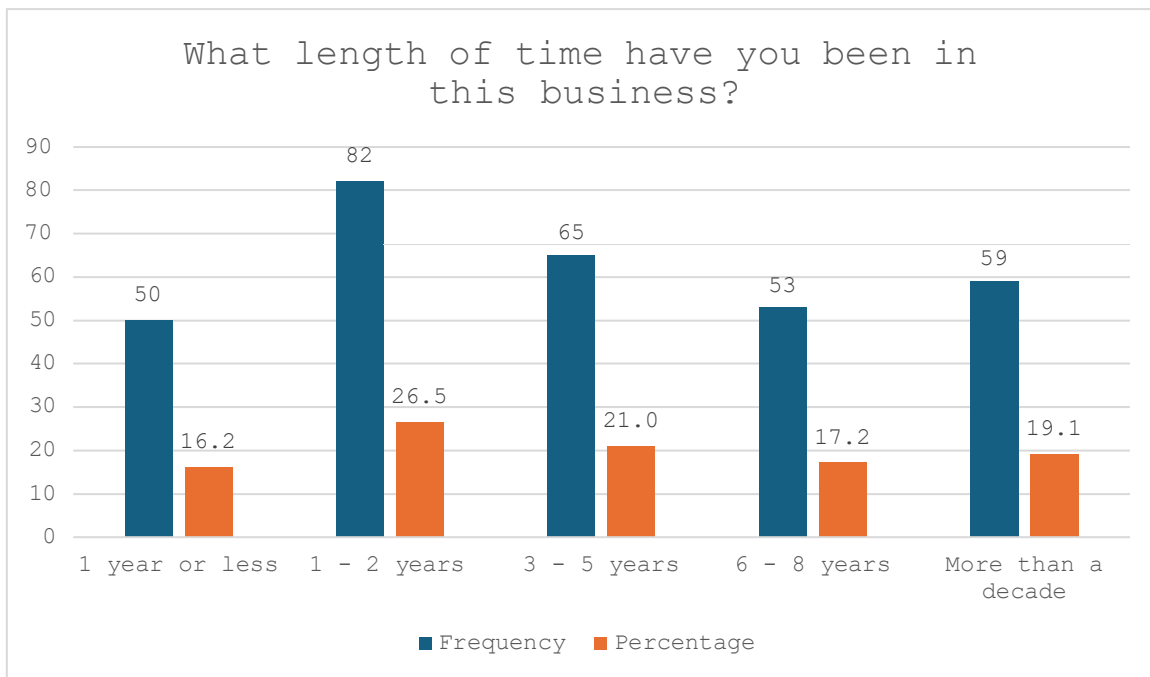


Figure 5.3: Length of time in business

As indicated in table 5.5 and figure 5.3, most rural SMEs targeted revealed 82(26.5 percent) had been in business for one to two years, 65 (21 percent) for three to five years, and 59 (19.1 percent) for more than ten years. In addition, 53 (17.2 percent) had been in business for six to eight years, whereas 50 (16.2 percent) had been in business for less than a year, which is the most challenging period to be in. According to Beckmann *et al.* (2023: 580), cash flow issues account for the majority small business failures during the first two years of operation. Based on these facts, it appears many SMEs have determined their target marketplaces and have sufficiently created sustainable strategies to outlive their difficult years.

5.6.4 Type of business in which respondents are involved

Table 5.6: Type of business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	20	6,5	6,5	6,5
	Quarrying and mining	16	5,2	5,2	11,7
	Construction	69	22,3	22,3	34,0
	Wholesale, retail, commercial agent, and related services are all available	36	11,7	11,7	45,6
	Services in finance and business	31	10,0	10,0	55,7
	Manufacturing	28	9,1	9,1	64,7
	Services in retail, motor trade, and repairs	19	6,1	6,1	70,9
	Communication, storage, and transportation	33	10,7	10,7	81,6
	Personal, social, and community services	20	6,5	6,5	88,0
	Catering, lodging, and other services	37	12,0	12,0	100,0
	Total	309	100,0	100,0	

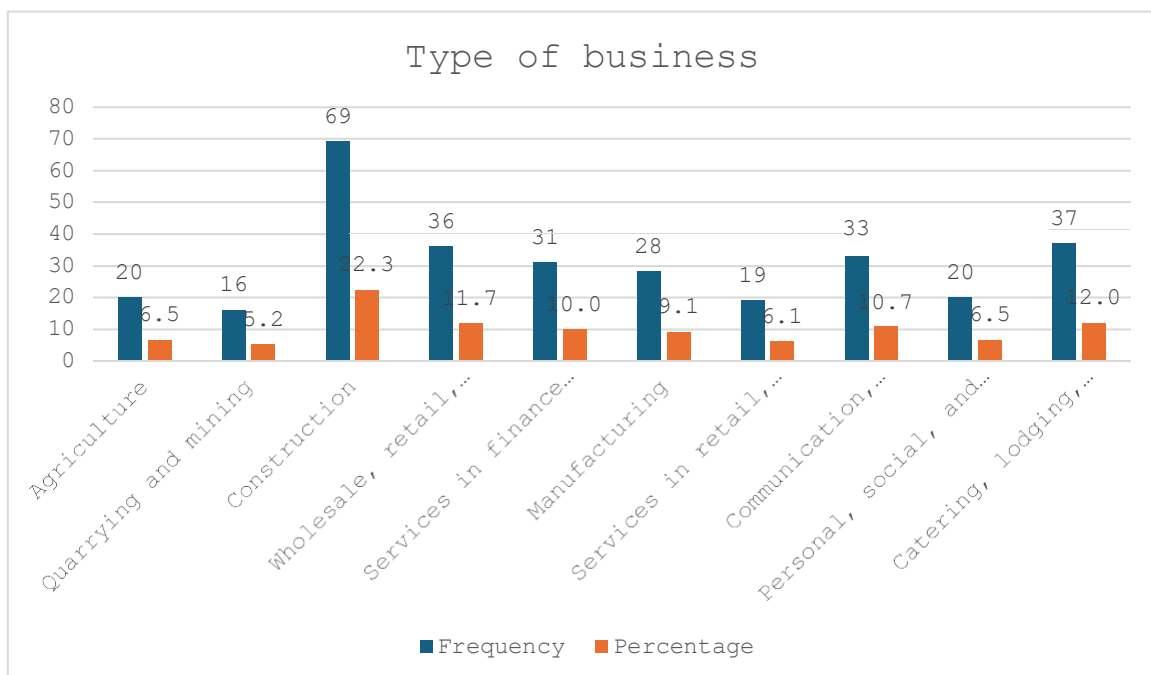


Figure 5.4: Type of business

The results show respondents are found in many different industries (Table 5.6 and Figure 5.4). The construction sector had 69 (22.3 percent), catering, lodging and other services had 37 (12 percent) respondents. Wholesale. Retail, commercial agents, and related services had 36 (11.7 percent) respondents, followed by communication, storage, and transportation 33 (10.7 percent). Services in finance, and business had 31 (10 percent), manufacturing had 28 (9.1 percent), agriculture and personal, social, and community services had 20 (6.5 percent) respondents respectively, followed by services in retail, motor trade and repair with 19 (6.1 percent) respondents, and finally, quarrying and mining had 16 (5.2 percent) respondents.

5.7 SOME FEATURES OF RURAL BUSINESSES

This section discusses the findings regarding the study objectives based on the following statements from the main questionnaire:

- Many employees in our work are unskilled.
- Modern facilities are not used to operate SME activities.
- Investment plans are hampered by shortage of funds in most cases.
- The local market for our items is relatively small.
- Poor infrastructure significantly impacts business operations.

Table 5.7: Many employees in our work are unskilled

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	221	71,5	71,5	71,5
	Agree	56	18,1	18,1	89,6
	Neutral	14	4,5	4,5	94,2
	Disagree	10	3,2	3,2	97,4
	Strongly disagree	8	2,6	2,6	100,0
	Total	309	100,0	100,0	

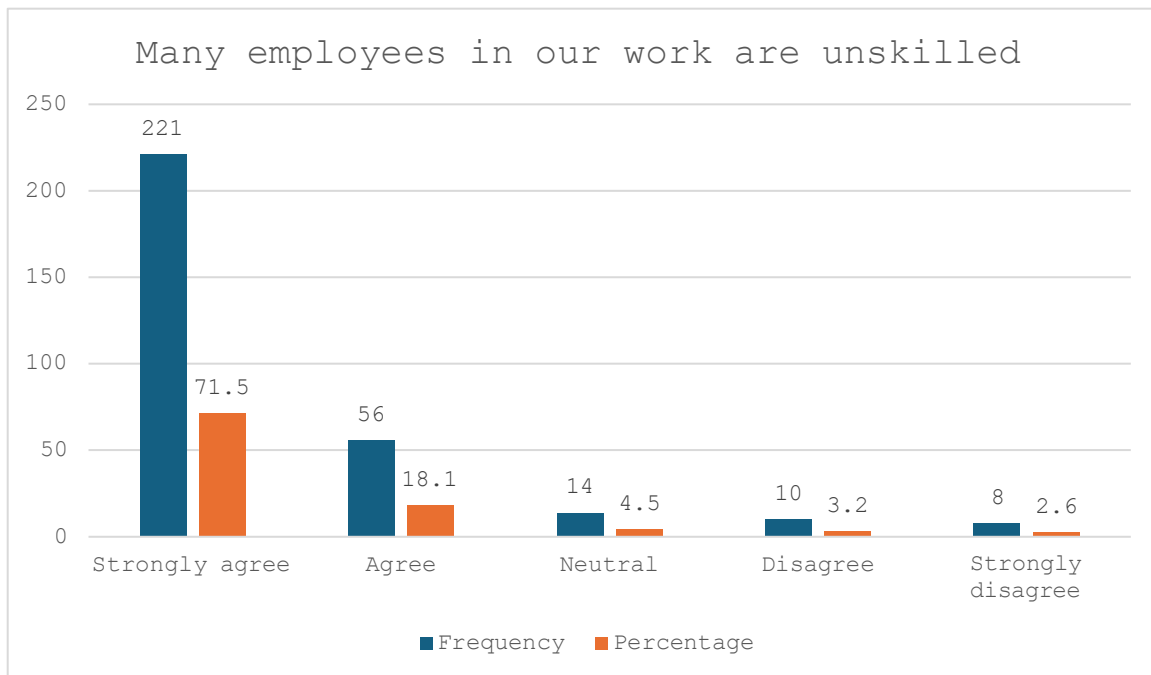


Figure 5.5: Many employees are unskilled

According to Skare *et al.* (2023: 55), a shortage of skilled human resources (HR) is the most frequent barrier impeding the EO, growth, and survival among SMEs, including those in rural areas. The belief that illiteracy is a significant issue affecting South African rural entrepreneurs is reinforced by Changwesha and Mutezo (2023: 103).

With reference to KZN, an investigation of the operational competencies, in terms of skills among rural SMEs was conducted in this study, to find out whether this issue still exists in rural SMEs (Table 5.7 and Figure 5.5). Based on the data analysis, most respondents (221 or 71.5 percent and 56 or 18 percent), across industries, respectively strongly agreed and agreed with the statement. There were also 14 (4,5 percent) respondents who were unsure whether they agreed with the statement, while very few of the respondents (10 or 3.2 percent and eight or 2.6 percent) disagreed and strongly disagreed, respectively. According to the statement, EO, survival, and growth of rural SMEs in KZN are impacted by a lack of skills.

To determine whether unskilled labour is a defining characteristic of rural EO, a Chi-square test was performed to assess how well this variable suited the predicted results. The results showed ($\chi^2 = 537,877$; $df=4$; $P = <,001$) for this is variable. The findings indicate the EO, survival, and growth among SMEs in rural areas of KZN are significantly impacted favourably by this variable. This indicates the EO, survival,

and growth of SMEs in rural KZN are significantly dependent on business-related skills. Additionally, it can be inferred SMEs in rural KZN are not well oriented entrepreneurially, as they currently lack the business acumen necessary for survival and growth. Stated differently, this outcome was not a consequence of chance; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.8: Modern facilities are not used to operate SME activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	124	40,1	40,1	40,1
	Agree	150	48,5	48,5	88,7
	Neutral	19	6,1	6,1	94,8
	Disagree	8	2,6	2,6	97,4
	Strongly disagree	8	2,6	2,6	100,0
	Total	309	100,0	100,0	

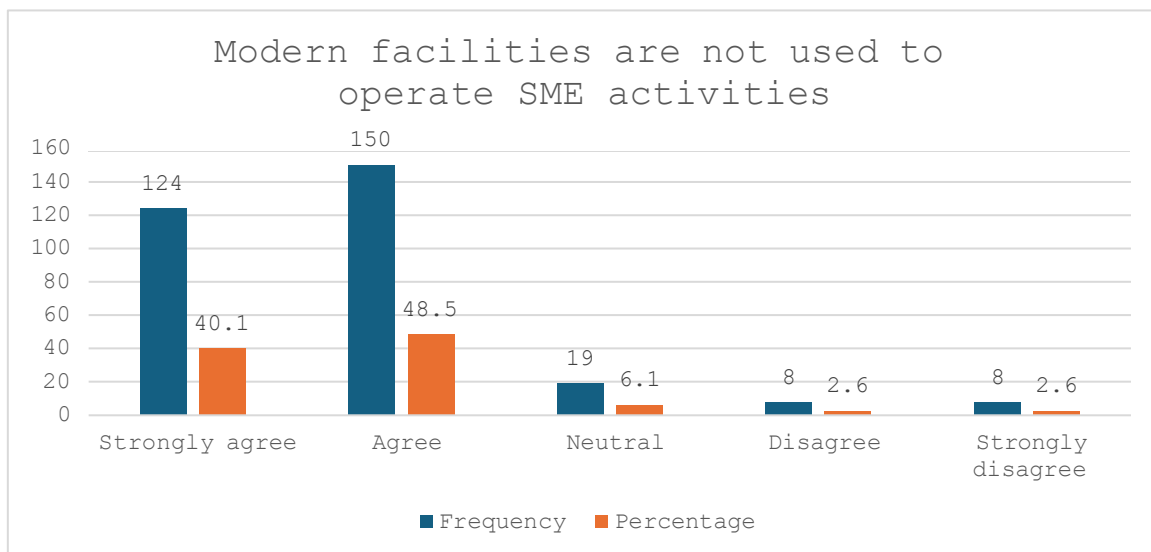


Figure 5.6: Modern facilities are not used to operate SME activities

Mbedzi and Kapingura (2023: 640) state a lack of cutting-edge equipment is a problem for small-scale entrepreneurs in rural areas. According to Ramsuraj (2023: 283), technological prowess is well recognised as a key driver of wealth creation and progress for both businesses and nations. The results of the analysis, regarding the use of contemporary facilities among rural SMEs in KZN, are shown in Table 5.8 and Figure 5.6. According to the results, most respondents (124 or 40.1 percent and

150 or 48.5 percent) respectively, strongly agreed and agreed with the statement that SMEs in rural KZN do not use cutting-edge facilities during operations. However, 19 (6.1 percent) respondents had no opinion regarding the statement. Respondents that disagreed and strongly disagreed with the statement that contemporary facilities are not employed in their rural SME businesses were eight (2.6 percent) each.

To find out whether these SMEs in rural areas of KZN are using contemporary facilities, a Chi-square test was conducted, to confirm the observed findings were those expected. The result shows ($\chi^2 = 311,793$; $df = 4$; $P = <,001$) for this variable. These findings indicate rural SME owners-managers do not make use of contemporary amenities, which have a significant impact on SME EO, as well as their ability to survive and grow. These results are consistent with a study by Owen *et al.* (2023: 943), which discovered modern facilities in SA have a greater impact on SMEs operating in rural areas. This implies the result for this variable was statically significant and not due to chance. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.7.1 Investment plans are hampered by shortage of funds in most cases

Table 5.9: Investment plans are hampered by shortage of funds in most cases

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	188	60,8	60,8	60,8
	Agree	55	17,8	17,8	78,6
	Neutral	52	16,8	16,8	95,5
	Disagree	10	3,2	3,2	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

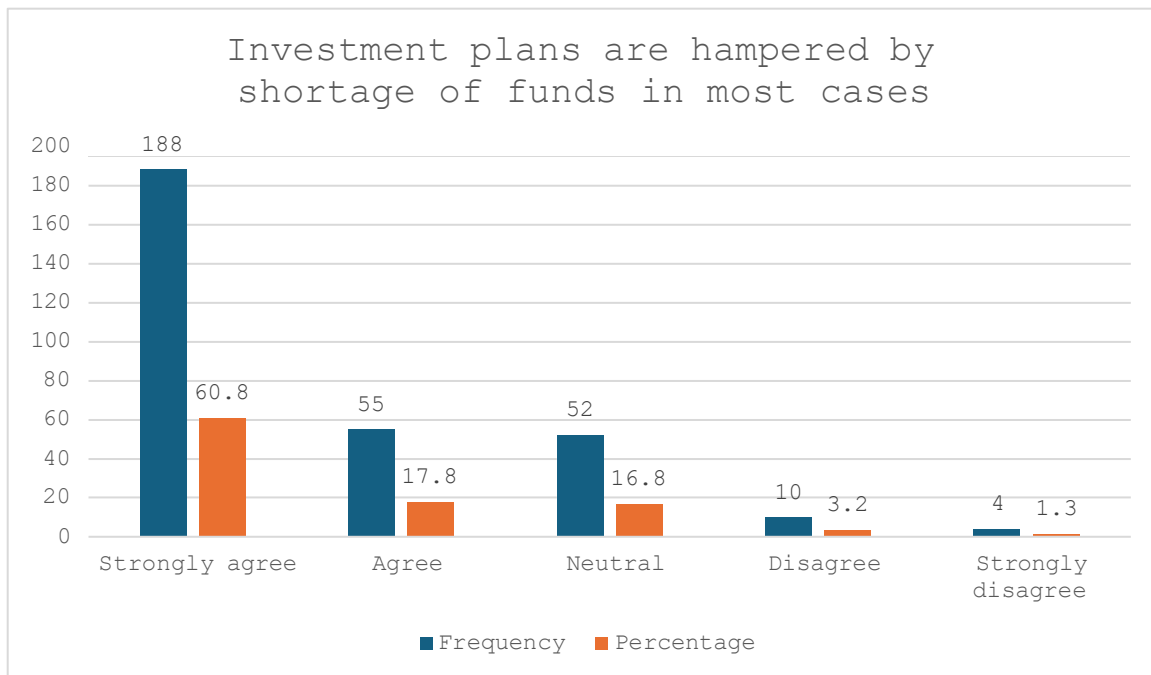


Figure 5.7: Investment plans are hampered by shortage of funds in most cases

According to Changweshwa and Mutezo (2023: 1142)), the lack of debt finance is thought to be the main obstacle preventing SMEs in SA from surviving and flourishing. Mashapure, Hamunakwadi and Tapera (2023: 73) bolster the argument that financial capital is essential for investment among rural SMEs. Most respondents—188 (60.8 percent) and 55 (17.8 percent)—strongly agreed and agreed, respectively, that financing is a barrier to almost all their business investment initiatives. In addition, 10 (3.2 percent) and four (1.3 percent) respondents disagreed and strongly disagreed with the statement, respectively, whilst 52 (16.8 percent) respondents were neutral (Table 5.9 and Figure 5.7). To determine whether funding for investments hampered the EO, survival, and growth of rural SMEs, a Chi-square test was performed. The results of the Chi-square test showed ($\chi^2 = 357.489$; $df = 4$; $P < .001$) for this variable. This indicates the EO, survival, and growth of SMEs in rural KZN are significantly impacted by a lack of financial support.

Therefore, in rural KZN, SME ability to survive and grow through EO is significantly impacted by a lack of funding. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.10: The local market for our items is relatively small

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	224	72,5	72,5	72,5
	Agree	59	19,1	19,1	91,6
	Neutral	10	3,2	3,2	94,8
	Disagree	5	1,6	1,6	96,4
	Strongly disagree	11	3,6	3,6	100,0
	Total	309	100,0	100,0	

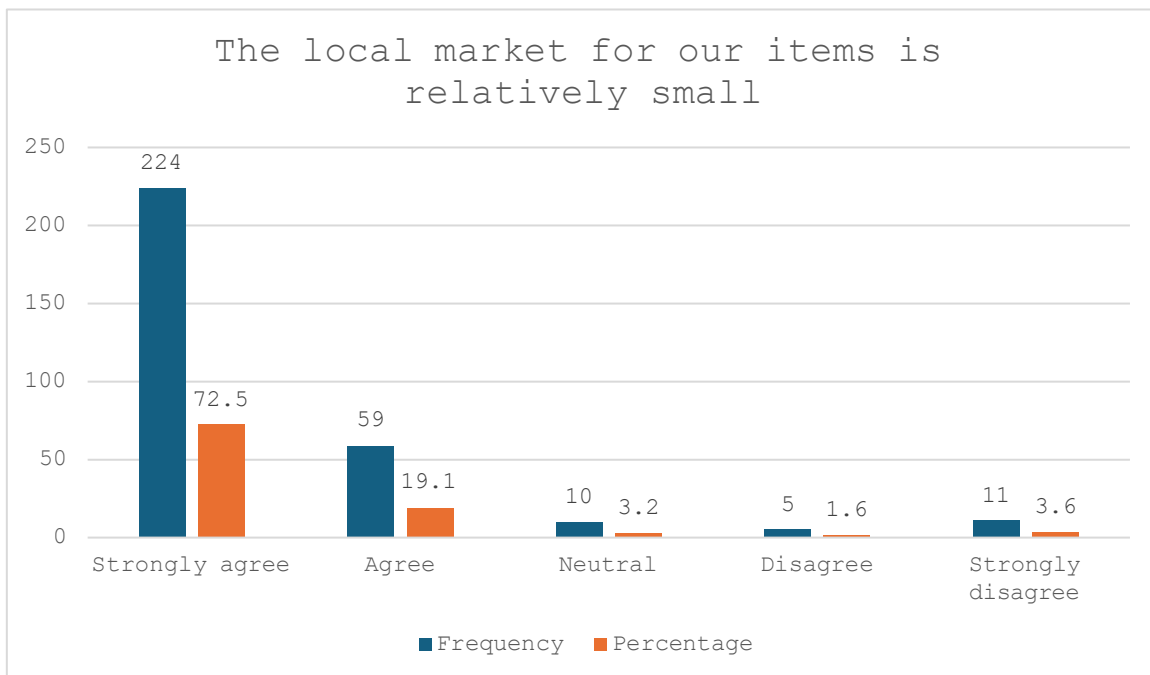


Figure 5.8: Local market is too small

According to van Wyk and Venter (2023: 301), the size of the market has been demonstrated to have a significant impact on SMEs' ability to survive and growth through EO. Most respondents, or 224 (72.5 percent) and 59 (19.1 percent), respectively, strongly agreed and agreed with the assertion that the marketplace in their rural area is overly limited for them to market their items. According to this remark, the respondents find it extremely challenging to market their goods and services locally. Of the respondents, 10 (3.2 percent) remained neutral with the statement, while five (1.6 percent) and 11 (3.6 percent) disagreed and strongly disagreed, respectively (Table 5.10 and Figure 5.8).

To ascertain whether the small size of the local market affects the EO, survival and expansion of rural SMEs, a Chi-square test of the data was conducted. The findings of the Chi-square test indicate ($\chi^2 = 563,217$; $df = 4$; $P = <,001$) for this variable. This finding shows the EO, survival, and expansion of SMEs in rural KZN are significantly impacted by the size of the market in these locations. This outcome was not a consequence of chance; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.11: Poor infrastructure significantly impacts business operations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	167	54,0	54,0	54,0
	Agree	114	36,9	36,9	90,9
	Neutral	14	4,5	4,5	95,5
	Disagree	10	3,2	3,2	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

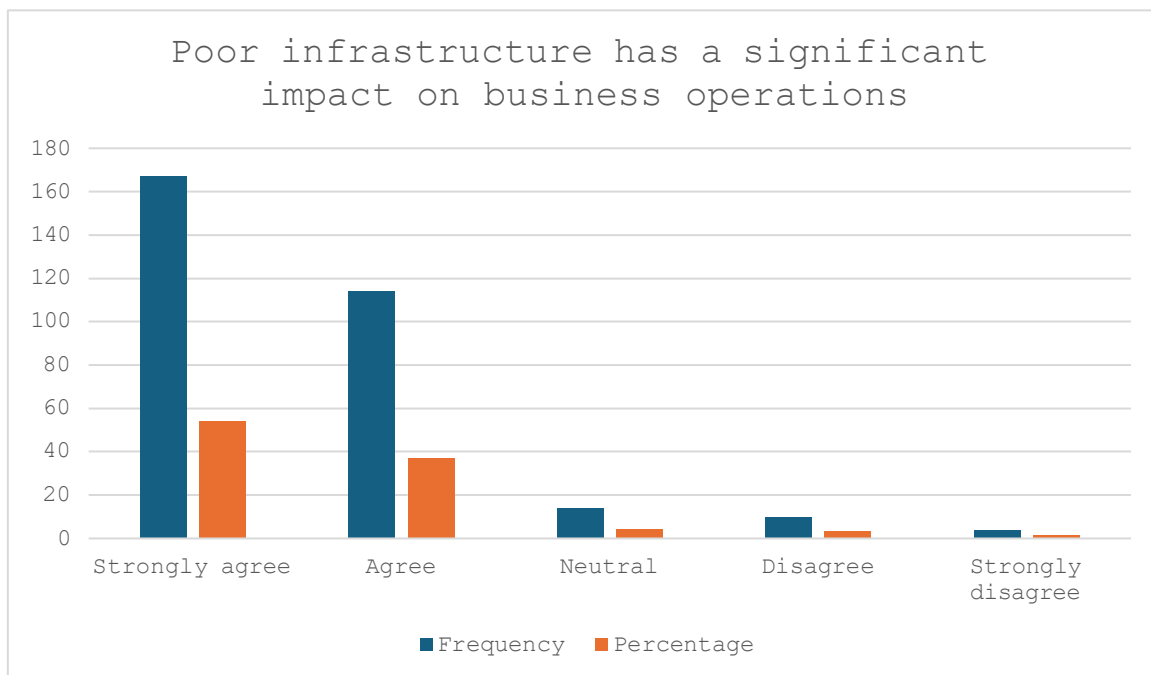


Figure 5.9: Poor infrastructure

It has been observed rural SMEs may face difficulties due to the state of infrastructural development. When compared to urban infrastructure, conventional

commercial infrastructure in rural communities, which includes financial institutions, technology for communication, the World Wide Web, and transport networks, as well as community amenities that include healthcare and education, may be restricted, underdeveloped, or unavailable (Enaifoghe and Vezi-Magigaba 2023: 91). Most responders (167 or 54.0 percent and 114 or 36.9 percent) strongly agreed and agreed, respectively, that deficient infrastructure influenced rural SMEs in KZN. A further 10 (3.2 percent) and four (1.3 percent) respondents disagreed and strongly disagreed with the statement, respectively, whereas 14 (4.5 percent) respondents were neutral (Table 5.11 and Figure 5.9)

A Chi-square test was conducted between the infrastructural conditions and the outcomes. The findings of the chi-square analysis for this variable indicated ($\chi^2 = 357,618$; $df = 4$; $P = <,001$). These findings suggest the EO, survival, and expansion of SME operations in rural KZN are significantly impacted by the conditions of infrastructural inadequacies present. This outcome was not a consequence of coincidence; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.7.2 Summary of some rural SME features

The study statistics show most workers in rural SMEs lack formal training, yet most respondents make use of contemporary resources such as technology but minimally so, due to insufficient funding. It was discovered the primary barrier to the EO, survival, and expansion of rural SMEs in KZN was attributed to a lack of access to financing. Along with inadequate infrastructure, the size of the local market was shown to be another factor influencing the EO, survival and expansion of rural SMEs in the area.

Table 5.12: Component Matrix of some features of Rural SMEs

Component matrix	
	Component 1
Many employees in our work are unskilled	,800
Modern facilities are not used to operate the SMEs' activities	,803
Investment plans are hampered by shortage of funds in most cases	,742

The local market for our items is relatively small	,866
Poor infrastructure has a significant impact on business operations	,778

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

These elements comprise an additional statistical examination of the previously given numbers (Tables 5.8 to 5.11 and figures 5.5 to 5.9). A component test was performed on important characteristics that influence EO among SMEs in the rural areas of KZN. A response was obtained for one aspect of the category, where the statement whether the local market for their items is relatively small shows a strong positive significance of 0.866. Those who replied with modern facilities are not used to operate the SME activities, reflected 0.803. Regarding the variable, many employees in our work are unskilled, a positive significance of 0.800 is shown by the component test, which suggests an alternative with an EO emphasis should be investigated, considering the skills gap issue in rural SMEs. In addition, the variable, poor infrastructure has a significant influence on business operations, reflected 0.778. The other variable, on investment plans are hampered by shortage of funds in most cases among SMEs in the rural areas of KZN, showed 0.742.

The variables investigated above, therefore, showed a significant effect on the characteristics influencing EO, survival, and growth among SMEs in the rural areas of KZN. This implies the high component found in the earlier mentioned table provides additional evidence for the reliability of the study tool.

5.8 ENTREPRENEURIAL TRAITS THAT IMPACT EO FOR SME SURVIVAL AND GROWTH

Considering the below statements from the primary questionnaire, this section addresses the findings regarding the objective.

- I can achieve established objectives.
- I am motivated to meet the needs of my firm's expansion.
- I am willing to put money into a project for which I have estimated the risk.
- In uncertain situations, I can respond positively.
- Growing a business necessitates that I must be goal oriented.

- To keep up with the changing business environment, I need to adapt my business strategy.

Table 5.13: I can achieve established objectives

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	232	75,1	75,1	75,1
	Agree	55	17,8	17,8	92,9
	Neutral	9	2,9	2,9	95,8
	Disagree	7	2,3	2,3	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

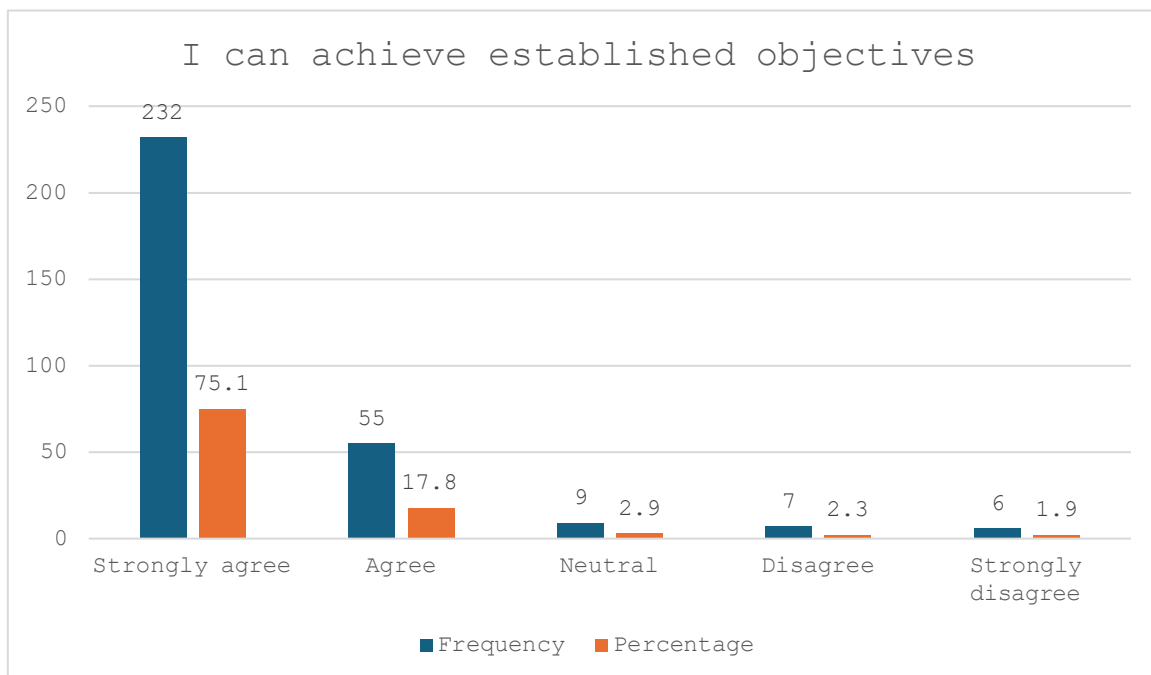


Figure 5.10: I can achieve established objectives

According to Setyaningrum, Kholid and Susilo (2023: 120), globally, very few rural SMEs can achieve remarkable performance and long-term growth. Xin *et al.* (2023: 103) state the entrepreneurship contribution to rural SME development recognises EO as the primary driver of national income. Many respondents (232 or 75.1 percent and 55 or 17.8 percent) strongly agreed and agreed, respectively, with the statement that their desire is to accomplish the objectives they have established for their enterprises' survival and growth due to EO. Only seven (2.3 percent) and six (1.9

percent) respondents disagreed and strongly disagreed with the statement, respectively, while nine (2.9 percent) respondents indicated neutral (Table 5.13 and Figure 5.10).

A Chi-square test was conducted showing ($\chi^2 = 615,573$; $df = 4$; $P = <,001$) for this variable. These findings indicate the EO, survival, and growth of rural SMEs are significantly impacted by the owners'/managers' intention to meet predetermined goals. This outcome was not a consequence of chance; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.14: I am motivated to meet the needs of my firm's expansion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	148	47,9	47,9	47,9
	Agree	129	41,7	41,7	89,6
	Neutral	21	6,8	6,8	96,4
	Disagree	6	1,9	1,9	98,4
	Strongly disagree	5	1,6	1,6	100,0
	Total	309	100,0	100,0	

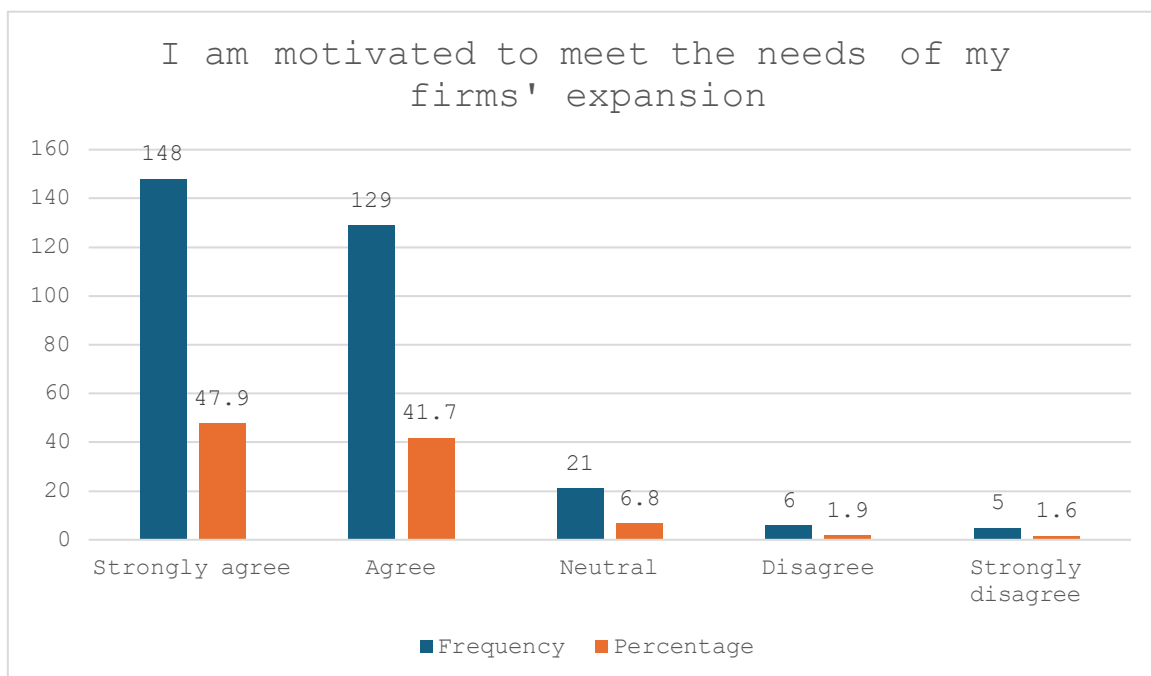


Figure 5.11: I am motivated to meet the firm's expansion need

Ramsuraj (2023: 283) asserted SMEs have been recognised as significant global contributors to the resolution of social issues such as inequality, poverty, and unemployment. Their substantial involvement in a nation's GDP makes them a vital component of any nation striving for long-term prosperity, and SMEs can additionally be viewed as an impetus for reforming the economy (Enaifoghe and Ramsuraj 2023: 10). According to Kupzig (2023: 46), the goal of rural entrepreneurs is to expand their respective rural businesses. Many respondents (148 or 49.7 percent and 129 or 41.7 percent), respectively, strongly agreed and agreed with the assertion that rural entrepreneurs do possess the motivation needed to meet the demands for SME growth. Only six (1.9 percent) and five (1.6 percent) respondents disagreed and strongly disagreed with the statement, respectively, while a small percentage of respondents—21 (6.8 percent)—were unsure of their position (Table 5.14 and Figure 5.11).

The impact of the drive for SME owners/managers to meet the needs of EO for survival and growth of rural SMEs was examined using a Chi-square test of the collected data. The findings of the Chi-square test indicated ($\chi^2 = 322,828$; $df = 4$; $P = <,001$) for this variable. These findings show the motivation of rural SME managers/owners to meet the demands of their firms is crucial to the EO, survival, and growth of their firms. This outcome was not a consequence of coincidence; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable).

Table 5.15: I am willing to put money into a project for which I have estimated the risk

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	161	52,1	52,1	52,1
	Agree	99	32,0	32,0	84,1
	Neutral	39	12,6	12,6	96,8
	Disagree	7	2,3	2,3	99,0
	Strongly disagree	3	1,0	1,0	100,0
	Total	309	100,0	100,0	

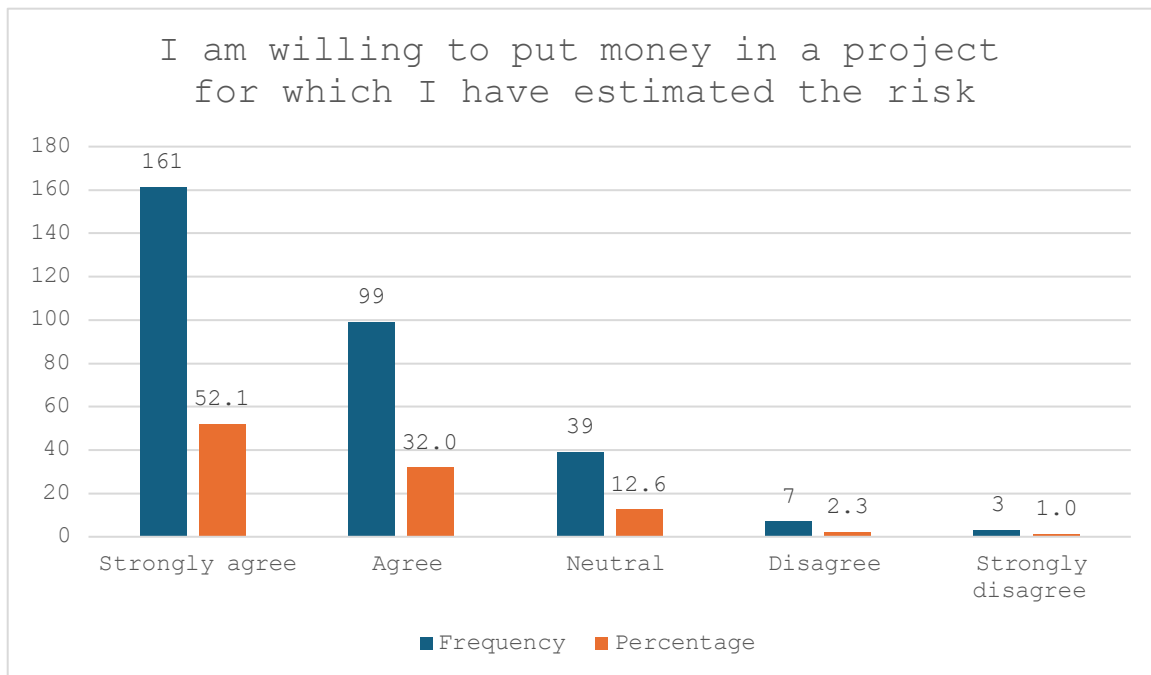


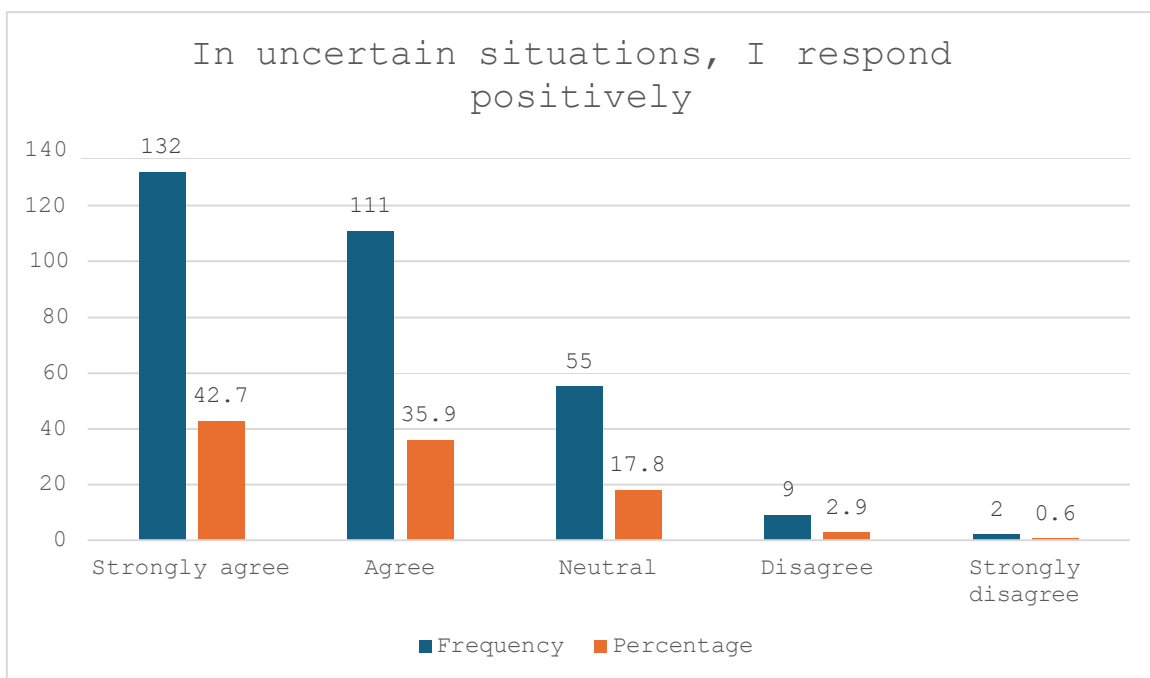
Figure 5.12: I am willing to put money into a project for which I have estimated the risk

According to Ngonisa *et al.* (2023: 30), SMEs with more access to money are better able to take advantage of growth and investment possibilities. This finding supports the idea that having access to finance helps all businesses expand and prosper (Amadasun and Mutezo 2023: 11). As the results indicate, a sizable portion of respondents—161 (52.1 percent) and 99 (32 percent)—strongly agreed and agreed, respectively, with the assertion that they are willing to invest their money after carefully weighing the risks. Nonetheless, a relative portion of respondents (39 or 12.6 percent) were neutral toward the assertion, while only a small percentage—seven (2.3 percent) and three (one percent)—disagreed and strongly disagreed, respectively, with the statement (Table 5.15 and Figure 5.12).

To determine whether the desire of rural SME owners/managers to make financial investments impacts SME survival and growth in the rural areas of KZN, a Chi-square test of the data was carried out. For this variable, the Chi-square test results indicate ($X^2 = 294,576$; $df = 4$; $P = <,001$). The findings show the EO, survival, and growth of rural SMEs are significantly impacted by their willingness to make financial investments in projects for which they have estimated the risk. This outcome was not a consequence of chance; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.16: In uncertain situations, I can respond positively

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	132	42,7	42,7	42,7
	Agree	111	35,9	35,9	78,6
	Neutral	55	17,8	17,8	96,4
	Disagree	9	2,9	2,9	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

**Figure 5.13: In uncertain situations, I can respond positively**

According to Balen *et al.* (2023: 2125), unpredictability in the business ecosystem has an impact on an SME's ability to survive and expand, including the volume of business and the state of the economy. The sample indicated they could respond to situations that were ambiguous; where 132 (42.7 percent) and 111 (35.9 percent) respondents strongly agreed and agreed, respectively, with the statement, while 55 (17.8 percent) respondents remained neutral. A small portion of respondents (nine or 2.9 percent and two or 0.6 percent) disagreed and strongly disagreed, respectively, with the statement (Table 5.16 and Figure 5.13).

To establish whether the ability of rural SME owners/managers to handle environmental unpredictability has an impact on the EO, survival, and growth of their firms, a Chi-square test of the data was conducted. The findings of the Chi-square test show ($\chi^2 = 222,634$; $df = 4$; $P = <,001$) for this variable. These findings demonstrate the ability of rural SME owners and managers to deal with environmental unpredictability has a major impact on the EO, survival, and growth of their SMEs. This outcome was not a consequence of chance; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.17: Growing a business necessitates that I be goal oriented

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	214	69,3	69,3	69,3
	Agree	63	20,4	20,4	89,6
	Neutral	18	5,8	5,8	95,5
	Disagree	9	2,9	2,9	98,4
	Strongly disagree	5	1,6	1,6	100,0
	Total	309	100,0	100,0	

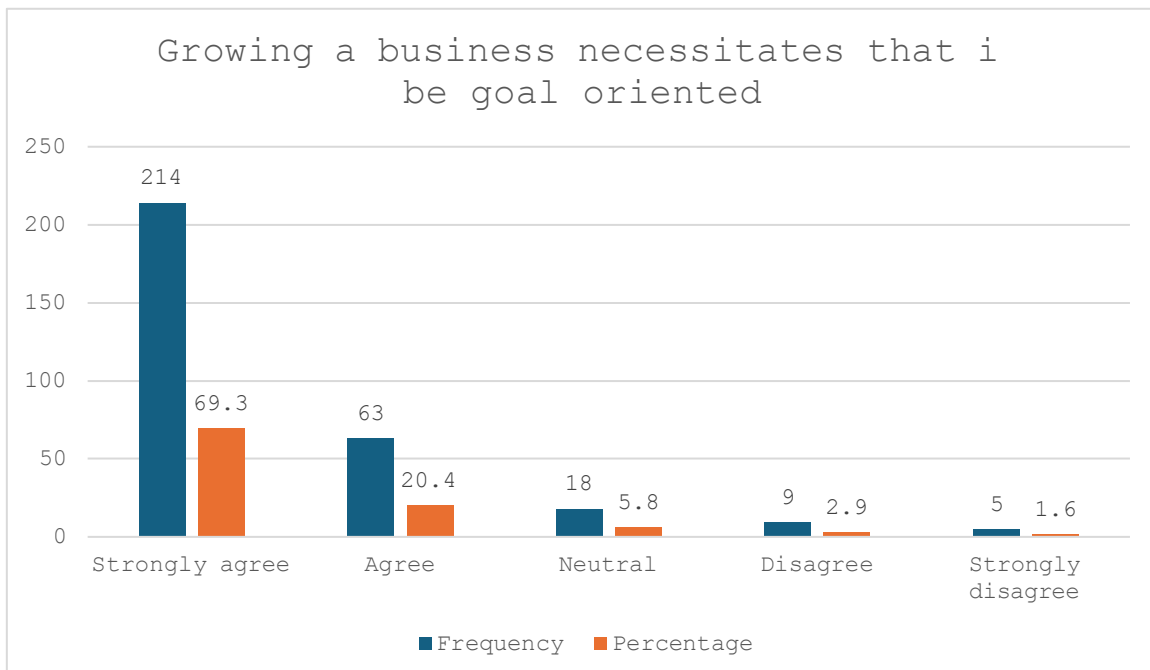


Figure 5.14: Growing a business necessitates that I be goal oriented

Due to their intimate involvement in most business operations, SME owners-managers directly impact their enterprises' EO (Abid *et al.* 2023: 5833). According to the results, the assertion they must be goal-oriented was strongly agreed and agreed with by 214 (69.3 percent) and 63 (20.4 percent) respondents, respectively. On the other hand, nine (2.9 percent) and five (1.6 percent) respectively disagreed and strongly disagreed with the statement, while 18 (5,8 percent) had no opinion (Table 5.17 and Figure 5.14).

A Chi-square test was used to determine whether the goal-oriented posture of rural SME owners/managers impacted their actions, and the results corroborate these findings. The Chi-square test results of the variable demonstrate ($\chi^2 = 503,217$; $df = 4$; $P = <,001$), supporting the validity of this notion. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable. This indicates participants felt becoming hands-on involved in their business activities would reap benefits and develop a stronger EO. Additionally, this involvement is essential for their SMEs to create profitable revenue streams for them to grow and be able to support sustainable development in their rural communities (Gali *et al.* 2024). These results indicate rural SME owners'/managers' EO significantly influences the survival and growth of their rural businesses.

Table 5.18: To keep up with the changing business environment, I need to adapt my business strategy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	126	40,8	40,8	40,8
	Agree	148	47,9	47,9	88,7
	Neutral	23	7,4	7,4	96,1
	Disagree	5	1,6	1,6	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

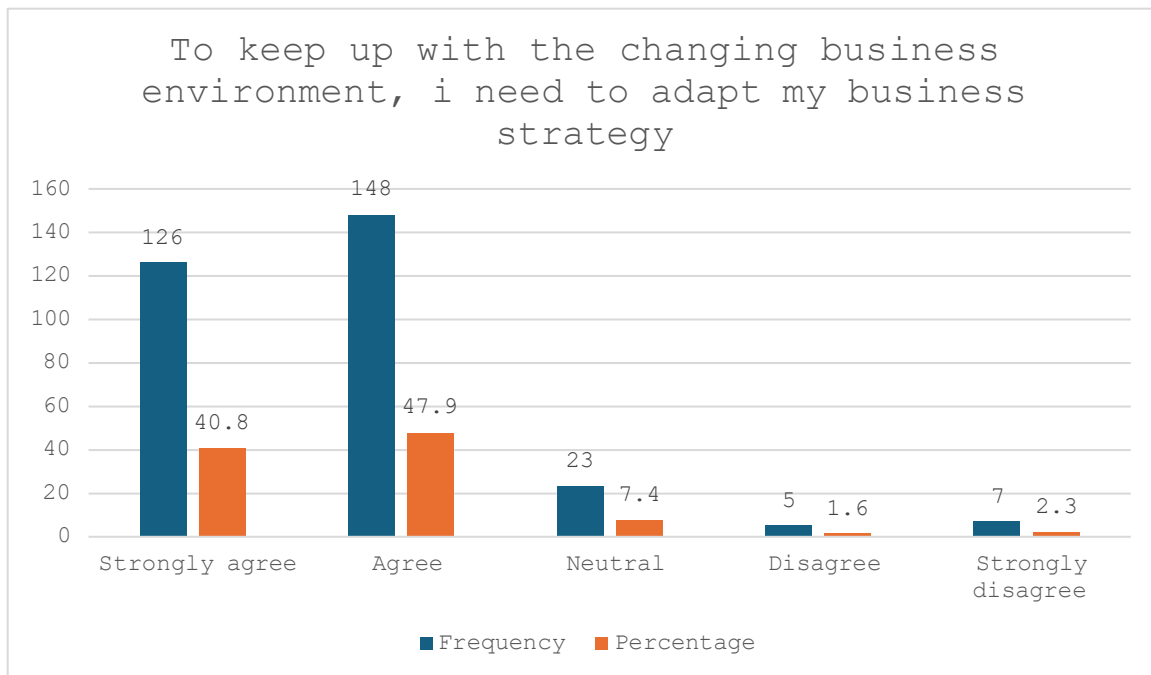


Figure 5.15: To keep up with the changing business environment, I need to adapt my business strategy

Innovation is primarily fuelled by new technology, and innovative businesses expand sustainably as a result (Zhou *et al.* 2023: 2126). For SMEs to gain a competitive edge through innovation, they must thus acquire new skills or technologies (Albats, Podmetina and Vanhaverbeke 2023: 2519). According to Table 5.18 and Figure 5.15, most respondents (126 or 40.8 percent and 148 or 47.9 percent) respectively, strongly agreed and agreed with the assertion that they do employ adaptable business strategies to meet growth. While 23 (7.4 percent) respondents remained neutral, five (1.6 percent) and seven (2.3 percent) respondents respectively disagreed and strongly disagreed with the statement.

To establish whether the rate at which rural SMEs adopt new business strategies in response to a shifting business environment affects the EO, survival, and growth of the firm, a Chi-square test of the data was conducted. The results for this variable indicate ($\chi^2 = 312,084$; $df = 4$; $P = <,001$), signalling the EO, survival and growth of rural SMEs are significantly impacted by how quickly these SMEs adapt new business strategies, in response to shifting market conditions. As a result, the theory regarding this variable is accepted, and this outcome was statistically significant. The scientific statistical analysis for this variable is presented in Appendix 5 and Appendix 6.

5.8.1 Summary of Entrepreneurial Traits

It was shown most respondent SMEs in rural KZN can meet their objectives for EO, survival, and growth. They are willing to grow and have the passion to meet the EO needs of their SMEs, while also capable of responding to unpredictable scenarios by adjusting to new growth tactics or strategies.

Table 5.19: Component Matrix of Entrepreneurial Traits that impact EO for SME Survival and Growth

Component Matrix ^a	
	Component 1
I can achieve established objectives	,847
I am motivated to meet the needs of my firms' expansion	,766
I am willing to put money into a project for which I have estimated the risk	,677
In uncertain situations, I can respond positively	,646
Growing a business necessitates that I be goal oriented	,783
To keep up with the changing business environment, I need to adapt my business strategy	,798

Extraction Method: Principal Component Analysis.

a. 1 component extracted.

This component matrix is an extra statistical examination of the previously stated (Tables 5.13-5.18 and Figures 5-13 to 5-15). A component test was run on the assertion concerning achieving established objectives, and a strong positive significance of 0.847 was determined. Another positive significance of 0.798 was further validated for the claim that to keep up with the changing business environment, rural SMEs need to adapt their business strategy. A figure of 0.783 is represented for the inquiry whether growing a business necessitates they are goal oriented. A further figure of 0.766 was validated for the assertion that they are motivated to meet the need of their firm's expansion. Another figure of .677 validated the assertion concerning SME willingness to put money into a project for which they

have established the risk. The final variable displays a value of 0.646 regarding the claim whether SMEs can respond positively in uncertain situations. As shown, each rotational matrix yielded a component very near to a score of 1.

Every variable under test is predicated on the characteristics required to foster a robust EO, ensure the survival of SMEs in rural KZN, and advance their growth. This means EO reflected a very strong significance towards SME activities in rural KZN. The respondents showed a positive perception towards EO. Furthermore, the component test reveals rural SME owners'/managers' EO is seen as an essential tool in helping rural SMEs contribute to sustainable development in the rural areas of KZN.

5.9 INDICATORS OF RURAL ENTREPRENEURS' PERSONAL ATTITUDES

Based on the following statements from the primary questionnaire, this part examines the findings regarding the objective:

- Most of my time is spent on business administration.
- Most of my time is focused on personal interactions to retain existing customer relationships.
- A significant amount of my time is spent on developing sales strategies to increase profits.
- Increasing revenue is critical for business existence and success.
- I launched my business to improve my social standing.
- The business was founded primarily to provide income for my family.
- I founded the business to help local communities in rural areas to create jobs.

Table 5.20: Most of my time is spent on business administration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	176	57,0	57,0	57,0
	Agree	70	22,7	22,7	79,6
	Neutral	42	13,6	13,6	93,2
	Disagree	9	2,9	2,9	96,1
	Strongly disagree	12	3,9	3,9	100,0
	Total	309	100,0	100,0	

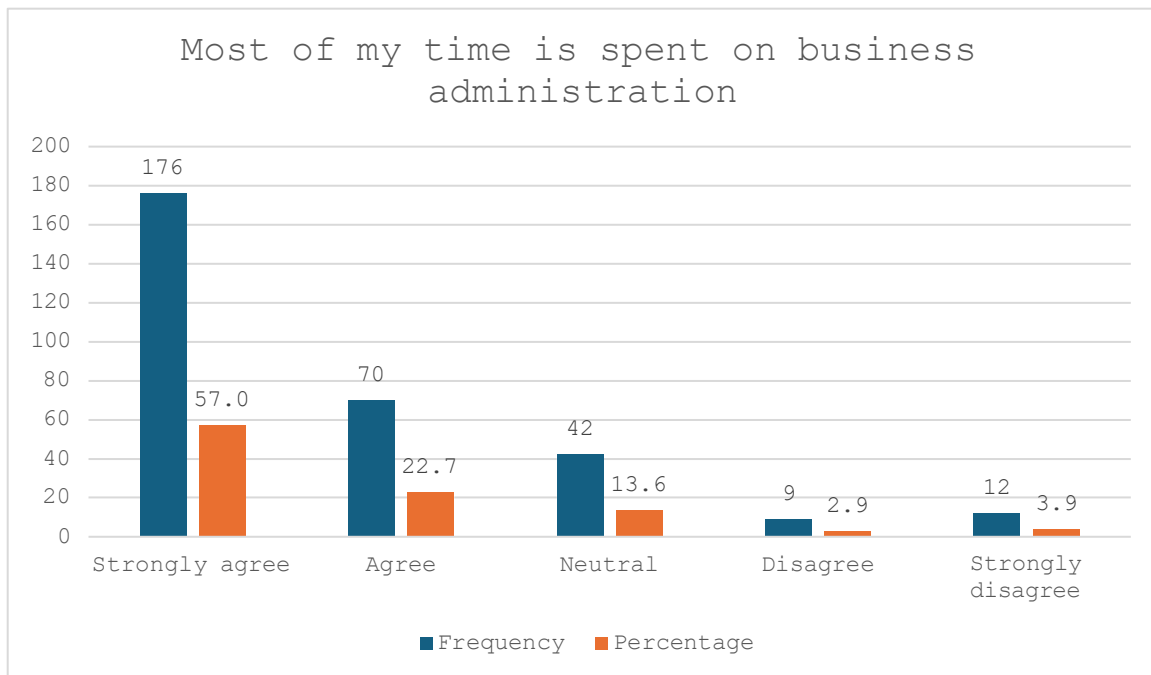


Figure 5.16: Most of my time is spent on business administration

According to Reinking and Resch (2023: 372), many SMEs fail to grow and realise their full earning capacity, because of flaws in innovation, finance, marketing, and entrepreneurial charisma, as well as tactical preparation, managerial competence, and HR administration. Most respondents (176 or 57.0 percent and 70 or 22.7 percent) strongly agreed and agreed respectively. Relatively few respondents (nine or 2.9 percent and 12 or 3.9 percent) disagreed and strongly disagreed, respectively, with the statement, while only 12 (3.9 percent) disagreed, and 42 (13.6 percent) remained neutral (Table 5.20 and figure 5.16).

A Chi-square test was used to determine whether the rural SME owners'/managers' time spent on business administration affects the SME's ability to exhibit EO, survival, and growth. The results for this variable indicate ($\chi^2 = 303,702$; $df = 4$; $P = <,001$), signalling the amount of time rural SME owners/managers devote to business administration significantly affects the business's capacity to survive and grow, by virtue of their orientation. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.21: Most of my time is focused on personal interactions to retain existing customer relationships

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Strongly agree	169	54,7	54,7	54,7
	Agree	95	30,7	30,7	85,4
	Neutral	24	7,8	7,8	93,2
	Disagree	11	3,6	3,6	96,8
	Strongly disagree	10	3,2	3,2	100,0
	Total	309	100,0	100,0	

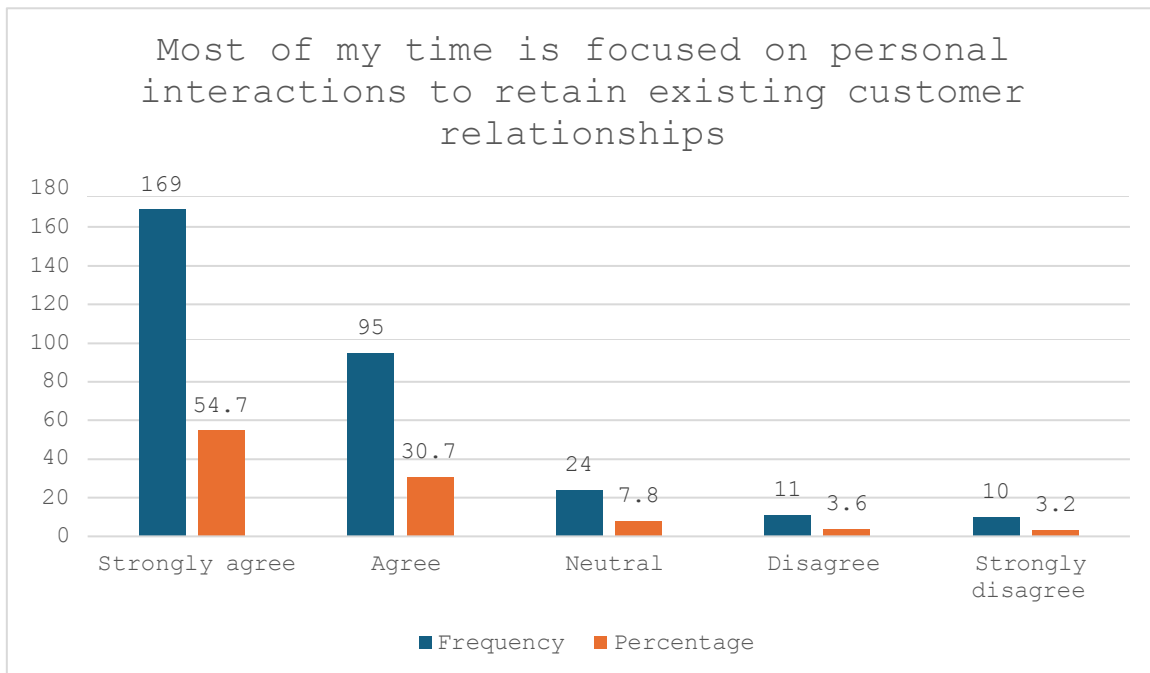


Figure 5.17: Most of my time is focused on personal interactions to retain existing customer relationships

According to Thomas and Douglas (2024: 127), SME managers-owners in SA undergo greater amounts of change than managers of larger organizations. This is because growth necessitates change, and successful change management is crucial for ensuring the success of businesses (De Matteis, Elia and Del Vecchio 2023: 670). It is well known many managers find it difficult to adapt their attitudes and behaviours to the shifting demands of the firm (Costa *et al.* 2023: 122731). The results show most respondents—169 (54.7 percent) and 95 (30.7 percent)—respectively strongly agreed and agreed they dedicate most of their time to in-person interactions to maintain a relationship with existing clients. Nonetheless, 11 (3.6 percent) and 10 (3.2 percent) respondents disagreed and strongly disagreed respectively with the assertion (Table 5.21 and Figure 5.17).

To ascertain whether rural SME owners' and managers' time spent on in-person interactions to preserve their ties with current and potential clients influences the EO, survival, and growth of their businesses, a Chi-square test of the data was carried out. The results for this variable show ($\chi^2 = 312,084$; $df = 4$; $P = <,001$), signalling that time spent by rural SME owners/managers in KZN on client interactions, significantly impacts the EO, survival, and growth of their enterprises. This suggests, to build a sizable customer base, rural SME owners and managers need to spend enough time with their existing clients to ask for WoM recommendations to prospective clients. This result was statistically significant and not due to chance. The scientific statistical analysis for this variable is presented in Appendix 5 and Appendix 6.

Table 5.22: A significant amount of my time is spent on developing sales strategies to increase profits

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	130	42,1	42,1	42,1
	Agree	135	43,7	43,7	85,8
	Neutral	26	8,4	8,4	94,2
	Disagree	13	4,2	4,2	98,4
	Strongly disagree	5	1,6	1,6	100,0
	Total	309	100,0	100,0	

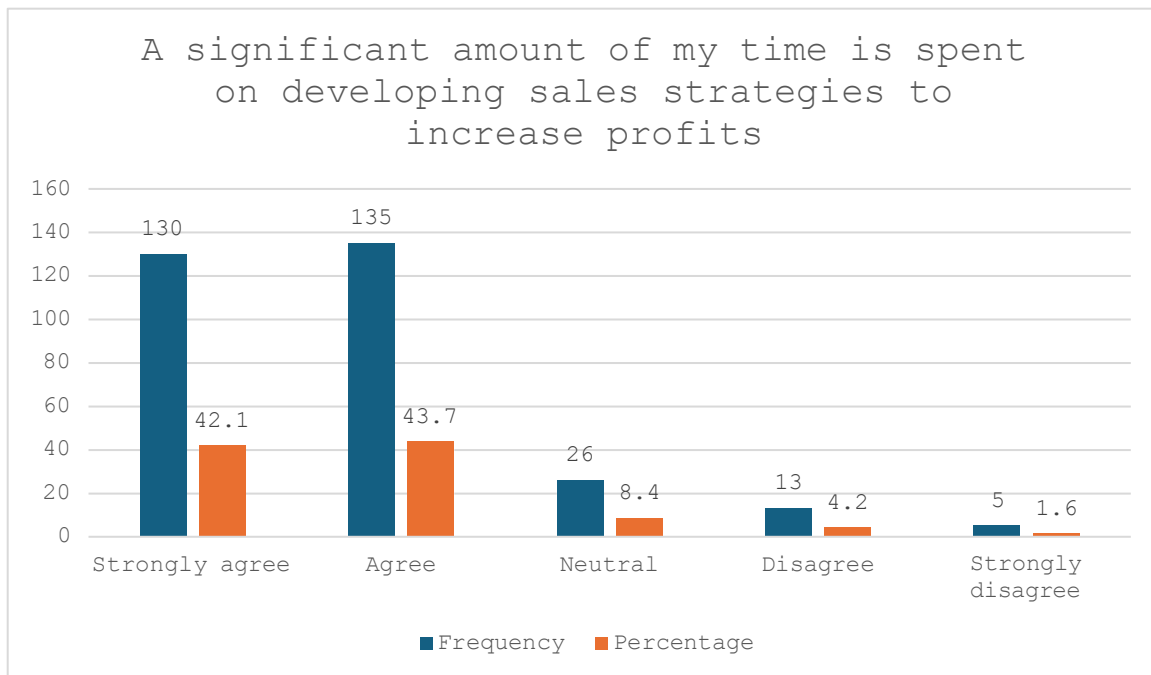


Figure 5.18: A significant amount of my time is spent on developing sales strategies to increase profits

The main elements impacting EO, and business operations are socioeconomic determinants (Lou *et al.* 2024: 103). Most respondents indicated creating sales tactics to increase earnings takes much time. Although 130 (42.1 percent) and 135 (43.7 percent) respondents strongly agreed and agreed, respectively, 26 (8.4 percent) respondents had no opinion. Table 5.22 and Figure 5.18 show a small percentage of respondents—13 (4.2 percent) and five (1.6 percent)—disagreed and strongly disagreed, respectively, with the statement.

To determine whether rural SME owners'/managers' time spent creating sales strategies to increase profits influenced the EO, survival, and growth of their businesses, a Chi-square test of the data was run. The results for this variable indicate ($\chi^2 = 273,443$; $df = 4$; $P = <.001$), signalling that rural SME owners'/managers' time spent creating sales strategies enormously impacts SME EO, survival, and growth. This means the outcome was not random but was statistically significant. This variable's scientific statistical analysis is provided in Appendices 5 and 6.

Table 5.23: Increasing revenue is critical for a business existence and success

Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Strongly agree	168	54,4	54,4	54,4
	Agree	86	27,8	27,8	82,2
	Neutral	40	12,9	12,9	95,1
	Disagree	9	2,9	2,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

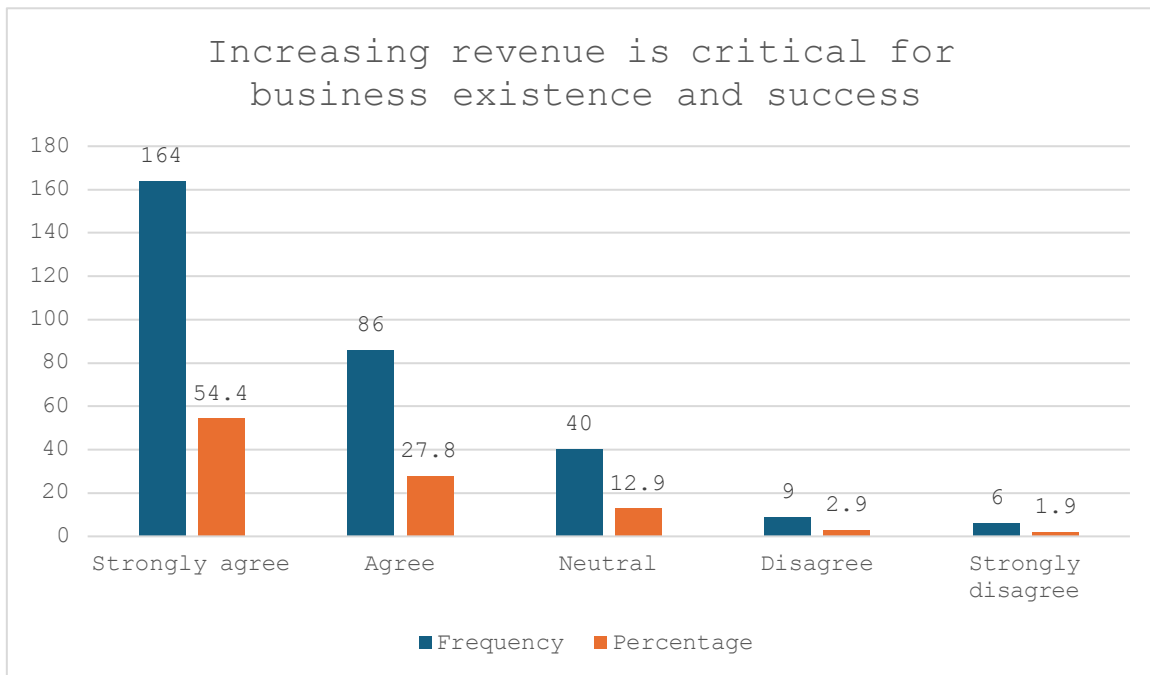


Figure 5.19: Increasing revenue is critical for a business existence and success

Micro nature of marketplaces, far-off markets, and a lack of promotion are obstacles that hinder entrepreneurial activity in rural areas (Beckmann *et al.* 2023: 515). Poor sales earnings result from these. Respectively, 164 (54.4 percent) and 86 (27.8 percent) respondents strongly agreed and agreed the growth in revenue from sales is crucial for EO, survival, and growth. While 40 (12.9 percent) respondents indicated they were neutral to the statement, only a small number of respondents (nine or 2.9 percent and six or 1.9 percent) disagreed and strongly disagreed, respectively, with the statement (Table 5.23 and Figure 5.19).

To establish whether the sales rise is significant, a Chi-square test of the data was run for the EO, survival, and growth of rural SMEs. The Chi-square test results indicate ($\chi^2 = 295,159$; $df = 4$; $P = <, 001$) for this variable. According to these

findings, SMEs in KZN rural areas are more likely to be entrepreneurially oriented and thrive and grow because of higher sales. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.24: I launched my business to improve my social standing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	126	40,8	40,8	40,8
	Agree	113	36,6	36,6	77,3
	Neutral	45	14,6	14,6	91,9
	Disagree	13	4,2	4,2	96,1
	Strongly disagree	12	3,9	3,9	100,0
	Total	309	100,0	100,0	

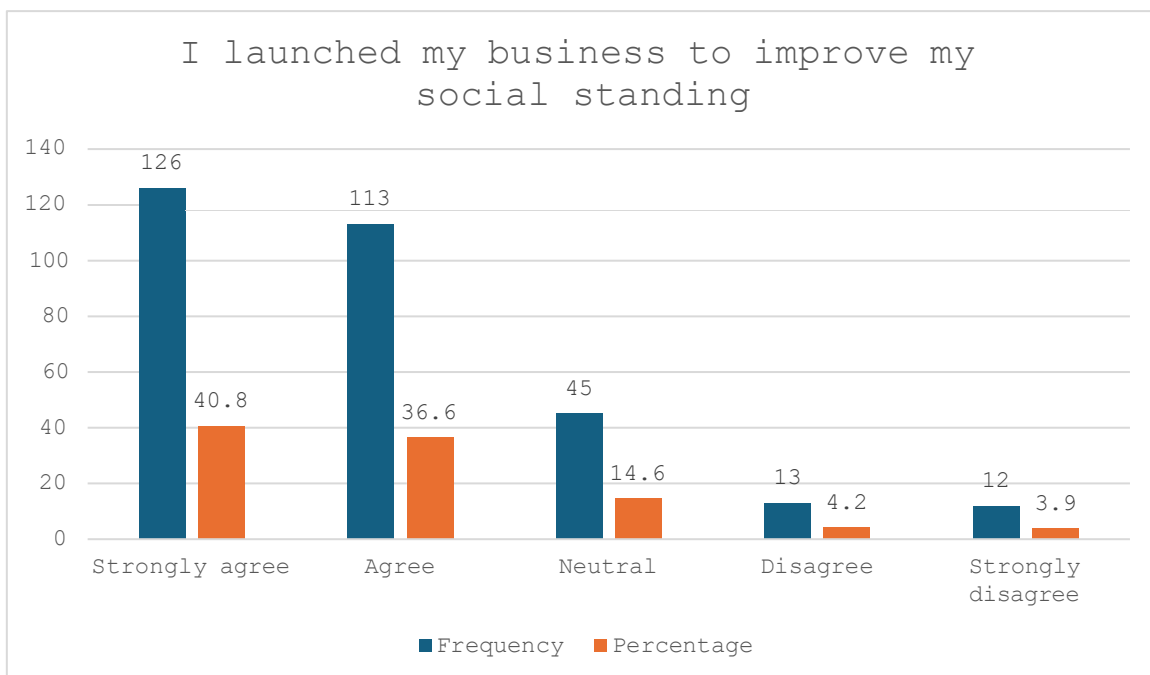


Figure 5.20: I launched my business to improve my social standing

According to Hlongwane (2023: 55), SMEs need much more focused efforts, particularly about their operational procedures, which are frequently created as a part of the businesspersons' private life plan. Thus, the purpose of this study was to determine whether rural SMEs are established to gain social standing. The results demonstrate that 126 (40.8 percent) and 113 (36.6 percent) respondents strongly

agreed and agreed, respectively, asserting they launched an SME to raise their social standing. While 45 (14.6 percent) respondents remained neutral, 13 (4.2 percent) and 12 (3.9 percent) respondents disagreed and strongly disagreed, respectively, with the statement (Table 5.24 and Figure 5.20).

5.9.1 The business was founded primarily to provide income for my family

The findings of a Chi-square test were used to assess whether rural SME managers and owners launch their business ventures to gain prominence in society. The results of the Chi-square test show ($\chi^2 = .192,343$; $df = 4$; $P = <,001$) for this variable. These findings demonstrate that rural SME EO, survival, and growth are significantly impacted by the owners'-managers' decision to launch enterprises to improve their social standing. This validates a study by Adebayo et al (2022: 73) on township SMEs, which demonstrates some business owners create their rural SMEs in a showy manner to flaunt their financial achievements and inflate their ego or status in society. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.25: The business was founded primarily to provide income for my family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	149	48,2	48,2	48,2
	Agree	83	26,9	26,9	75,1
	Neutral	52	16,8	16,8	91,9
	Disagree	10	3,2	3,2	95,1
	Strongly disagree	15	4,9	4,9	100,0
	Total	309	100,0	100,0	

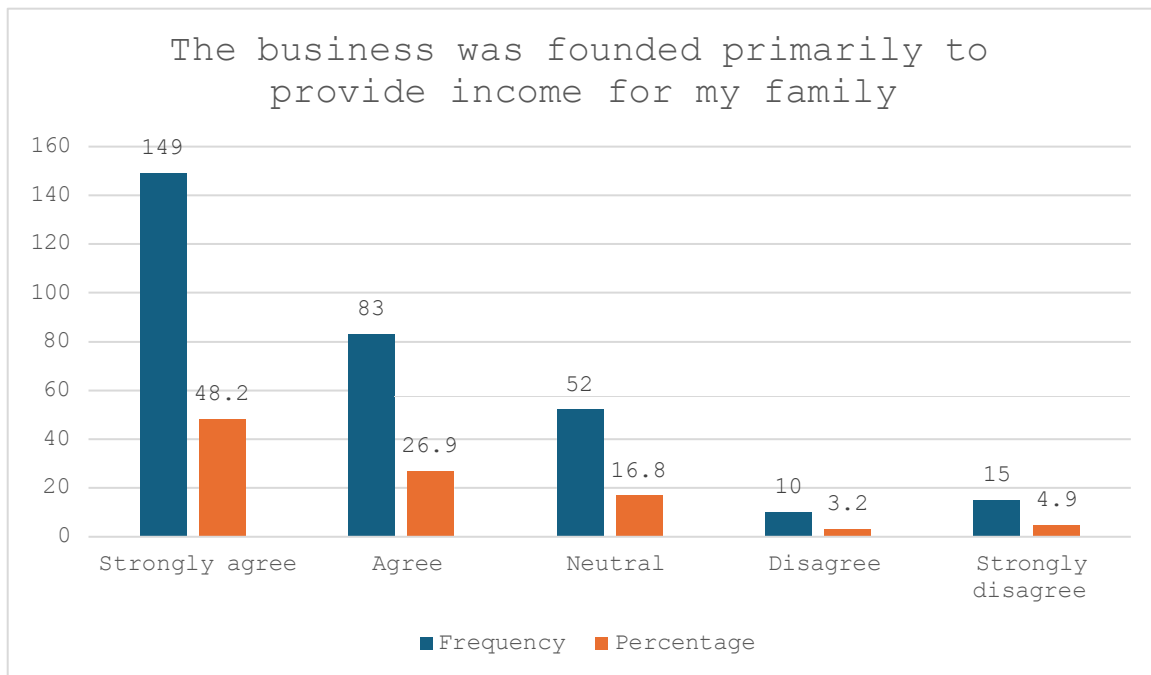


Figure 5.21: The business was founded primarily to provide income for my family

5.9.2 I found the business to help local communities in rural areas create jobs

Elena and Wadim (2023: 82) state both developed and developing economies acknowledge the importance of SMEs in the growth of society and the economy. According to the research findings, 149 (48.2 percent) and 83 (26.9 percent) respondents strongly agreed and agreed, respectively, with the statement that the businesses were started primarily to support their families financially. In contrast, 10 (3.2 percent) and 15 (4.9 percent) respondents disagreed and strongly disagreed, respectively, with the statement, while 52 (16.8 percent) respondents were neutral (Table 5.25 and Figure 5.21).

To ascertain whether the primary reason rural SME owners/managers start their enterprises is to provide for their families financially, a Chi-square test of the data was conducted. The variable's results show ($\chi^2 = 210,725$; $df = 4$; $P = <,001$), which indicates the primary reason rural SME owners/managers establish their enterprises, to support their families financially, considerably impacts the businesses' EO, survival, and growth in the rural areas of KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.26: I founded the business to help local communities in rural areas create jobs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	196	63,4	63,4	63,4
	Agree	76	24,6	24,6	88,0
	Neutral	20	6,5	6,5	94,5
	Disagree	10	3,2	3,2	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

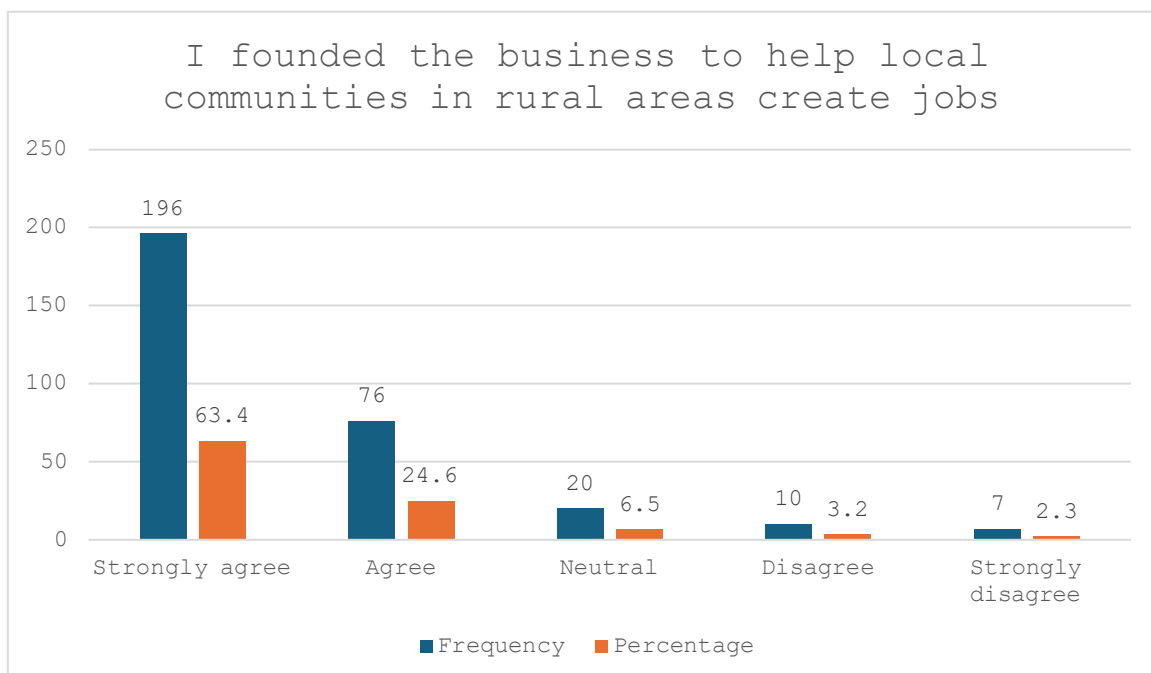


Figure 5.22: I founded the business to help local communities in rural areas create jobs

SMEs are essential for numerous nations worldwide (Kaftan *et al.* 2023: 2876). A study by Pratikto, Winarno and Restuningdiah (2023: 307) asserts approximately 70 percent of the world's GDP is attributed to entrepreneurial activities worldwide. According to the study findings, 196 (63.4 percent) and 76 (24.6 percent) respondents strongly agreed and agreed, respectively, with the statement that launching a business is a way for people to give back to their communities by creating jobs. Very few respondents—10 (3.2 percent) and seven (2.3 percent)—

strongly disagreed and disagreed with the statement, respectively, while 20 (6.5 percent) respondents were ambivalent (Table 5.26 and Figure 5.22).

To ascertain whether rural SME owners/managers start businesses to provide jobs for the rural communities of KZN, a Chi-square test of the data was conducted. According to the variable's results ($\chi^2 = 414,964$; $df = 4$; $P = <,001$), owners/managers of rural SMEs start their enterprises to generate jobs for their communities. This variable significantly affects rural SME growth, survival, and EO. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.9.3 Summary of Rural Entrepreneurs' Personal Attitude Indicators

It was discovered many rural SMEs launch their businesses with the intention of making money to sustain their families and generate employment for the community. To keep their businesses running, they employ a variety of techniques, such as fostering strong customer connections and creating plans to increase revenue. Nonetheless, some people believe launching a business will raise their social standing.

Table 5.27: Component Matrix of Indicators of Rural Entrepreneurs' Personal Attitude

	Component 1
Most of my time is spent on business administration	,798
Most of my time is focused on personal interactions to retain existing customer relationships	,820
A significant amount of my time is spent on developing sales strategies to increase profits	,792
Increasing revenue is critical for a business existence and success	,712
I launched my business to improve my social standing	,761
The business was founded primarily to provide income for my family	,766
I founded the business to help local communities in rural areas to create jobs	,788

Extraction Method: Principal Component Analysis.
1 component extracted.

These elements come from further statistical examination of the previously mentioned figures (Tables 5.20 to 5.26 and figures 5.16 to 5.22). The responders nominated one component category, with a substantial positive importance of 0.820, regarding the assertion that most of their time is focused on personal interactions to retain existing customer relationships. On the variable whether most of the rural SMEs' time is spent on business administration, there was a positive significance of 0.798, while the other variables, regarding whether rural SMEs spent a significant amount of time developing sales strategies to increase profits, and the SMEs founded the business to help local communities in rural areas to create jobs, reflected 0.792 and 0.788, respectively.

Additional variables pertaining to whether the business was founded primarily "to provide income for my family", and the SMEs businesses were launched to improve their social standing, .766 and .761 were recorded, respectively. The final assertion that increasing revenue is critical for business existence and success, there was a positive significance of .712 obtained. This suggests the underlying construct

integrated precisely and consistently, as all examined variables showed a strong significance to the entrepreneurs' personal attitude and EO.

5.10 ASPECTS THAT CONTRIBUTE TOWARD EO FOR RURAL SME SURVIVAL AND GROWTH

This part deal with and summarises the findings pertaining to the objective it addresses, drawing on the following statements from the primary questionnaire:

- There are many businesses selling things identical to mine.
- I do have a business plan that guides me on how to keep my business running.
- Business can deal with environmental risks.
- The main business goal is to expand market share by using product improvement.

Table 5.28: There are many businesses selling things identical to mine

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	144	46,6	46,6	46,6
	Agree	122	39,5	39,5	86,1
	Neutral	26	8,4	8,4	94,5
	Disagree	11	3,6	3,6	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

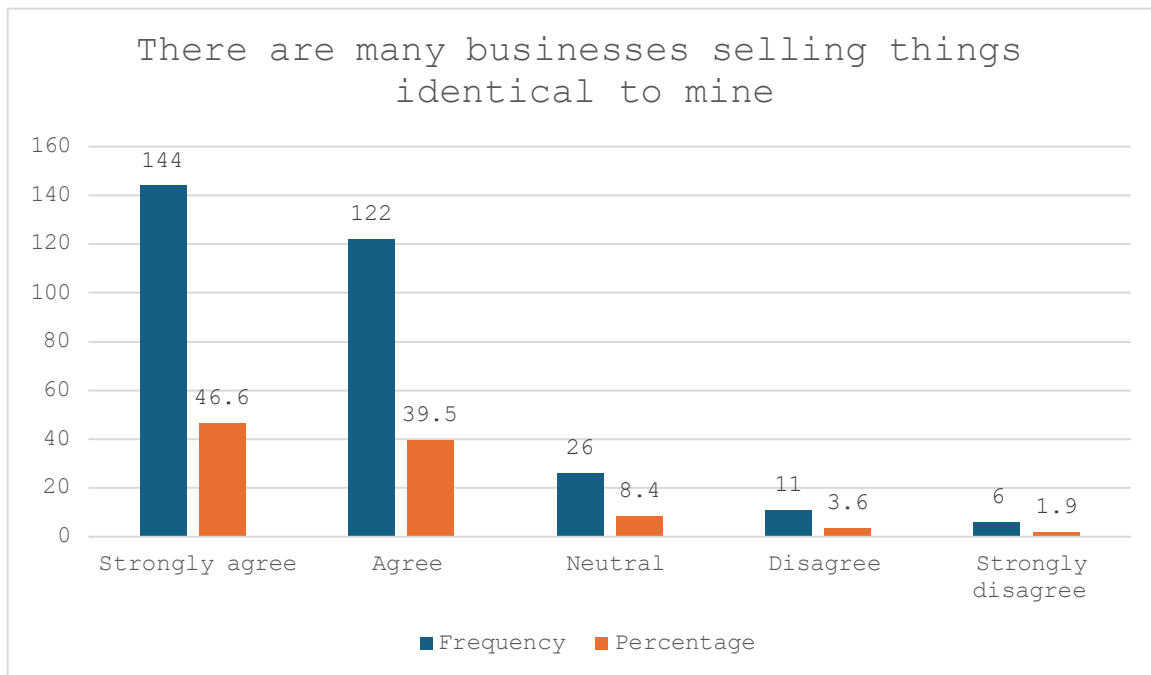


Figure 5.23: There are many businesses selling things identical to mine

Nugroho (2023: 183) states one of the main challenges many SMEs face is their incapacity to finance marketing initiatives on a large enough scale to establish competitiveness against frequently bigger rivals. According to the data above, 144 (46.6 percent) and 122 (39.5 percent) respondents strongly agreed and agreed, respectively, there are numerous SMEs selling comparable products; the remaining 26 (8.4 percent) respondents were neutral. Only a very small percentage of respondents—11 or 3.6 percent and six or 1.9 percent—disagreed and strongly disagreed with the statement, respectively (Table 5.28 and Figure 5.23).

The findings were analysed using a Chi-square test determine whether selling comparable products affected the EO, survival, and growth of the SMEs. For this variable, the chi-square test analysis results show ($\chi^2 = 280,854$; $df = 4$; $P = <,001$). These findings demonstrated the EO, survival, and growth among rural SMEs in KZN are significantly impacted by the sale of comparable goods and services. These findings imply fierce rivalry exists in these sectors, which affects the EO of rural SMEs and their ability to survive and grow. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.29: I do have a business plan that guides me on how to keep my business running

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	138	44,7	44,7	44,7
	Agree	114	36,9	36,9	81,6
	Neutral	42	13,6	13,6	95,1
	Disagree	11	3,6	3,6	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

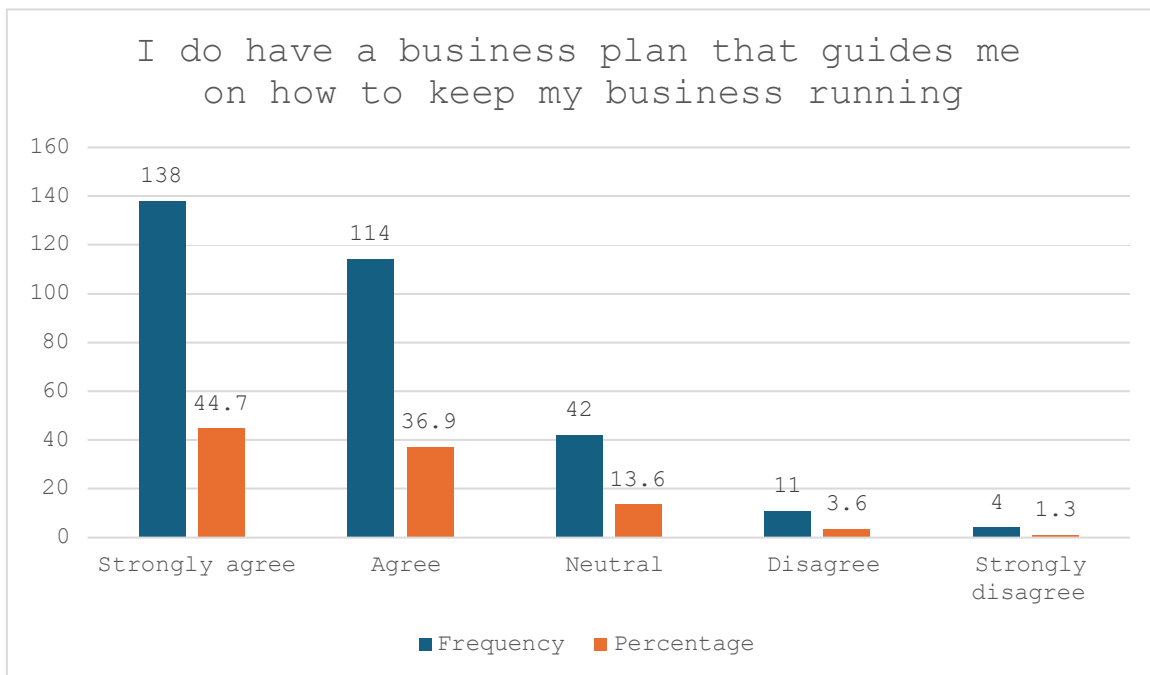


Figure 5.24: I do have a business plan that guides me on how to keep my business running

A business strategy, which acts as a guide or plan of action that provides orientation and raises an SME's chances of survival and success, is crucial (Jadhav *et al.* 2023: 76). As a result, it was imperative to examine this variable in the context of the rural configuration. The results show 138 (44.7 percent) and 114 (36.9 percent) respondents strongly agreed and agreed, respectively, with 42 (13.6 percent) respondents that were neutral toward the statement that they do have a business plan that helps guide them on how to continue operating their business. A small percentage respondent—11 (3.6 percent) and four (1.3 percent)—disagreed and strongly disagreed with the statement, respectively, about their business plans (Table 5.29 and Figure 5.24).

To establish whether having a business plan helps rural SME owners/managers run their daily businesses, maintain EO, survival, and growth, or meet it, a Chi-square test analysis of the data was conducted. According to the results ($\chi^2 = 240,207$; $df = 4$; $P = <,001$), this variable considerably impacts the EO, survival, and growth of SMEs located in rural areas of KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.30: Business can deal with environmental risks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	181	58,6	58,6	58,6
	Agree	80	25,9	25,9	84,5
	Neutral	26	8,4	8,4	92,9
	Disagree	9	2,9	2,9	95,8
	Strongly disagree	13	4,2	4,2	100,0
	Total	309	100,0	100,0	

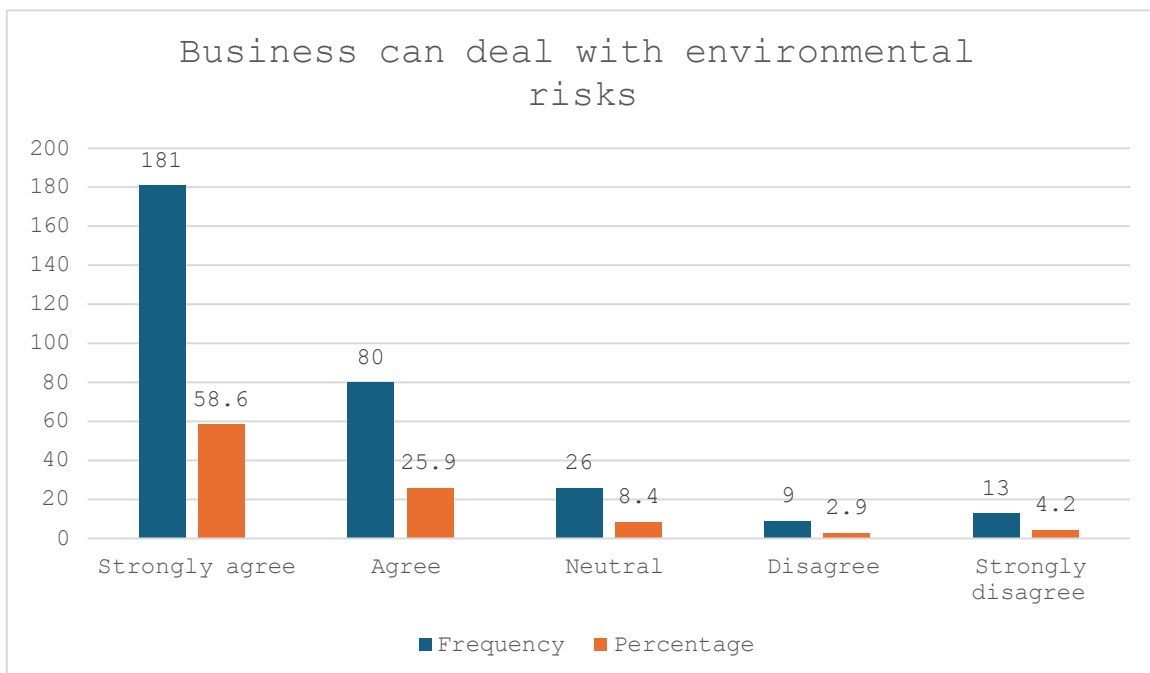


Figure 5.25: Business can deal with environmental risks

According to Jafari-Sadeghi *et al.* (2021: 400), an entrepreneurial entity's ability to survive and grow is mostly determined by its exogenous environment. Zhang *et al.*

(2023b: 2522) expand on this, explaining SMEs must have sufficient access to all the resources they need to manage risks associated with the environment. In response to this, 181 (58.6 percent) and 80 (25.9 percent) respondents, respectively, strongly agreed and agreed their rural SMEs are capable of handling environmental concerns. Few respondents (nine or 2.9 percent) objected and 13 (4.2 percent) strongly disagreed with the statement, respectively, while 26 (8.4 percent) respondents remained neutral (Table 5.30 and Figure 5.25).

The EO, survival, and growth of rural SMEs were examined in relation to the business abilities of SME owners/managers to deal with environmental challenges using a chi-square test analysis of the data. The findings show ($\chi^2 = 339,657$; $df = 4$; $P = <,001$) for this variable. According to these findings, this variable significantly affects the EO, survival, and expansion among rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.31: The main business goal is to expand market share by using product improvement tactics

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	120	38,8	38,8	38,8
	Agree	149	48,2	48,2	87,1
	Neutral	17	5,5	5,5	92,6
	Disagree	13	4,2	4,2	96,8
	Strongly disagree	10	3,2	3,2	100,0
	Total	309	100,0	100,0	

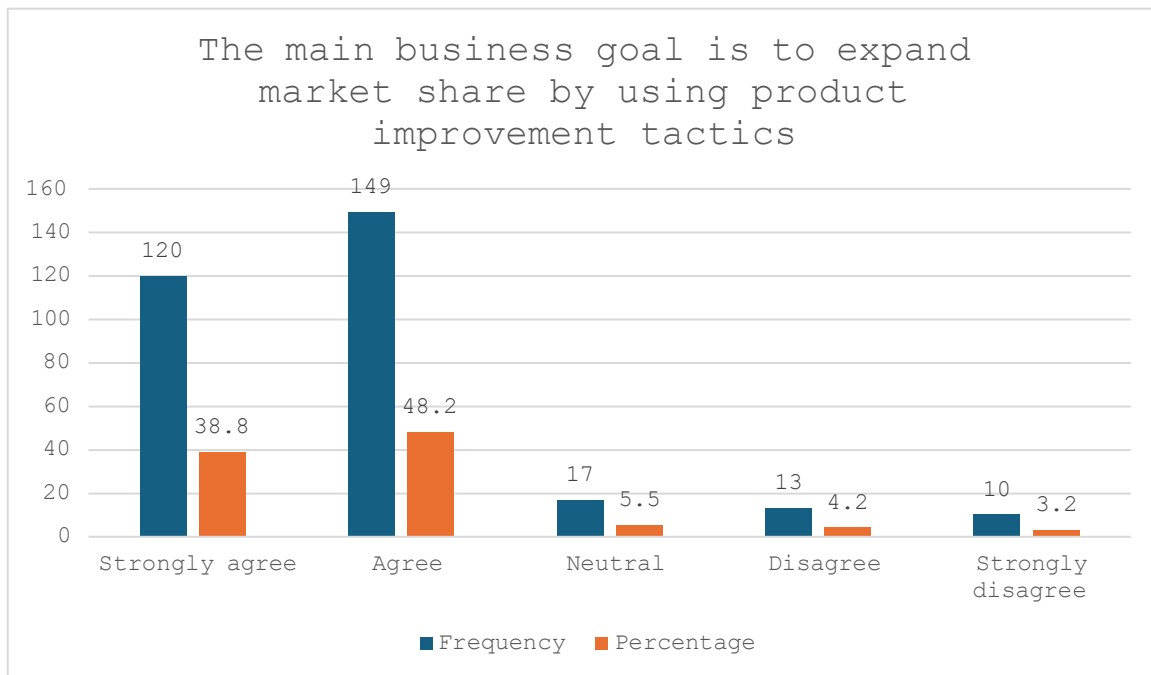


Figure 5.26: The main business goal is to expand market share by using product improvement tactics

According to Mbonyane, Mbohwa and Pretorius (2023: 6621), SMEs have a critical role in reducing inequality by generating jobs. Most respondents (120 or 38.8 percent and 149 or 48.2 percent) respectively, strongly agreed and agreed their SMEs' main objective is to gain market share by implementing strategies to improve their products. Nonetheless, 13 (4.2 percent) respondents disagreed with the proposition, and 10 (3.2 percent) strongly disagreed, while 17 (5.5 percent) remained neutral (Table 5.31 and Figure 5.26).

To ascertain whether increasing product share through strategies for product enhancement is SMEs in the rural areas of KZN's main objective and whether this has an impact on the EO, survival, and growth of the enterprise, a chi-square test analysis of the data was conducted. The findings of the Chi-square test were conducted for this variable that ($\chi^2 = 292,278$; $df = 4$; $P = <,001$). These findings indicate that the EO, survival, and growth of firms in rural KZN are significantly impacted by this characteristic. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.10.1 Summary of Contributory Aspects

Many rural SMEs were discovered to sell comparable goods. They do, however, say they refer to business plans for guidance when running their enterprises daily. Furthermore, they actively intend to increase their market share by improving their products.

Table 5.32: Component Matrix of Aspects that contribute toward EO for Rural SME Survival and Growth

Component Matrix^a

	Component 1
There are a lot of businesses selling things that are identical to mine	.861
I do have a business plan that guides me on how to keep my business running	.807
Business can deal with environmental risks	.786
The business main goal is to expand market share by using product improvement tactics	.850

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

These elements come from further statistical examination of the previously mentioned figures (Tables 5.28 to 5.31 and Figures 5.23 to 5.26). A component test was run on the assertion whether there are many businesses selling things identical to that of their SME, with a strong positive significance of 0.861 established. Further research revealed a substantial positive significance of 0.850 for the query whether the business's main goal is to expand market share by using product improvement tactics. A result of 0.807 is found for the statement SMEs do have a business plan that guides on how to keep their businesses running. The final variable of .786 is shown for the statement whether SMEs can deal with environmental risks.

As can be seen, each rotating matrix yielded a component extremely near to a scoring of 1. All the variables tested, based on aspects that contribute toward rural EO and growth of the business, reflected a very strong significance towards SMEs in the rural areas of KZN, which means the respondents believe rural SME activities

will be enhanced through EO. Furthermore, the component test reveals requisite postures that can contribute to EO, survival, and growth among rural SMEs in KZN. This indicates every variable investigated had a very high measurement of significance and loaded exactly along one component.

5.11 EXTERNAL ENVIRONMENTAL PROBLEMS AS STUMBLING BLOCKS TO EO FOR SME SURVIVAL AND GROWTH

Based on the following statements from the primary questionnaire, this section examines the findings regarding the objective:

- Raw materials supply for the business is tough to come by.
- Domestic taxes are high, which impacts business growth.
- The business growth is hampered by weak domestic demand.
- Business expansion is hampered by a lack of adequate and timely transportation.
- Late invoice payments from the government negatively impact business growth.
- Ordinary customers' late payments negatively impact growth.

Table 5.33: Raw materials supply for the business is difficult to source

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	178	57,6	57,6	57,6
	Agree	75	24,3	24,3	81,9
	Neutral	40	12,9	12,9	94,8
	Disagree	10	3,2	3,2	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

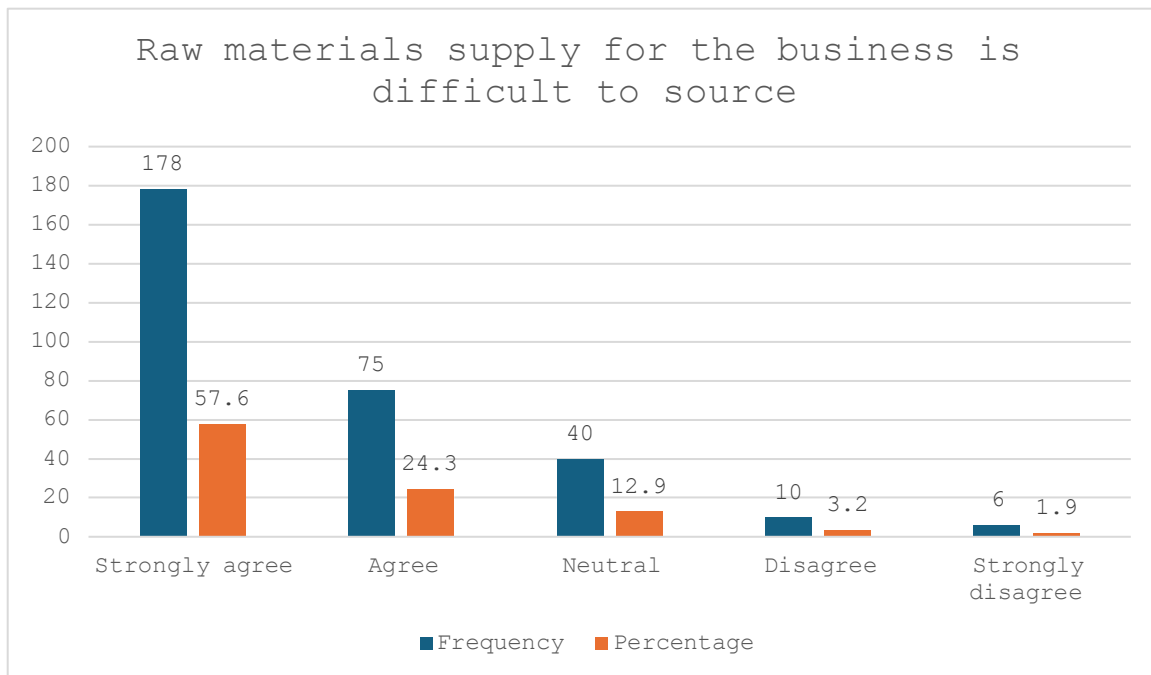


Figure 5.27: Raw materials supply for the business is difficult to source

According to Jafari-Sadeghi *et al.* (2023: 2116), several exogenous obstacles, including regulatory and legal structures, access to outside funding, and the capabilities of the workforce, impede rural SME survival and growth. Furthermore, several internal elements, such as entrepreneurial traits, managerial prowess, marketing acumen, and technological prowess, influence SME success (Mady *et al.* 2023: 415). Most respondents—178 (57.6 percent) and 75 (24.3 percent)—respectively strongly agreed and agreed with the assertion it is challenging for their enterprises to obtain raw materials. Nonetheless, 40 (12.9 percent) respondents had no opinion regarding the statement. Furthermore, 10 (3.2 percent) and six (1.9 percent) respondents respectively disagreed and strongly disagreed (Table 5.32 and Figure 5.32).

To ascertain whether the challenges associated with obtaining raw materials influenced the expansion and survival of rural SMEs, a Chi-square test of the data was conducted. Using a Chi-square test, the variable's goodness of fit was assessed illustrating ($\chi^2 = 322,796$; $df = 4$; $P = <, 001$). The findings show this variable significantly affects SME survival and expansion in rural KZN. There was no randomness behind this outcome, which was statistically significant. This variable's scientific statistical analysis is provided in Appendices 5 and 6.

Table 5.34: Domestic taxes are high, which has an impact on business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	100	32,4	32,4	32,4
	Agree	143	46,3	46,3	78,6
	Neutral	51	16,5	16,5	95,1
	Disagree	9	2,9	2,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

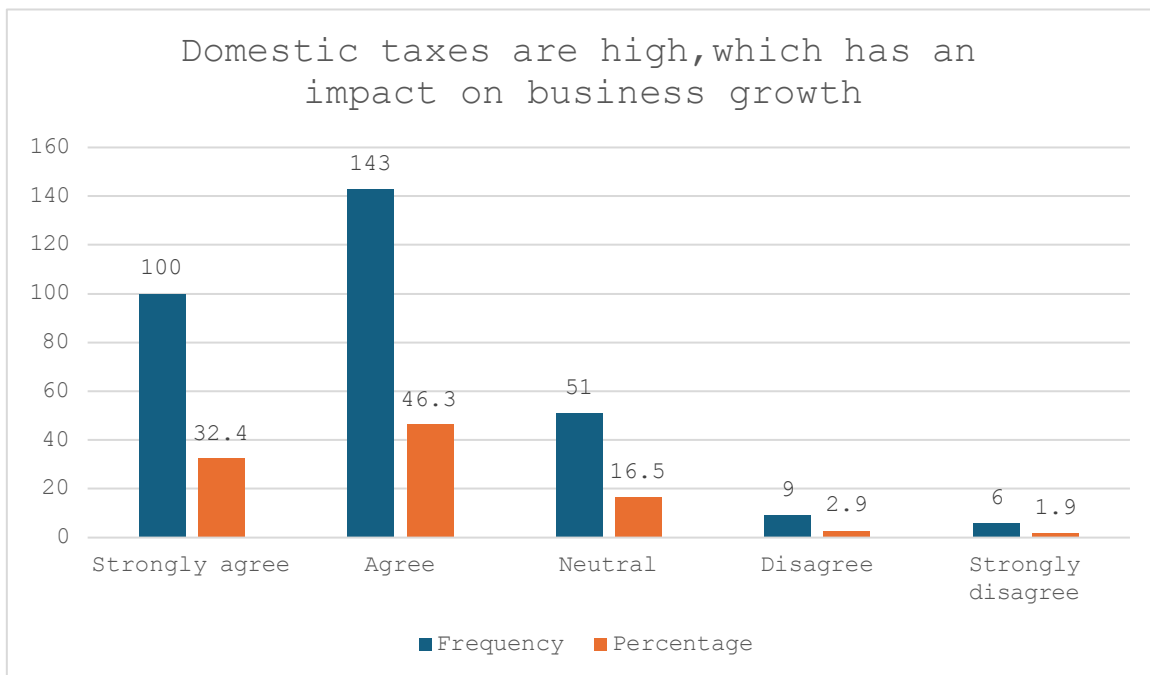


Figure 5.28: Domestic taxes are high, which has an impact on business growth

Roman *et al.* (2023: 208) and Jooss, Lenz and Burbach (2023: 2691) stated imperfect competition, legislation regarding taxes, the black market, and governmental services have been primary impediments to EO, survival, and growth among rural SMEs of KZN. Throughout the years, these obstacles have persisted at the same level of severity (Suryantini *et al.* 2023: 44). The claim that high domestic tax rates influence business growth was made by 100 (32.4 percent) and 143 (46.3 percent) respondents, respectively, who indicated strong agreement and agreement. A further nine (2.9 percent) and six (1.9 percent) respondents respectively disagreed and strongly disagreed with the statement, while only 51 (16.3 percent) remained neutral (Table 5.34 and Figure 5.28).

A Chi-square test of the results was performed to determine whether high levels of domestic taxation impact EO, survival, and growth of rural SMEs. The goodness of fit of this variable was assessed using a Chi-square test, with the results indicating ($\chi^2 = 227,683$; $df = 4$; $P = < ,001$). These findings imply the high rate of domestic taxation significantly affects the EO, survival, and growth of rural SMEs in KZN. This result was statistically significant; thus, it was not a coincidence. The scientific statistical analysis for this variable may be found in Appendices 5 and 6.

Table 5.35: Business growth is hampered by weak domestic demand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	197	63,8	63,8	63,8
	Agree	73	23,6	23,6	87,4
	Neutral	22	7,1	7,1	94,5
	Disagree	9	2,9	2,9	97,4
	Strongly disagree	8	2,6	2,6	100,0
	Total	309	100,0	100,0	

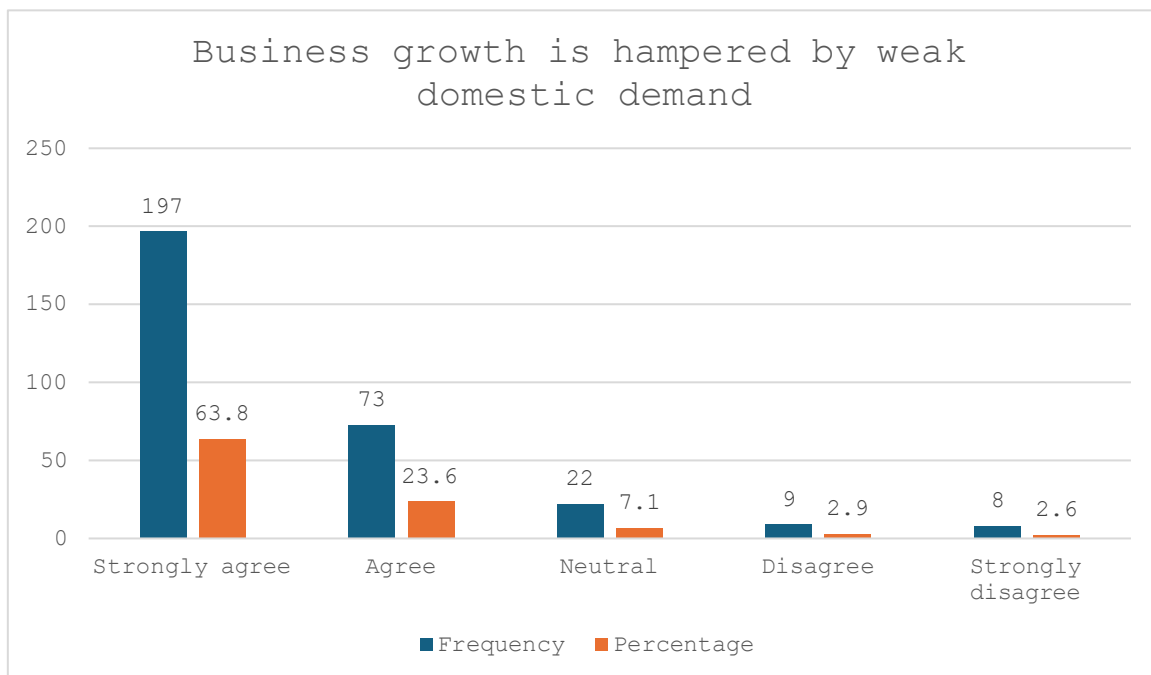


Figure 5.29: Business growth is hampered by weak domestic demand

Among the most serious limitations facing South African rural SMEs, according to Eldesouky *et al.* (2023: 40), are aspects such as limited customer bases, difficulty

obtaining financing, expensive and scarce inputs, and a shortage of technological and managerial expertise, as well as undependable and unavailable transportation and communications amenities. In response to the statement, 197 (63.8 percent) and 73 (23.6 percent) respondents strongly agreed and agreed, respectively, with the assertion that insufficient domestic demand impairs the EO, survival, and growth of rural SMEs. Only 22 (7.1 percent) respondents expressed neutrality, while the statement was disagreed with by nine (2.9 percent) respondents and eight (2.4 percent) that strongly disagreed (Table 5.35 and Figure 5.29).

A Chi-square test of the results was performed to determine whether weak domestic demand affects the EO of rural SMEs. The Chi-square test analysis results indicate ($\chi^2 = 415,385$; $df = 4$; $P = < ,001$) for this variable. These results show weak domestic demand has a significant effect on the EO, survival, and growth of rural SMEs in KZN. This result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

Table 5.36: Business expansion is hampered by a lack of adequate and timely transportation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	125	40,5	40,5	40,5
	Agree	147	47,6	47,6	88,0
	Neutral	22	7,1	7,1	95,1
	Disagree	9	2,9	2,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

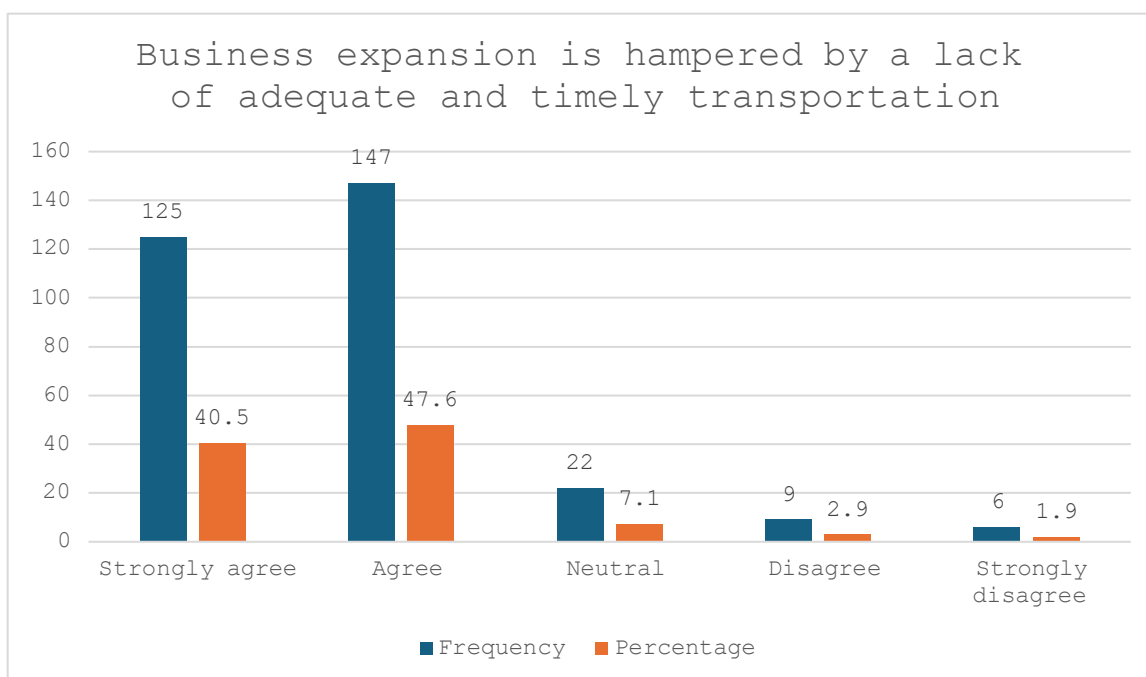


Figure 5.30: Business expansion is hampered by a lack of adequate and timely transportation

The country's inadequate transportation and communication facilities, particularly in rural KZN, limit rural SMEs' ability to obtain relevant marketplace data (Mhlongo and Daya 2023: 1). Most respondents (125 or 40.5 percent and 147 or 47.6 percent) respectively, strongly agreed and agreed with the assertion that inadequate and slow transportation hinders the EO of SMEs. Nonetheless, 22 (7.1 percent) participants had no opinion regarding the remark. There were nine (2.9 percent) respondents who disagreed, and six (1.9 percent) respondents who strongly disagreed (Table 5.36 and Figure 5.30).

The data were analysed using a Chi-square test to establish whether a relationship exists between the EO among rural SMEs of KZN and adequate and fast transportation. The Chi-square test results indicate ($\chi^2 = 303,217$; $df = 4$; $P = < ,001$) for this variable. According to these results, a lack of sufficient and quick transportation h significantly impacts the EO, survival, and growth among rural SMEs in KZN. This result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

Table 5.37: Late invoice payments from the government negatively impact business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	161	52,1	52,1	52,1
	Agree	88	28,5	28,5	80,6
	Neutral	44	14,2	14,2	94,8
	Disagree	9	2,9	2,9	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

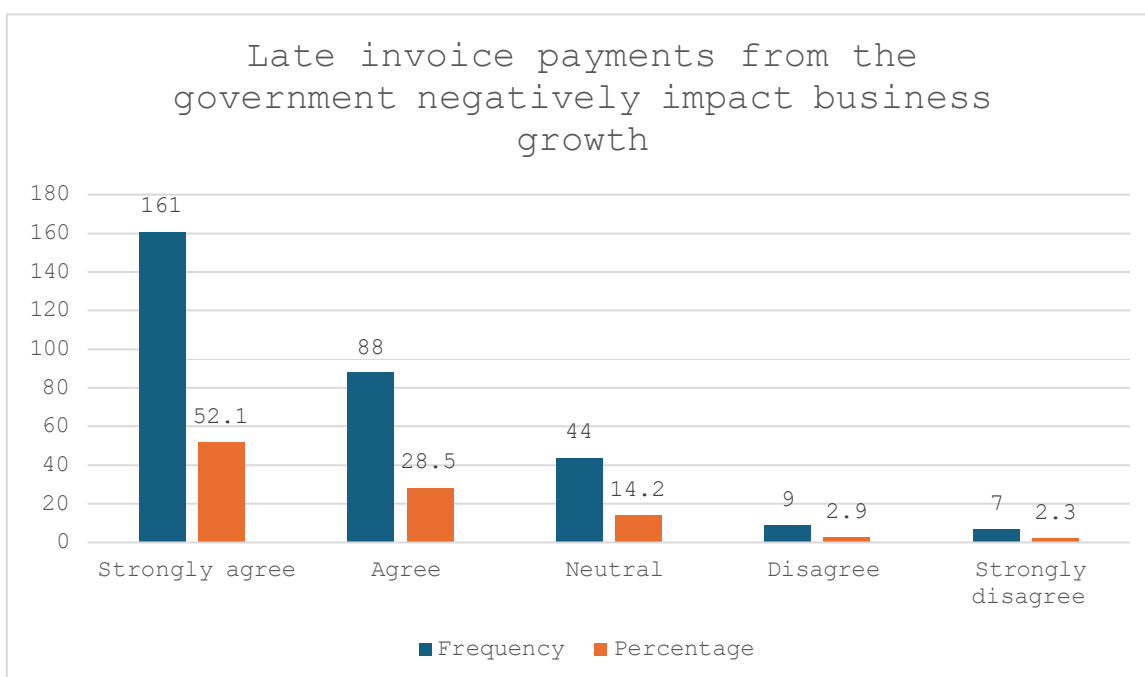


Figure 5.31: Late invoice payments from the government negatively impact business growth

According to Mbonyane *et al.* (2023: 6621), rural SMEs that face difficulties with funding are vulnerable, and their capacity to continue operating can be severely impacted by late payments from customers. Municipalities are required by national supply chain management standards to pay invoices for goods and services within a month of receipt (Maramura and Ruwanika 2023: 221). Nonetheless, waiting periods for payments of invoices are hardly predictable in real life. According to the findings, 161 (52.1 percent) and 88 (28.5 percent) respondents strongly agreed and agreed, respectively, with the statement. A further nine (2.9 percent) respondents disagreed and seven (2.3 percent) strongly disagreed with the statement, but the

remaining 44 (14.2 percent) respondents were indifferent (Table 5.37 and Figure 5.31).

To determine whether government payments impact the EO of rural SMEs, a Chi-square test of the data was conducted for this variable. The Chi-square test performed to ascertain the significance of this variable shows ($\chi^2 = 269,172$; $df = 4$; $P = < ,001$). According to these findings, the EO, survival, and growth of rural SMEs in KZN are significantly impacted by government payments. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.38: Ordinary customers' late payments negatively impact business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	132	42,7	42,7	42,7
	Agree	119	38,5	38,5	81,2
	Neutral	40	12,9	12,9	94,2
	Disagree	12	3,9	3,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

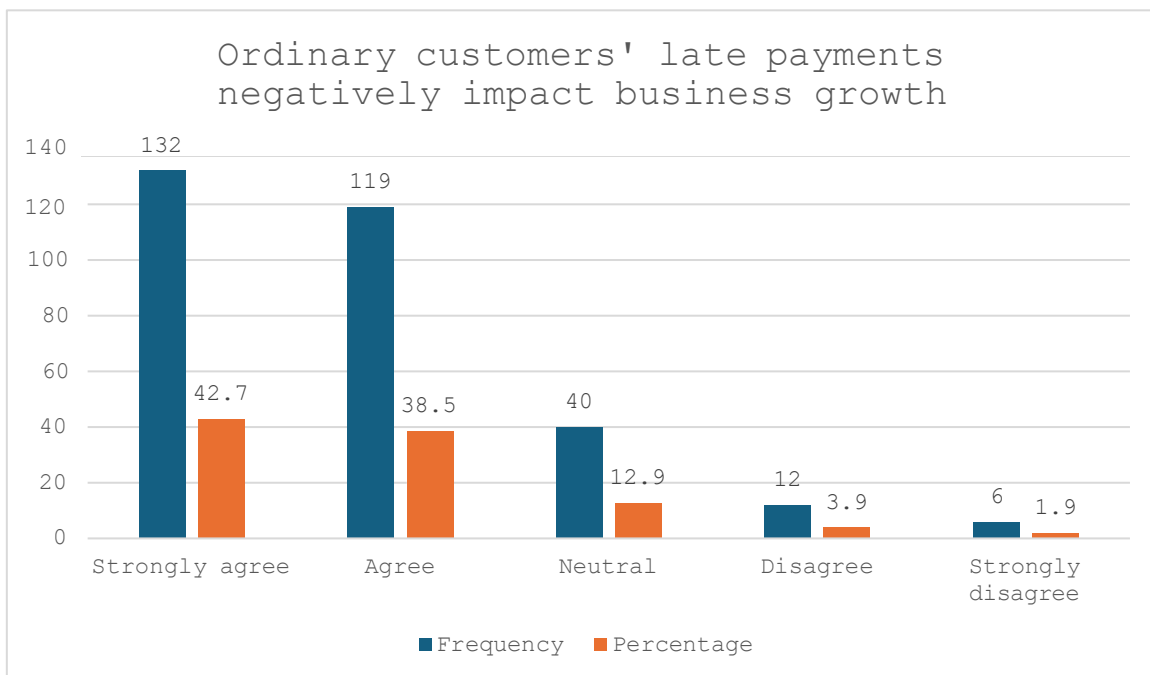


Figure 5.32: Ordinary customers' late payments negatively impact business growth

According to Nzama (2023: 202), serving more clients including municipalities results in higher sales, which in turn spurs business expansion. Nonetheless, most respondents—132 (42.7 percent) and 119 (38.5 percent), respectively—strongly agreed and agreed with the statement that ordinary customers' late payments have an impact on the EO, survival, and growth of SMEs in rural areas of KZN. Nevertheless, 40 (12.9 percent percent) respondents had no opinion about the statement. 12 (3.9 percent) and 6 (1.9) percent of respondents, respectively, disagreed and strongly disagreed with the claim that ordinary customers' late payments hinder rural SMEs' ability to grow (Table 5.38 and Figure 5.32).

The data were analysed using a Chi-square test to establish whether regular consumers' late payments impacted the EO, survival, and growth of rural KZN SMEs. The findings of the Chi-square test show ($\chi^2 = 230,887$; $df = 4$; $P = <, 001$) for this variable. These findings demonstrate the EO, survival, and growth of rural SMEs in KZN are significantly impacted by ordinary customers' late payments. This outcome was not the result of chance; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.11.1 Summary of External Environmental Problems

The EO, survival, and growth of rural SMEs operating in KZN were found to be negatively impacted by exogenous elements of the environment, in the form of substantial amounts of taxes by SARS, weakened local marketplaces, inadequate and slow transport systems, and both government and regular customers' late payments.

Table 5.39: Component Matrix of Environmental Problems as Stumbling Blocks to EO for SME Survival and Growth

Component Matrixa

Component 1	
Raw materials supply for the business is tough to come by	,668

Domestic taxes are high, which has an impact on business growth	,751
The business growth is hampered by weak domestic demand	,789
Business expansion is hampered by a lack of adequate and timely transportation	,780
Late invoice payments from the government have a negative impact on business growth	,808
Ordinary customers' late payments have a negative impact on business growth	,759

Extraction Method: Principal Component Analysis.

1 component extracted.

These elements comprise an additional statistical examination of (Tables 5.33 to 5.38 and Figures 5.27 to 5.32). A component test was performed on the environmental problems as stumbling blocks to EO leading to business expansions. Respondents selected one component category, with a positive significance of 0.808, to support the claim that delayed government invoice payments have a detrimental effect on the EO, survival and growth of rural SMEs. Regarding the assertion whether business growth is hampered by weak domestic demand, a result of 0.789 was discovered. Further to this, the statement on business expansion being hampered by a lack of adequate and timely transportation, elicited a positive significance of 0.780. The declaration to clarify whether ordinary customers' late payments negatively impact business growth, showed a favourable value of 0.759. With the assertion that domestic taxes are high, which impacts business growth, and raw materials supply for the business is difficult to obtain, favourable values of .751 and .668 were obtained, respectively.

The above variables thus showed a very strong relationship, indicating environmental problems as stumbling blocks to EO, survival, and business expansion among SMEs in the rural areas of KZN. This suggests the sections' respective statements measured the variables they were intended to assess.

5.12 INTERNAL ENVIRONMENTAL ELEMENTS THAT OPERATE AS ROADBLOCKS TO EO FOR SME SURVIVAL AND GROWTH

Based on the following statements from the primary questionnaire, this part examines the findings regarding the objective:

- Insufficient family labour impacts business growth.
- Business growth is hampered by lack of business monitoring time.
- The lack of labour skills impacts company success.
- Equipment of poor quality negatively impacts business growth.

Table 5.40: Insufficient family labour impacts business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	183	59,2	59,2	59,2
	Agree	62	20,1	20,1	79,3
	Neutral	48	15,5	15,5	94,8
	Disagree	10	3,2	3,2	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

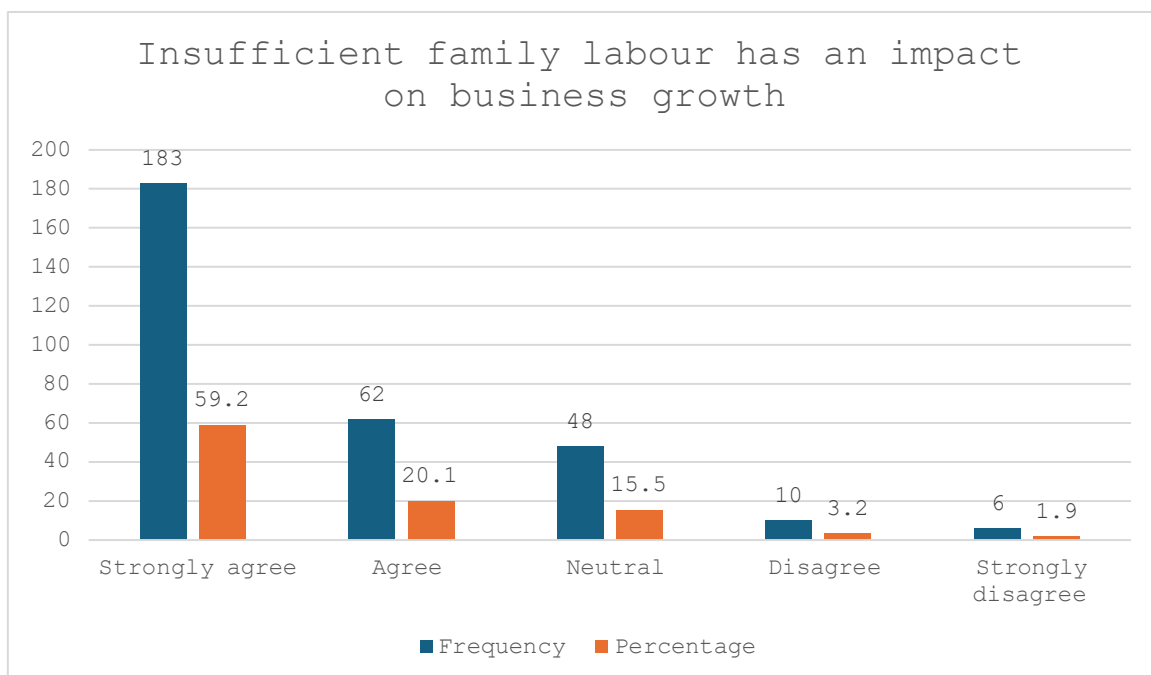


Figure 5.33: Insufficient family labour impacts business growth

Mbonyane *et al.* (2023: 6621) and Maliwichi *et al.* (2023: 839) emphasised that groups representing employers and employees can be crucial in assisting SMEs and their employees to overcome the obstacles they encounter. The study examined this query in the setting of rural areas of KZN. Most respondents (183 or 59.2 percent and 62 or 20.1 percent) strongly agreed and agreed, respectively, that family labour shortages impact the EO, survival, and growth of rural SMEs. In addition, 48 (15.5 percent) respondents expressed no opinion. According to Table 5.40 and Figure 5.33, 10 (3.2 percent) and six (1.9 percent) respondents disagreed and strongly disagreed that family labour shortages impact the EO among rural SME businesses.

To ascertain whether family labour shortages impact the EO, survival, and expansion of rural SMEs, a Chi-square test of the data was conducted for this variable. Once more, an excellent fit was identified, indicating ($\chi^2 = 334,576$; $df = 4$; $P = < ,001$). These results imply the lack of family labour has a major influence on rural SME EO, survival, and growth in KZN. This result was statistically significant; thus, it was not a coincidence. The scientific statistical analysis for this variable may be found in Appendices 5 and 6.

Table 5.41: Business growth is hampered by lack of business monitoring time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	125	40,5	40,5	40,5
	Agree	144	46,6	46,6	87,1
	Neutral	27	8,7	8,7	95,8
	Disagree	11	3,6	3,6	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

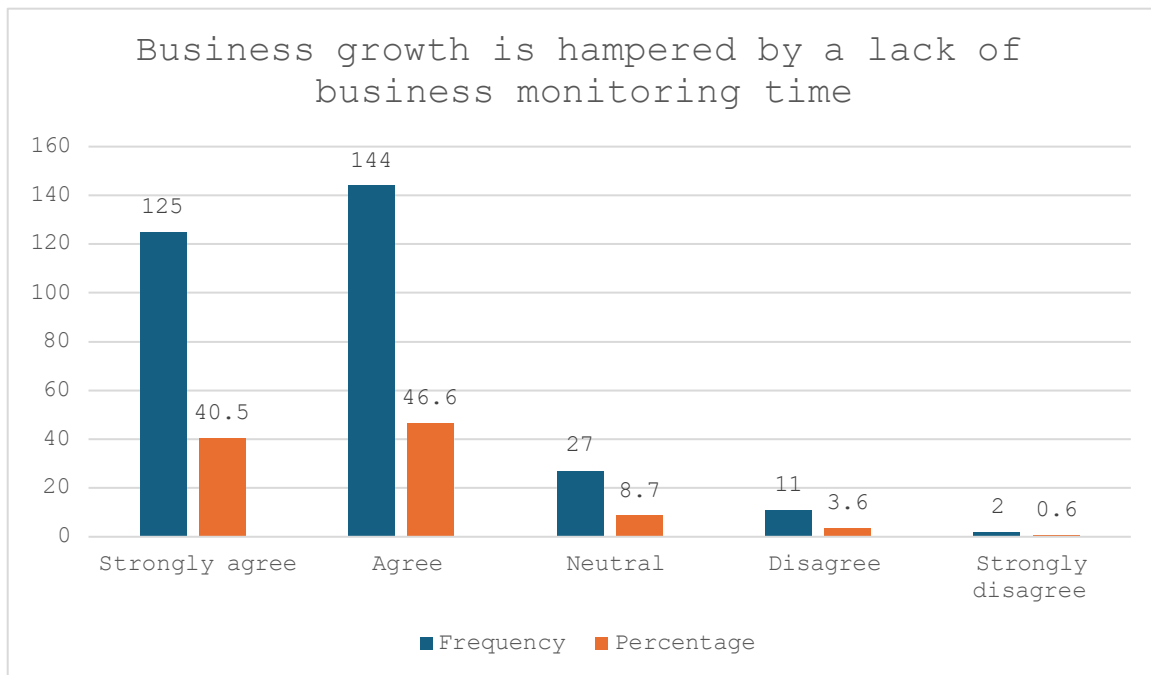


Figure 5.34: Business growth is hampered by lack of business monitoring time

According to Mhlongo and Daya (2023: 2) and Adebawale and Agumba (2023c: 406), one of the variables limiting SME ability to survive and grow, is a deficiency in managerial competencies. The goal of this study was to examine this in KZN's rural areas. Of the respondents, 125 (40.5 percent) strongly agreed and 144 (46.6 percent) agreed. Only 27 (8.7 percent) respondents were neutral regarding the influence a lack of business monitoring time had on the EO of rural SMEs. Table 5.41 and Figure 5.34 show a minor portion of the participants, specifically 11 (3.6 percent) and two (0.6 percent), respectively disagreed and strongly disagreed with the assertion.

To determine whether a shortage of business monitoring (supervision) time affects the SME EO, survival, and growth, a Chi-square test was performed on the data. The findings for this variable indicated ($\chi^2 = 293,184$; $df = 4$; $P = <.001$), which demonstrates a deficiency in business supervising time has a substantial effect on the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.42: The lack of labour skills impacts company success

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	147	47,6	47,6	47,6
	Agree	96	31,1	31,1	78,6
	Neutral	54	17,5	17,5	96,1
	Disagree	10	3,2	3,2	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

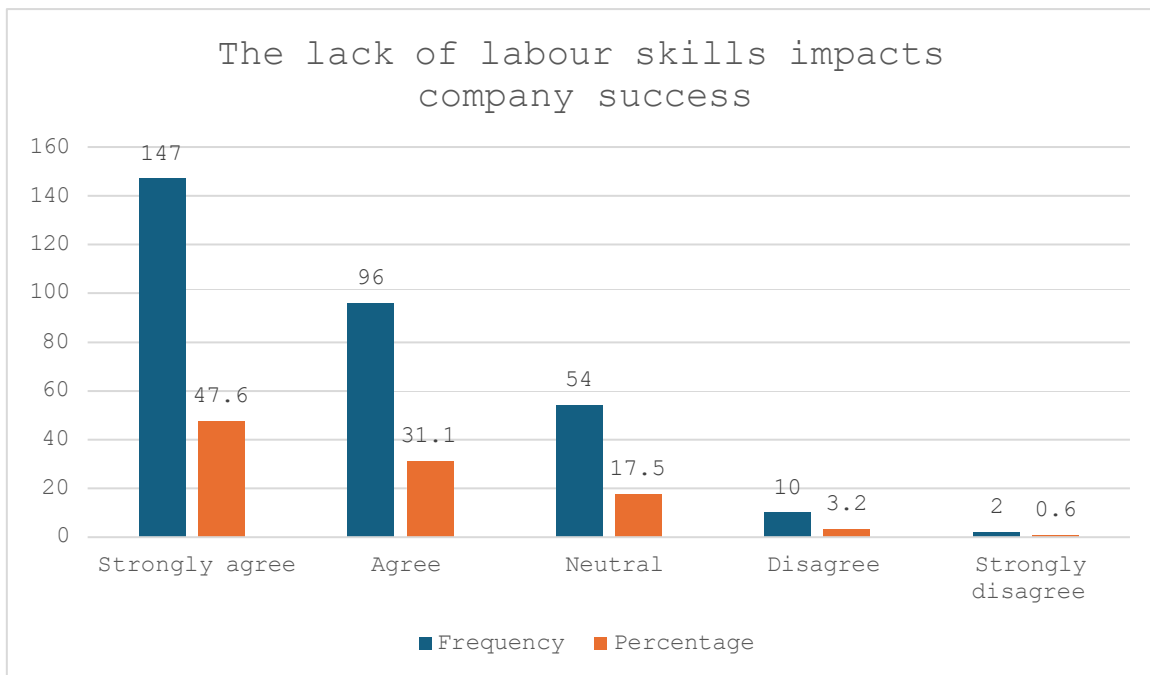


Figure 5.35: The lack of labour skills impacts company success

Low labour skills influence the development of managerial abilities, and this, in consequence, will influence how quickly a small business grows (Adebowale and Agumba 2023c: 301). In this regard, 147 (47.6 percent) and 96 (31.1 percent) respondents strongly agreed and agreed, respectively, the low level of skills impacts the EO, survival, and success among rural SMEs in KZN. While 54 (17.5 percent) respondents were neutral, a small respondent percentage (10 or 3.2 percent) disagreed and two (0.6 percent) strongly disagreed with the statement (Table 5.42 and Figure 5.35).

To establish whether the owners'/managers' degree of expertise influences SME EO, survival, and growth in KZN rural areas, a Chi-square test of the data was conducted. The results indicate ($\chi^2 = 238,654$; $df = 4$; $P = < ,001$) for this variable.

According to these findings, the EO of SMEs in rural KZN are significantly influenced by this variable. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

Table 5.43: Equipment of poor quality negatively impacts business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	167	54,0	54,0	54,0
	Agree	96	31,1	31,1	85,1
	Neutral	28	9,1	9,1	94,2
	Disagree	12	3,9	3,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

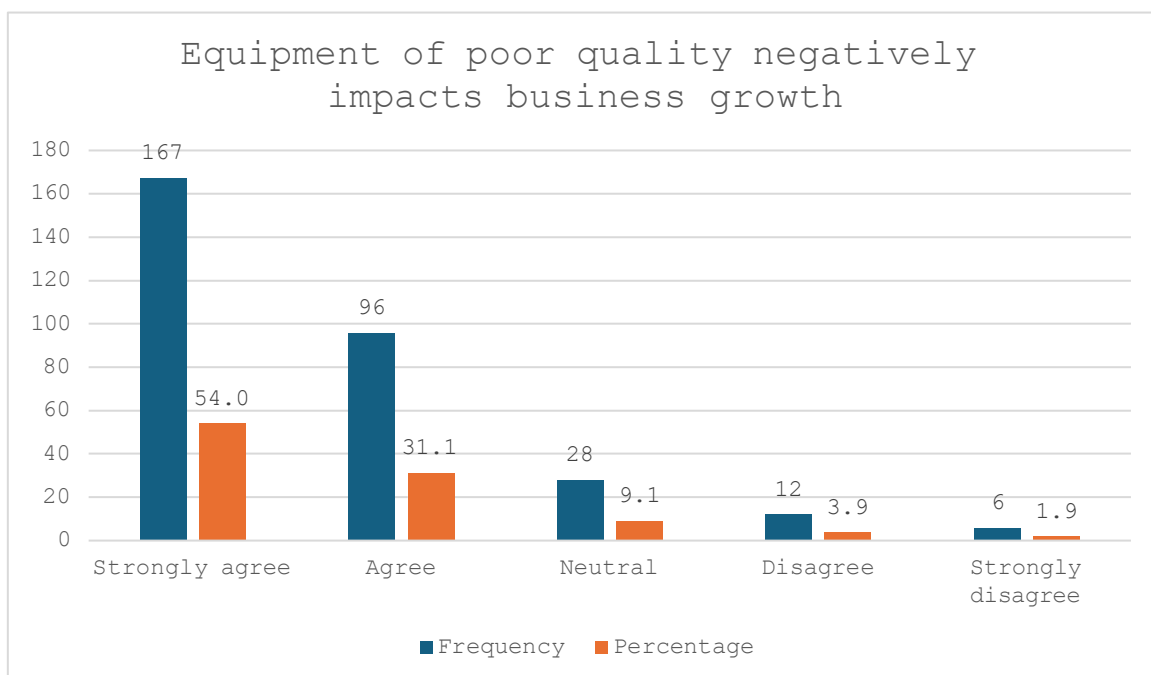


Figure 5.36: Equipment of poor quality negatively impacts business growth

According to Enaifoghe and Ramsuraj (2023: 1), differentiable approaches to competition with technology or economic superiority in terms of cutting-edge equipment, are urgently needed among SMEs in rural areas. Nonetheless, most respondents—167 (54 percent) and 96 (31.1 percent)—strongly agreed and agreed, respectively, with the assertion that low-quality equipment hinders the EO among rural SME of KZN. A further 28 (9.1 percent) respondents had no opinion regarding

the remark. According to Table 5.43 and Figure 5.36, there were 12 (3.9 percent) and six (1.9 percent) respondents that respectively disagreed and strongly disagreed low-quality equipment hinders the rapid EO, survival, and growth of rural SMEs in KZN. The findings of a Chi-square test determined whether low-quality equipment influenced the EO of rural SMEs. The findings of the Chi-square test show ($\chi^2 = 307,003$; $df = 4$; $P = <,001$) for this variable. According to these findings, this variable significantly affects SME EO in rural KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.12.1 Summary of Internal Environmental Elements

It was discovered the EO, survival, and growth of SMEs in KZN rural areas are impacted by several factors, including a lack of business supervision, subpar equipment, insufficient business monitoring, and a paucity of family labour; which all emanate from the endogenous environmental variables of the SMEs.

Table 5.44: Component Matrix of Internal Environmental Elements that operate as roadblocks to EO for SME survival and growth

Component Matrix^a

	Component 1
Insufficient family labour has an impact on business growth	,702
Business growth is hampered by a lack of business monitoring time	,769
The lack of labour skills has an impact on the company's success	,739
Equipment of poor quality has a negative impact on business growth	,797

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

A supplementary statistical examination was conducted on the above figures (Tables 5.40 to 5.43 and Figures 5.33 to 5.36). Additionally, a component test was conducted on the statement regarding internal environmental elements that influence the EO

among SMEs in the rural areas of KZN. Only one category of components—all of which showed positive significance in the tests—was selected by the respondents. Regarding the claim that equipment of poor quality has a negative impact on business growth, a highly significant positive 0.797 value is shown. This indicates respondents believe equipment of poor quality suppresses EO, survival, and growth among SMEs in rural areas of KZN.

An additional factor, whether business growth is hampered by a lack of business monitoring time, revealed a significantly positive score of .769. With reference to the statement on the lack of labour skills impacting company success, a very significant favourable score of 0.739 is shown. A further factor, whether insufficient family labour impacts business growth, demonstrated the substantial value of 0.702. The component test clearly shows every variable examined had a positive significance, with the above-described table's flawless and consistent measurement of the underlying constructs adding to the research instrument's reliability.

5.13 INSTITUTIONAL HURDLES TO EO FOR SME SURVIVAL AND GROWTH

Based on the following statements from the primary questionnaire, this part examines the findings regarding the objective:

- Environmental regulations continue to be a barrier to business expansion.
- Regulations on government/public procurement make it difficult for businesses to expand.
- Business growth is hampered by stringent government restrictions and licencing requirements.
- Government policies make it difficult for us to expand our business.
- Bureaucracy hampers business growth.

Table 5.45: Environmental regulations continue to be a barrier to business expansion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	203	65,7	65,7	65,7
	Agree	44	14,2	14,2	79,9
	Neutral	48	15,5	15,5	95,5
	Disagree	6	1,9	1,9	97,4

Strongly disagree	8	2,6	2,6	100,0
Total	309	100,0	100,0	

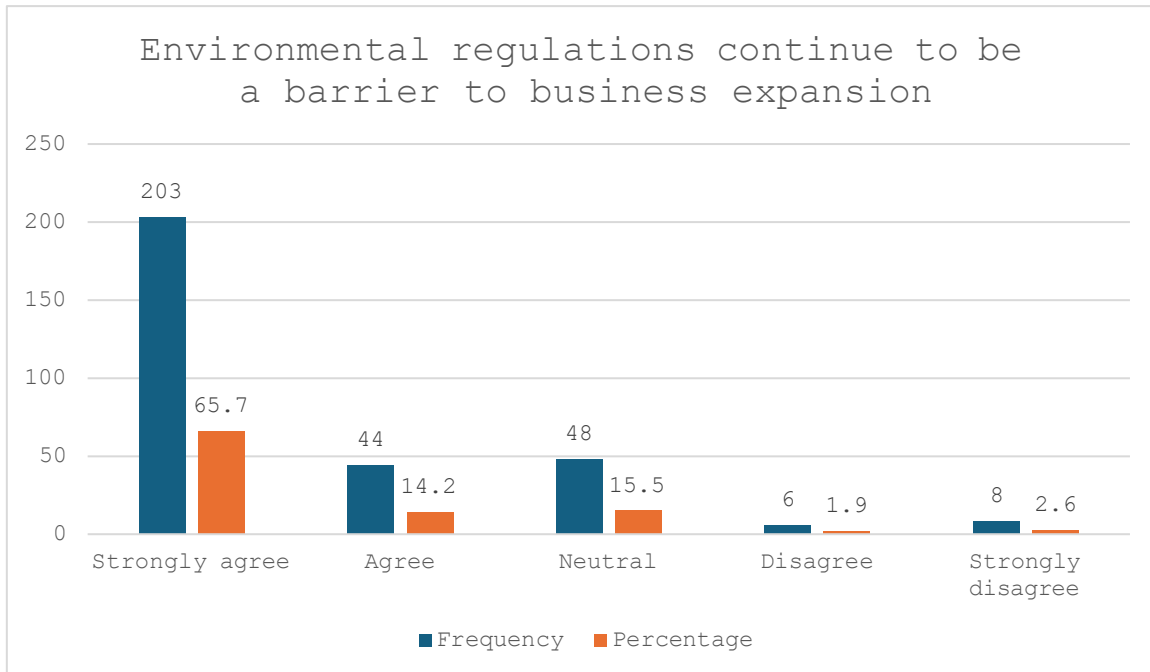


Figure 5.37: Environmental regulations continue to be a barrier to business expansion

According to Otto *et al.* (2023: 89), SME performance effectiveness, including their ability to develop sales and accomplish their objectives, is significantly influenced by both internal and external influences. The intricacies and expenses of the bureaucratic processes involved in starting “a fresh enterprise”, are among the main obstacles faced by SMEs (Onjewu *et al.* 2023: 406). These challenges include cutting back on red tape, as well as legal processes. Thus, the purpose of this study was to evaluate these characteristics and their impact on EO among SMEs within KZN rural areas. Most respondents (203 or 65.7 percent and 44 or 14.2 percent), strongly agreed and agreed, respectively, that certain requirements to regulate and control the SME ecosystem continue to be a barrier to owners/managers, in terms of EO. A small number of the respondents disagreed with the assertion, with six (1.9 percent) and eight (2.6 percent) disagreeing and strongly disagreeing, respectively, while 48 (15.5 percent) respondents were unsure whether they were influenced or not (Table 5.45 and Figure 5.37).

The findings of a Chi-square test assessed whether environmental regulation requirements continue to be a barrier to the EO among rural SMEs in KZN. The findings of the Chi-square test reveal ($\chi^2 = 428,039$; $df = 4$; $P = <,001$), for this variable. These findings suggest this variable significantly affects the EO, survival, and growth of SMEs in rural parts of KZN. Stated differently, this outcome was not a consequence of chance; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.13.1 Regulations on government/public procurement make it difficult for businesses to expand

Table 5.46: Regulations on government/public procurement make it difficult for businesses to expand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	83	26,9	26,9	26,9
	Agree	182	58,9	58,9	85,8
	Neutral	31	10,0	10,0	95,8
	Disagree	6	1,9	1,9	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

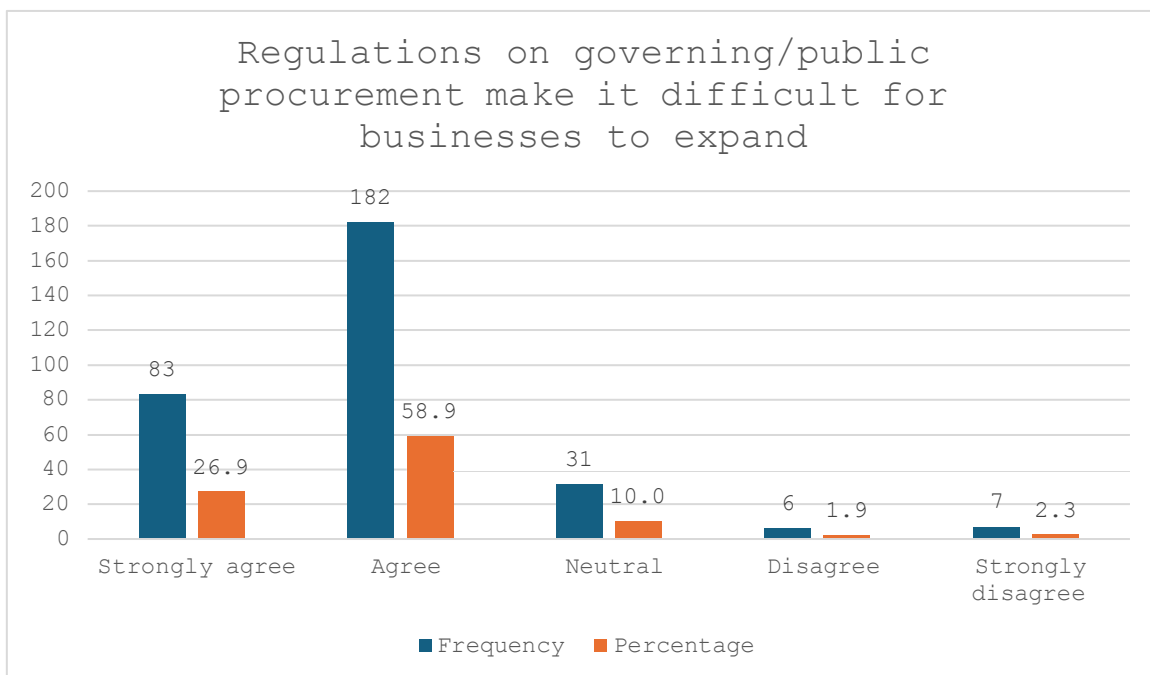


Figure 5.38: Regulations on government/public procurement make it difficult for businesses to expand

According to Loader (2013), there is virtually minimal engagement from SMEs in government purchasing. Makgaka (2023: 307) cites several dispersed studies indicating obstacles that discourage SMEs from obtaining governmental tenders, including cumbersome regulations. The purpose of this investigation included ascertaining whether rural KZN is, likewise, experiencing this circumstance. Of the respondents, 83 (26.9 percent) strongly agreed and 182 (58.9 percent) agreed government purchasing restrictions provide a threat to SME EO. Table 5.46 and Figure 5.38 show six (1.9 percent) respondents disagreed, seven (2.3 percent) strongly disagreed, while 31 (10 percent) stayed neutral with the proposition.

To determine whether government purchasing laws present a barrier to the EO, survival, and growth among SMEs in rural areas of KZN, a Chi-square test was applied to the obtained data. The findings of the Chi-square test indicate ($\chi^2 = 355,385$; $df = 4$; $P = <,001$), for this variable. These findings show the EO of SMEs in KZN are significantly impacted by this variable. Stated differently, this outcome was not a consequence of chance; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.13.2 Stringent government restrictions and licensing requirements hamper business growth

Table 5.47: Business growth is hampered by stringent government restrictions and licensing requirements

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	158	51,1	51,1	51,1
	Agree	79	25,6	25,6	76,7
	Neutral	59	19,1	19,1	95,8
	Disagree	9	2,9	2,9	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

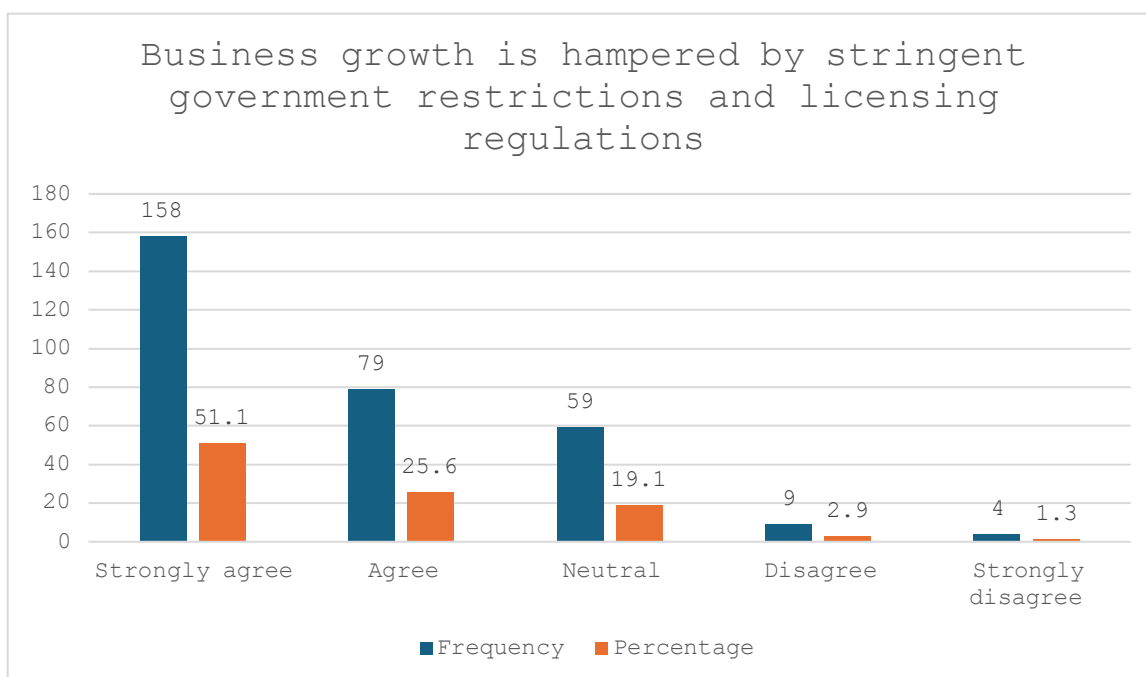


Figure 5.39: Business growth is hampered by stringent government restrictions and licensing requirements

According to Stoffel (2023: 289), onerous laws pertaining to public policies and licensing standards have an impact on the EO of SMEs in rural areas of KZN. Most respondents (158 or 52.1 percent and 79 or 25.6 percent) respectively, strongly agreed and agreed with the statement that stringent government restrictions and requirements for obtaining business licenses impact the EO among SMEs in rural areas of KZN. Regarding the assertion, 59 (19.1 percent) respondents were neutral, while very few (nine or 2.9 percent) respondents disagreed, and only four (1.3 percent) respondents strongly disagreed (Table 5.47 and Figure 5.39).

To establish whether stringent government laws and criteria for obtaining business licenses had an influence on EO of rural KZN SMEs, a Chi-square test was run on the data. The results of the Chi-square test show ($\chi^2 = 253,832$; $df = 4$; $P = <,001$), for this variable. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.13.3 Government policies make it difficult for rural SMEs to expand

Table 5.48: Government policies make it difficult for us to expand our business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	179	57,9	57,9	57,9
	Agree	71	23,0	23,0	80,9
	Neutral	44	14,2	14,2	95,1
	Disagree	10	3,2	3,2	98,4
	Strongly disagree	5	1,6	1,6	100,0
	Total	309	100,0	100,0	

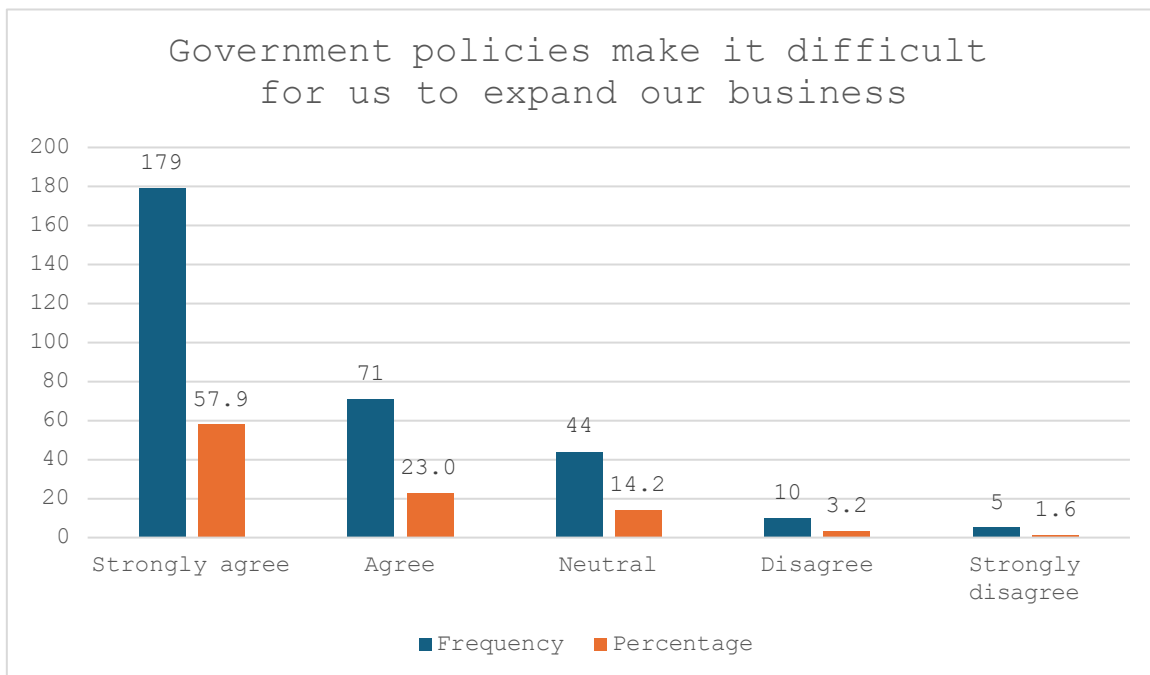


Figure 5.40: Government policies make it difficult for us to expand our business

Saifurrahman and Kassim (2023: 357) claim a wide range of governmental policies, on commerce, employment conditions, societal, and gender-identity, as well as regulatory policies, impact the degree of entrepreneurship in the African continent. This study investigated whether rural SMEs in KZN experience the same sort of phenomenon. The results demonstrate that most respondents (179 or 57.9 percent) strongly agreed and agreed (71 or 23 percent) stringent government regulations make it extremely difficult for EO among SMEs in the rural areas of KZN. Table 5.48 and Figure 5.40 show 44 (14.9 percent) respondents were indifferent, 10 (3.2 percent) disagreed, and five (1.6 percent) strongly disagreed with the statement.

To determine whether stringent public sector regulations make it extremely difficult for EO among rural SMEs in KZN, a Chi-square test of the data was conducted. The findings of the Chi-square test indicate ($\chi^2 = 324,383$; $df = 4$; $P = <,001$) for this variable. These findings suggest, in rural KZN, this variable significantly affects the EO of rural SMEs. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.13.4 Bureaucracy hampers business growth

Table 5.49: Bureaucracy hampers business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	148	47,9	47,9	47,9
	Agree	105	34,0	34,0	81,9
	Neutral	37	12,0	12,0	93,9
	Disagree	12	3,9	3,9	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

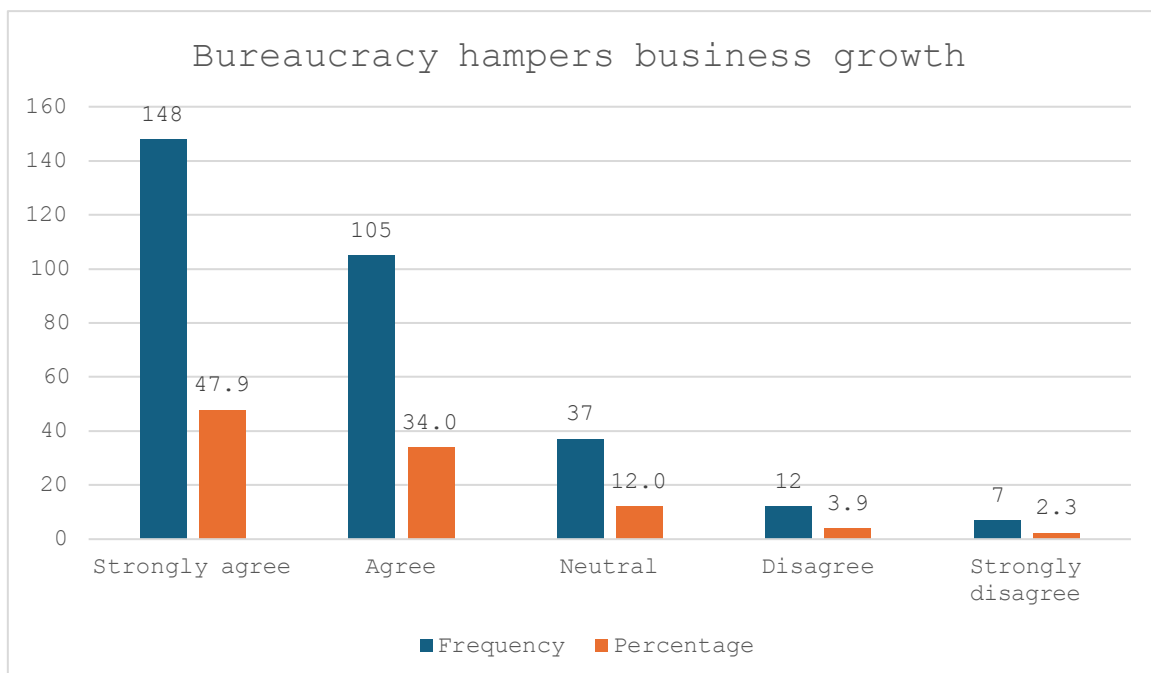


Figure 5.41: Bureaucracy hampers business growth

According to Hebinck, Smith and Aliber (2023: 106), the meagre amount of SME credit that is accessible is given to those who can take advantage of government

connections, which results in the improper allocation of resources. The results indicated 148 (47.9 percent) and 105 (34 percent) respondents strongly agreed and agreed, respectively, that complex bureaucratic procedure impacts the EO among SMEs in the rural areas of KZN. Very few respondents disagreed with the statement, with 12 (3.9 percent) disagreeing and seven (2.3 percent) that strongly disagreed, while 37 (12 percent) were neutral (Table 5.49 and Figure 5.41). To find out whether bureaucracy affects the EO of rural SMEs in KZN, a Chi-square test of the data was conducted. In rural KZN, bureaucracy significantly affects the EO of SMEs, as evidenced by the Chi-square test results ($\chi^2 = 249,107$; $df = 4$; $P = <,001$) for this variable. This was not a random outcome; the result was statistically meaningful. Appendix 5 and Appendix 6 provide the scientific statistical analysis applicable to this variable.

5.13.5 Summary of Institutional Hurdles

The EO, survival, and growth among rural SMEs in the rural areas of KZN were found to be impacted by public-sector purchasing guidelines, stringent governmental policies, bureaucratic procedures, and prerequisites for obtaining a business license.

Table 5.50: Component Matrix of institutional hurdles to EO for SME survival and growth

Component Matrix^a

	Component 1
Environmental regulations continue to be a barrier to business expansion	,829
Regulations on governing/public procurement make it difficult for businesses to expand	,750
Business growth is hampered by stringent government restrictions and licensing requirements	,708
Government policies make it difficult for us to expand our business	,793
Bureaucracy hampers business growth	,777

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

The findings of additional statistical analysis of the above data (Tables 5.45 to 5.49 and Figures 5.37 to 5.41) are presented in this component matrix. A component test was performed on the statements pertaining to institutional hurdles to EO among SMEs in rural areas of KZN. Five component categories were specified by respondents. Regarding the assertion that environmental regulations continue to be a barrier to EO, there was a positive significance of 0.829. The statement, government policies make it difficult for rural SMEs to expand their business, generated a positive significance of 0.793. This means the respondents felt positive government policies can enhance EO, survival, and growth among rural SMEs of KZN. An additional variable, bureaucracy hampers business growth, showed a significant positive value of 0.777.

With the variables, regulations on governing/public procurement make it difficult for businesses to expand, and business growth is hampered by stringent government restrictions and licensing requirements, significantly positive values of .750 and .708 were, respectively, recorded. This suggests, while some respondents may not view these institutional contextual factors as crucial elements influencing EO, survival, and growth of rural SMEs, they do impact rural SME activities.

5.14 FINANCIAL ROADBLOCKS TO EO FOR SME SURVIVAL AND GROWTH

The Report 'Support to SMEs in Developing Countries through Financial Intermediates' (2011: 4) states finance is the main constraint for SMEs' EO, with owners-managers finding it very difficult to access the capital needed to grow and expand their businesses. Based on the following statements from the primary questionnaire, this part examines the findings regarding the objective:

- Business plans are excessively expensive to prepare and negatively impact business growth.
- The time it takes for a bank loan to be granted impacts business growth.
- Most banks refuse to lend to SMEs.
- Banks bureaucracy prevents SMEs from obtaining loans.
- Business expansion is hampered by high collateral requirements.
- High interest rates on loans negatively impact business growth.

5.14.1 Business plans are excessively expensive to prepare and negatively impact business growth

Table 5.51: Business plans are excessively expensive to prepare and negatively impact business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	230	74,4	74,4	74,4
	Agree	45	14,6	14,6	89,0
	Neutral	15	4,9	4,9	93,9
	Disagree	7	2,3	2,3	96,1
	Strongly disagree	12	3,9	3,9	100,0
	Total	309	100,0	100,0	

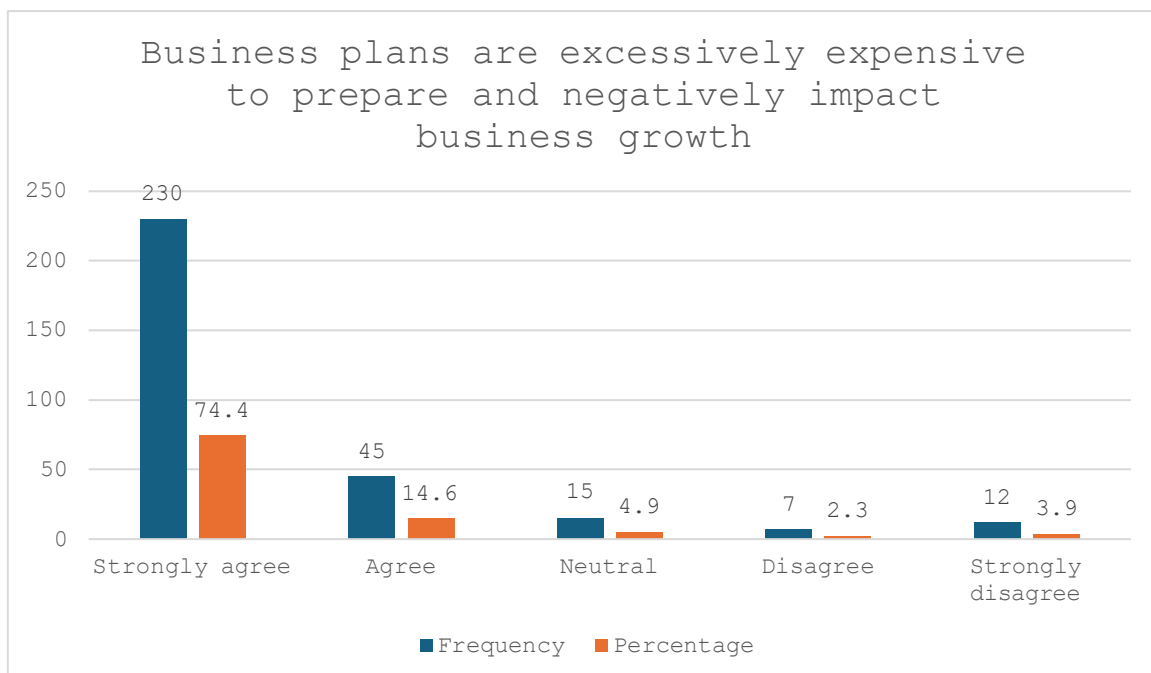


Figure 5.42: Business plans are excessively expensive to prepare and negatively impact business growth

Bushe (2019: 117) and Ogujiuba *et al.* (2023a: 8461) stressed SME profitability and stability as a going concern are critical to investors, creditors, and shareholders to guarantee its ongoing success. For SMEs, stability is determined in part by firm size, development stage, level of financial management, and feasibility of the business

plan. The results indicate 230 (74.4 percent) and 45 (14.6 percent) respondents strongly agreed and agreed, respectively, with the assertion that creating business plans is too expensive and has an impact on the EO of rural SMEs in KZN. Table 5.51 and Figure 5.42 show seven (2.3 percent) and 12 (3.9 percent) respondents respectively disagreed and strongly disagreed with the statement, while 15 (4.9 percent) remained neutral.

To ascertain whether excessively high business plan preparation costs had an impact on the EO of rural KZN SMEs, a Chi-square test was run on the collected data, reflecting a result of ($\chi^2 = 586,518$; $df = 4$; $P = <,001$). This variable is, therefore, shown to substantially impact the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.14.2 The time it takes for a bank loan to be granted impacts business growth

Table 5.52: The time it takes for a bank loan to be granted impacts business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	132	42,7	42,7	42,7
	Agree	134	43,4	43,4	86,1
	Neutral	27	8,7	8,7	94,8
	Disagree	15	4,9	4,9	99,7
	Strongly disagree	1	,3	,3	100,0
	Total	309	100,0	100,0	

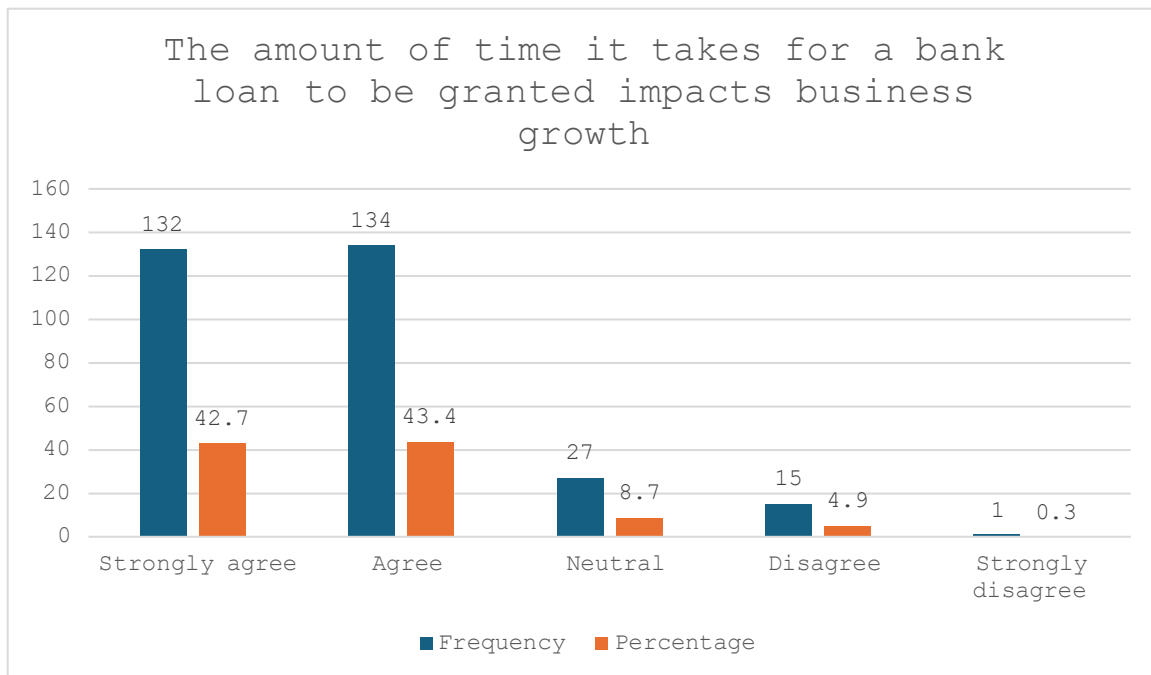


Figure 5.43: The time it takes for a bank loan to be granted impacts business growth

For many SMEs and entrepreneurs, who frequently rely significantly on traditional debt to meet their start-up, cash flow, and investment needs, bank lending is the most common form of external financing, according to Ogujiuba *et al.* (2023: 8461). Most respondents (132 or 42.7 percent) strongly agreed and 134 (43.4 percent) agreed the length of time it takes for a bank loan to be granted impacts the EO, survival, and growth of rural SMEs. A further 27 (8.7 percent) respondents expressed their neutrality, 15 (4.9 percent) disagreed, and one (0.3 percent) strongly disagreed with the statement (Table 5.52 and Figure 5.43).

To establish whether the length of time it takes for a bank loan to be authorised impacts the EO of rural SME businesses, a Chi-square test was run on the data. The Chi-square test results indicate ($\chi^2 = 278,945$; $df = 4$; $P = <.001$) for this variable. According to these findings, this variable significantly affects the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.14.3 Most banks refuse to lend to SMEs

Table 5.53: Most banks refuse to lend to SMEs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	220	71,2	71,2	71,2
	Agree	32	10,4	10,4	81,6
	Neutral	39	12,6	12,6	94,2
	Disagree	16	5,2	5,2	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

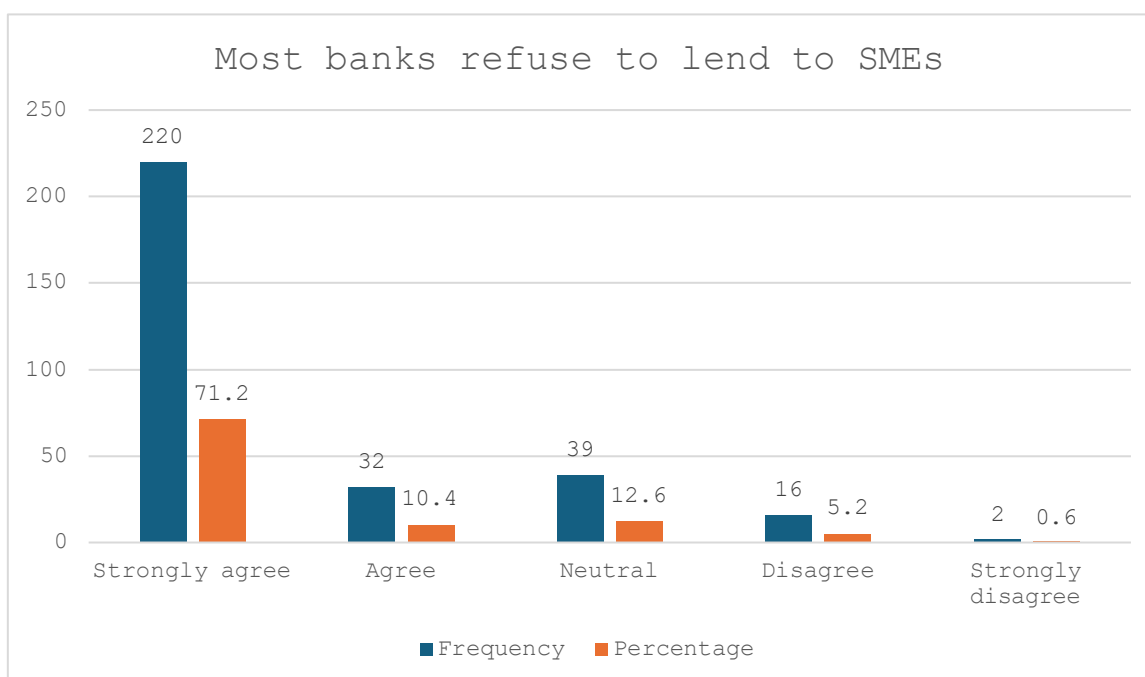


Figure 5.44: Most banks refuse to lend to SMEs

Several rural SMEs faced obstacles in obtaining funding, including their inability to present a powerful pitch to convince lenders of their longevity and feasibility, exacerbated by their inability to access investors, and the red tape created by regulatory bodies, and laws (Fernández-Vázquez and Álvarez-Delgado 2020: 2344).

Most respondents (220 or 71.2 percent) strongly agreed and 32 (10.4 percent) agreed with the assertion that most banks disregard SMEs' loan rights, which impacts the EO of rural SMEs. Of the respondents, 39 (12.6 percent) expressed neutrality, 16 (5.2 percent) disagreed, and two (0.6 percent) significantly disagreed with the statement (Table 5.53 and Figure 5.44). To determine whether the banks have disregarded these rural SMEs' requests for financial assistance, a Chi-square

test was run on the data. The Chi-square test results indicate ($\chi^2 = 519,560$; $df = 4$; $P = <,001$), for this variable. According to these findings, this variable significantly affects the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.14.4 Bank bureaucracy prevents SMEs from obtaining loans

Table 5.54: Bank bureaucracy prevents SMEs from obtaining loans

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	101	32,7	32,7	32,7
	Agree	142	46,0	46,0	78,6
	Neutral	57	18,4	18,4	97,1
	Disagree	8	2,6	2,6	99,7
	Strongly disagree	1	,3	,3	100,0
	Total	309	100,0	100,0	

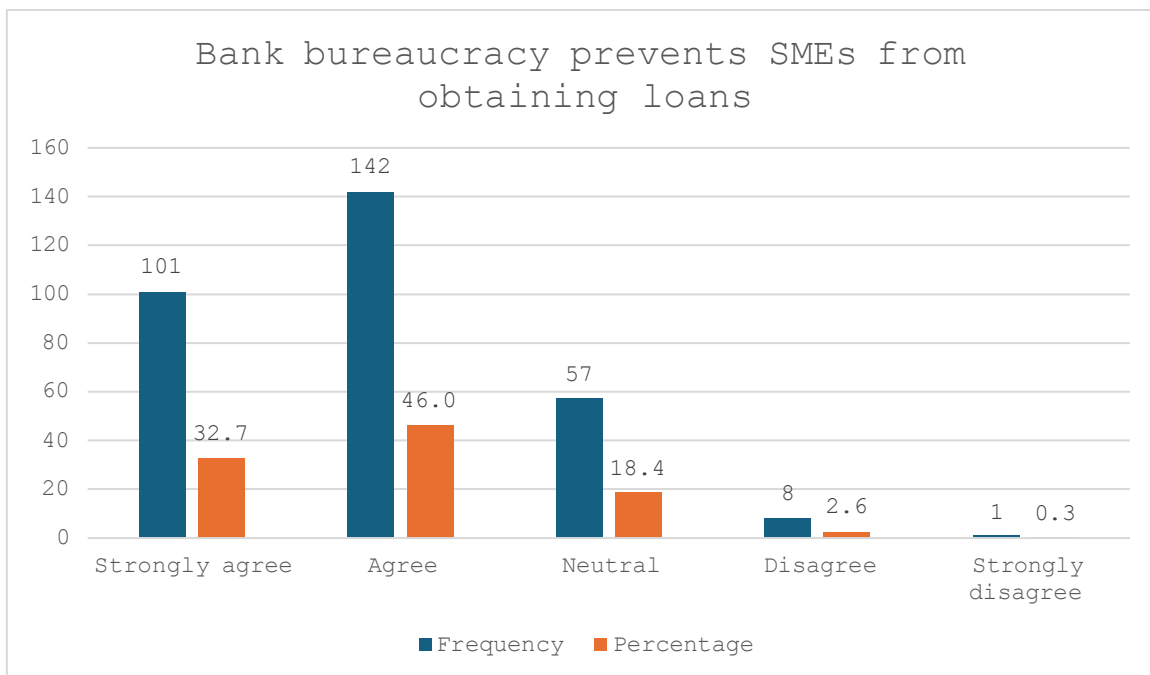


Figure 5.45: Bank bureaucracy prevents SMEs from obtaining loans

The meagre amount of SME loans that is accessible is given to people who can take advantage of bureaucratic connections, which results in improper resource allocation (Al Sayah *et al.* 2023: 279). Most respondents (101 or 32.7 percent)

strongly agreed and 142 (46 percent) agreed with the assertion that, due to bureaucracy, most banks disregard SMEs' loan rights, which impacts the EO, survival, and growth of rural SMEs in KZN.

Of the respondents, 57 (18.4 percent) expressed neutrality, eight (2.6 percent) disagreed, and one (0.3 percent) significantly disagreed with the statement (Table 5.54 and Figure 5.45). To establish whether the banks have disregarded these rural SMEs' requests for financial assistance due to bureaucracy, a Chi-square test was run on the data. The Chi-square test results indicate ($\chi^2 = 235,968$; $df = 4$; $P = <,001$), for this variable. According to these findings, this variable significantly affects the survival and expansion of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.14.5 Business expansion is hampered by high collateral requirements

Table 5.55: Business expansion is hampered by high collateral requirements

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	153	49,5	49,5	49,5
	Agree	75	24,3	24,3	73,8
	Neutral	71	23,0	23,0	96,8
	Disagree	8	2,6	2,6	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

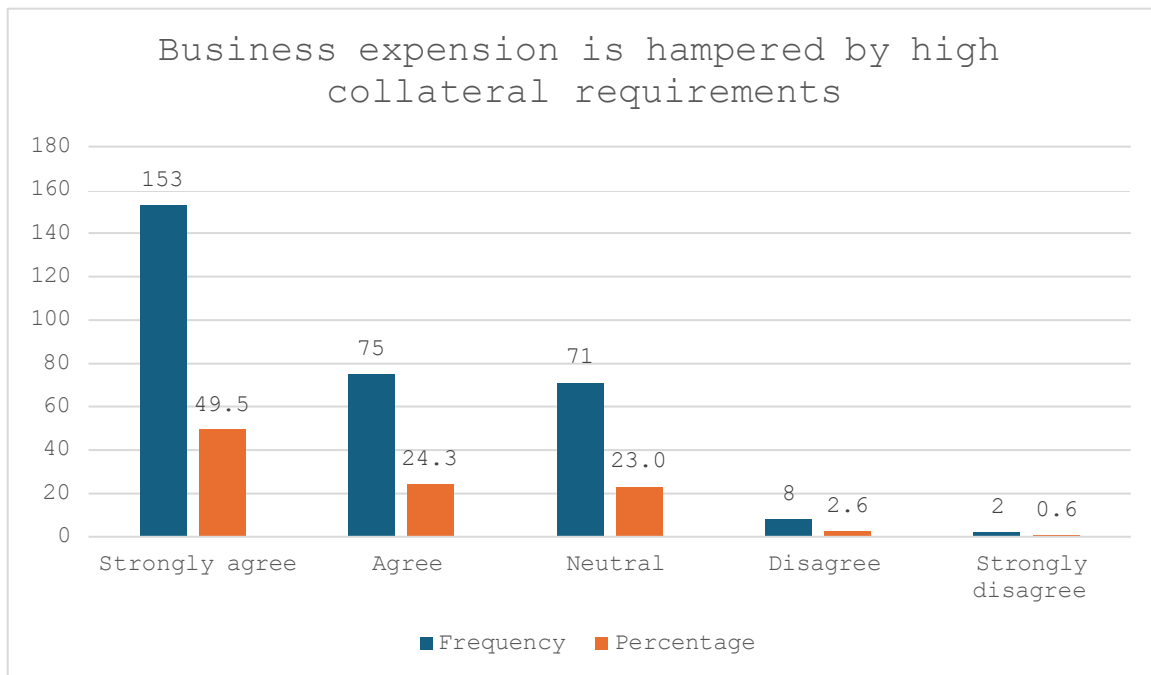


Figure 5.46: Business expansion is hampered by high collateral requirements

According to Nkwinika and Akinrinde (2023: 43), one of the main barriers to SME finance is the requirement for security by lenders, as a number of these SMEs cannot provide the required security or guarantee. For instance, due to their lack of guarantees, several SMEs have trouble obtaining funding (Ramsuraj 2023: 283). SMEs contribute to the economies of Africa through reduction of inequality, by generating employment that supports citizen growth in society and the economy. Simba *et al.* (2024: 292) add, despite “exposure to loan opportunities to enable them grow and play a bigger part in the growth of communities”, these small enterprises, nevertheless, experience “forced funding isolation”.

Most respondents (153 or 49.5 percent) strongly agreed and 75 (24.3 percent) agreed having high requirements for collateral hinders EO of rural SMEs. A further 71 (23 percent) respondents expressed no opinion, with only eight (2.6 percent) respondents that disagreed and two (0.6 percent) strongly disagreed with the statement (Table 5.55 and Figure 5.46). To determine whether high collateral requirements impact SMEs' EO in rural KZN, a Chi-square test of the data was conducted. The findings of the Chi-square test show ($\chi^2 = 243.476$; $df = 4$; $P = <.001$) for this variable. According to these findings, this variable significantly affects the EO, survival, and growth of rural SMEs in KZN. This was not an accidental

outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

According to The World Bank Entrepreneurship Study (WBES) datasets show the prospect for financing access is decreased in Africa's marketplaces; for finance by gender stereotypes, security for collateral, and the collateral's worth (van Wyk and Venter 2023: 4; Ramsuraj 2023: 307; Mkansi and Nsakanda 2023: 31). As a result, SMEs believe there is a lower chance of obtaining loans for their requirements.

5.14.6 High interest rates on loans negatively impact business growth

Table 5.56: High interest rates on loans negatively impact business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	143	46,3	46,3	46,3
	Agree	122	39,5	39,5	85,8
	Neutral	22	7,1	7,1	92,9
	Disagree	11	3,6	3,6	96,4
	Strongly disagree	11	3,6	3,6	100,0
	Total	309	100,0	100,0	

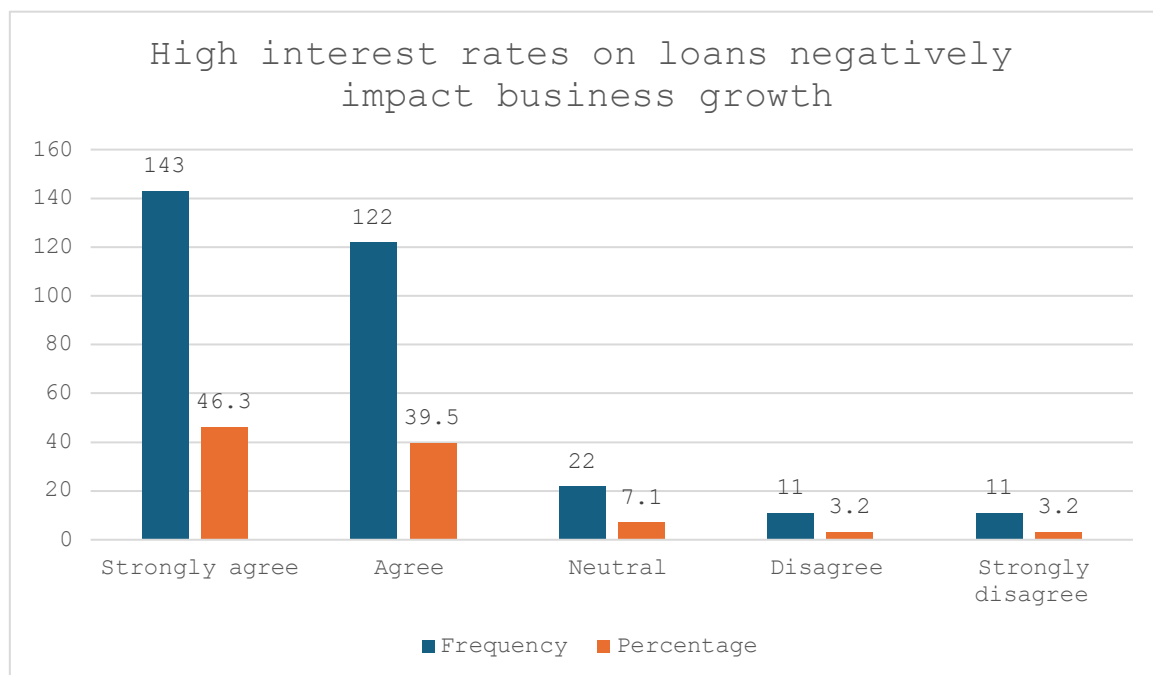


Figure 5.47: High interest rates on loans negatively impact business growth

According to Ngonisa *et al.* (2023: 30), policymakers should focus on removing the obstacles that keep SMEs from obtaining financing from commercial banks. Consequently, the goal of this study was to determine whether high interest rates on loans were one of the obstacles preventing SMEs in KZN from experiencing EO, survival, and growth. Most respondents (143 or 46.3 percent and 122 or 39.5 percent) strongly agreed and agreed, respectively that high loan interest rates impact rural SME EO. A minor portion of the respondents, 11 (3.2 percent) and 11 (3.2 percent), disagreed and strongly disagreed with the statement, compared to 22 (7.1 percent) respondents who stayed neutral (Table 5.56 and Figure 5.47).

The results were subjected to a Chi-square test determine whether high bank loan fees and interest rates influence the EO, survival, and growth of rural SMEs of KZN. The findings of the Chi-square test indicate ($\chi^2 = 274,479$; $df = 4$; $P = <,001$) for this variable. According to these findings, this variable significantly affects the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.14.7 Summary of Financial Roadblocks

The study revealed challenges arising from financial environmental dynamics pose significant obstacles for SMEs operating in rural areas. These challenges include the tendency by banks to overlook the SMEs or to take excessive time to approve and disburse loans, as well as high collateral requirements and interest rates that impact the viability, EO, survival, and growth of SMEs in rural areas of KZN.

Table 5.57: Component Matrix of financial roadblocks to EO for SME survival and growth

Component Matrixa

	Component 1
Business plans are excessively expensive to prepare and have a negative impact on business growth	,834
The amount of time it takes for a bank loan to be granted has an impact on business growth	,721
Most banks refuse to lend to SMEs	,815

Banks bureaucracy prevents SMEs from obtaining loans	,762
Business expansion is hampered by high collateral requirements	,728
High interest rates on loans have a negative impact on business growth	,792

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

The findings of additional statistical analysis of the above figures (Tables 5.51 to 5.56 and Figures 5.42 to 5.47) are presented in this component matrix. A component test was performed on the statements connected to financial roadblocks to EO among rural SMEs of KZN. Six component categories were answered by respondents. Regarding the assertion whether business plans are excessively expensive to prepare and negatively impact the EO of SMEs, there was a positive significance of 0.834. The statement, most banks refuse to lend to SMEs, drew a significantly positive value of 0.815. This means the respondents felt owners/managers of rural SME operations will be more profitable with assistance from the banks, in the form of business loans. Another variable, on whether high interest rates on loans negatively impact business growth, indicated a significant positive value of 0.792 was observed. Respondent opinions on several variables were diverse, as seen in table 5. above.

As an illustration, regarding whether bank bureaucracy prevents SMEs from obtaining loans and business expansion is hampered by high collateral requirements, positively significant values of .762 and .728 were respectively recorded. Finally, a significantly positive result of .721 was recorded with the assertion whether the amount of time it takes for a bank loan to be granted impacts business growth. This suggests, although the activities of rural SMEs are impacted by these external environmental factors originating from financial institutions, some respondents do not view them as crucial elements influencing the contribution of EO, survival, and growth of SMEs in rural areas of KZN.

5.15 SOCIAL IMPEDIMENTS TO EO FOR SME SURVIVAL AND GROWTH

Based on the following statements from the primary questionnaire, this section examines the findings regarding the objective:

- Business success is hampered by lack of support from friends and family.
- The lack of trust in society when it comes to high quality goods and services impacts business success.
- Business growth is hampered by lack of support from trade associations.
- Business growth is hampered by lack of help from business consulting services.
- Local communities' lack of support impacts business success.

5.15.1 A lack of support from friends and family hampers business success

Table 5.58: Business success is hampered by a lack of support from friends and family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	190	61,5	61,5	61,5
	Agree	72	23,3	23,3	84,8
	Neutral	26	8,4	8,4	93,2
	Disagree	11	3,6	3,6	96,8
	Strongly disagree	10	3,2	3,2	100,0
	Total	309	100,0	100,0	

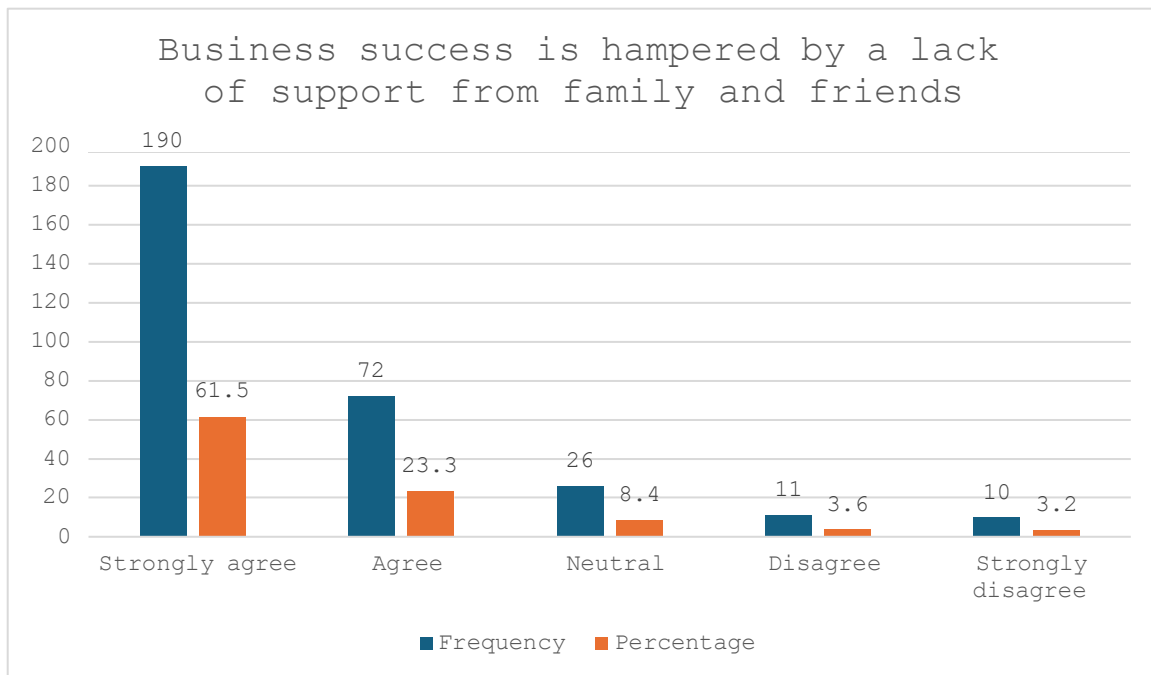


Figure 5.48: Business success is hampered by a lack of support from friends and family

According to Shilomboleni *et al.* (2023: 179), barriers—including social barriers—prevent SMEs from the manifestation of EO, impeding their survival and growth. Most respondents—190 (61.5 percent) and 72 (23.3 percent)—strongly agreed and agreed, respectively, with the assertion that rural SME expansion is hampered by a lack of support from friends and family. Further to this, 26 (8.4 percent) respondents had no opinion, while the remaining respondents (11 or 3.6 percent and 10 or 3.2 percent), respectively, disagreed and strongly disagreed the EO, survival, and growth of rural SME businesses is hampered by a lack of support from friends and family (Table 5.58 and Figure 5.48).

A Chi-square test was performed to determine whether the EO, survival, and growth of rural SMEs are impacted by a lack of support from friends and family. The Chi-square test results show ($\chi^2 = 373,540$; $df = 4$; $P = <,001$) for this variable. These results mean this variable significantly impacts the EO, survival, and growth of rural SMEs in KZN. This result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in Appendix 5 and Appendix 6.

5.15.2 The lack of trust in society regarding high quality goods and services impacts business success

Table 5.59: The lack of trust in society when it comes to high quality goods and services impacts business success

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	215	69,6	69,6	69,6
	Agree	50	16,2	16,2	85,8
	Neutral	28	9,1	9,1	94,8
	Disagree	5	1,6	1,6	96,4
	Strongly disagree	11	3,6	3,6	100,0
	Total	309	100,0	100,0	

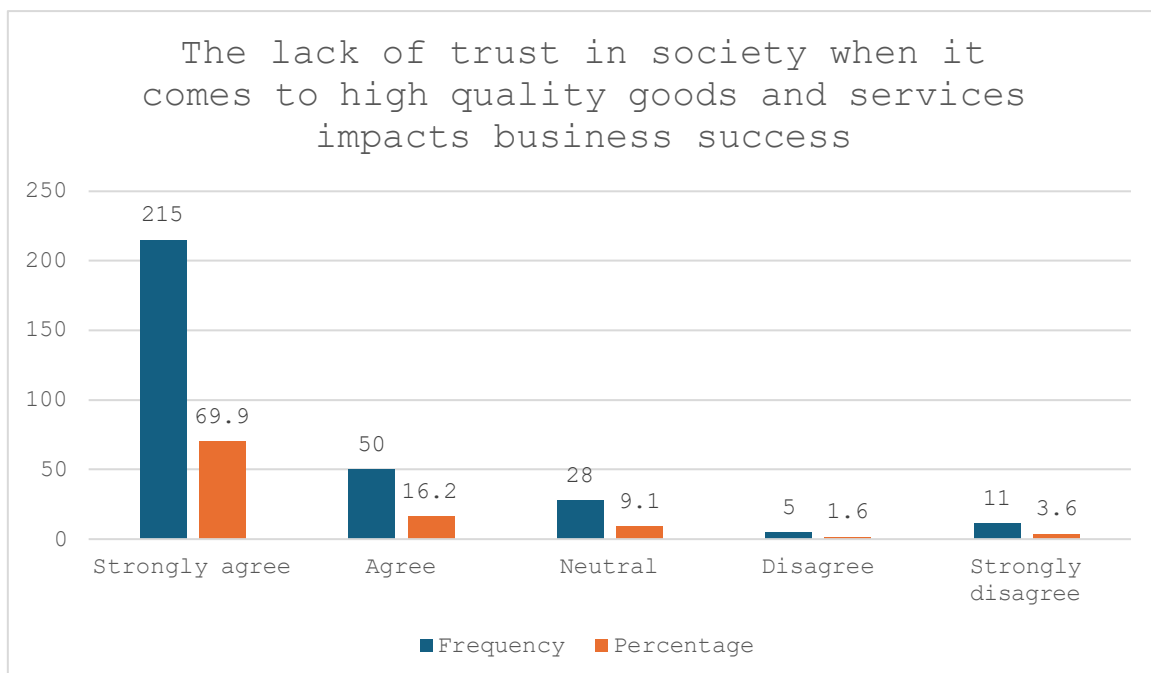


Figure 5.49: The lack of trust in society when it comes to high quality goods and services impacts business success

In SA, lack of trust in society regarding high quality goods and services impacts business success, which discourages the EO among SMEs in rural areas (Dikgwatlhe and Mulenga 2023: 130). The findings from this study show 215 (69.6 percent) and 50 (16.2 percent) respondents strongly agreed and agreed,

respectively, to the assertion that low social trust in SME provision of high-quality goods and services has dampened the EO, survival, and growth among rural SMEs of KZN. In addition, 28 (9.1 percent) respondents remained neutral, while five (1.6 percent) and 11 (3.6 percent) disagreed and strongly disagreed, respectively, with the statement (Table 5.59 and Figure 5.49).

A Chi-square test was used to investigate the potential relationship between SME EO, survival, and growth in rural KZN and societal mistrust regarding high-quality goods and services from these enterprises. The Chi-square test results indicate ($\chi^2 = 494,479$; $df = 4$; $P = <,001$) for this variable. These results mean this variable significantly impacts the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.15.3 Business growth is hampered by lack of support from trade associations

Table 5.60: Business growth is hampered by lack of support from trade associations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	101	32,7	32,7	32,7
	Agree	160	51,8	51,8	84,5
	Neutral	34	11,0	11,0	95,5
	Disagree	10	3,2	3,2	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

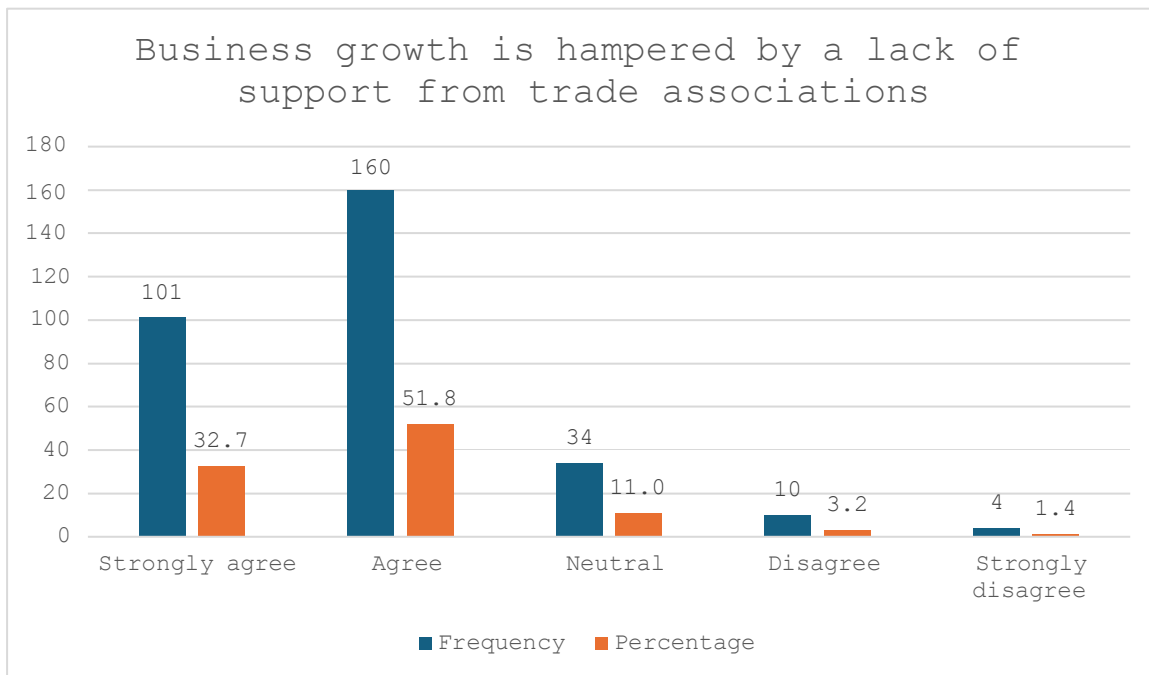


Figure 5.50: Business growth is hampered by lack of support from trade associations

Góis and Marques (2023: 22) suggest “many trade associations have very high numbers of members who are not active and do not provide meaningful advantages to their membership”. This research investigated these phenomena in selected KZN rural areas. The findings indicate 101 (or 32.7 percent) respondents strongly agreed and 160 (or 51.8 percent) agreed with the statement that the EO, survival, and growth among rural SMEs in KZN are negatively impacted by the absence of backing from business-related organizations, with 34 (or 11 percent) remaining neutral. Furthermore, 10 (3.2 percent) and four (1.4 percent) respondents respectively disagreed and strongly disagreed with the statement (Table 5.60 and Figure 5.50).

A Chi-square test of the results was performed to determine whether rural SMEs receive the necessary support from business-related organizations. The Chi-square test results show ($\chi^2 = 290,887$; $df = 4$; $P = <,001$) for this variable. These findings indicate this variable significantly affects the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.15.4 Lack of help from business consulting services hampers business growth

Table 5.61: Business growth is hampered by lack of help from business consulting services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	163	52,8	52,8	52,8
	Agree	87	28,2	28,2	80,9
	Neutral	42	13,6	13,6	94,5
	Disagree	15	4,9	4,9	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

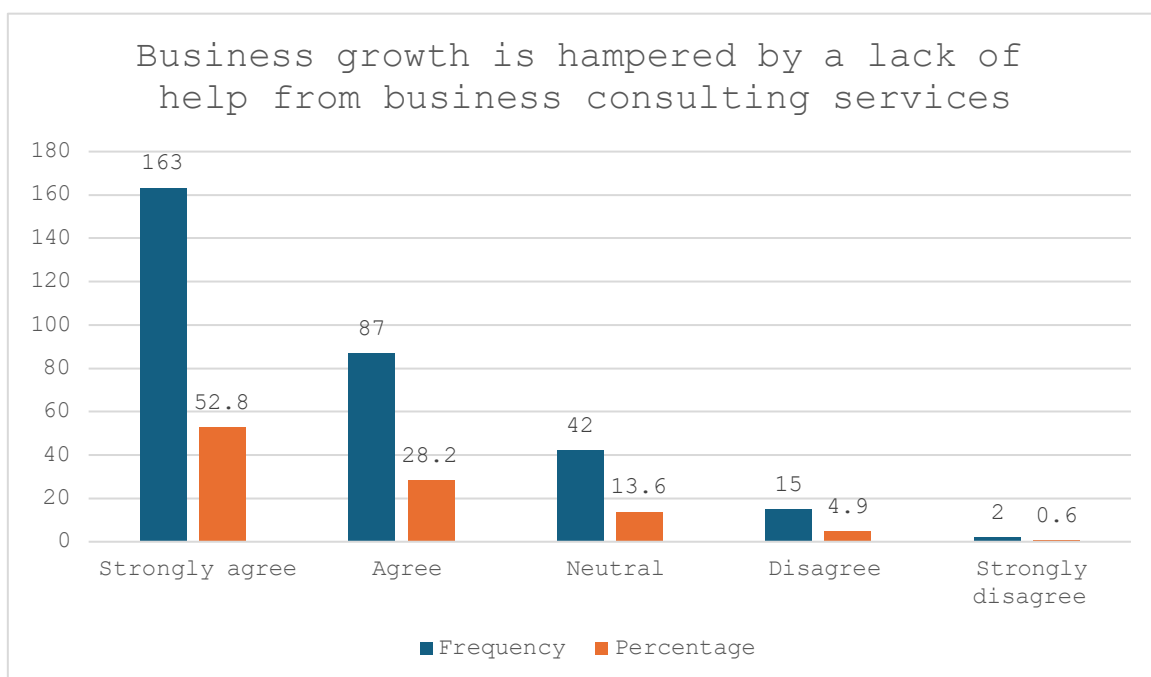


Figure 5.51: Business growth is hampered by lack of help from business consulting services

According to Park, Chung, and Son (2024: 253), SMEs across Africa require the resources necessary to support structures, such as human and financial capital. As a result, in alignment with the study objective, this study also evaluated the assistance offered to rural SMEs in KZN through business consulting services. The findings show 163 (52.8 percent) and 87 (28.2 percent) respondents, respectively,

strongly agreed and agreed, with the assertion that rural SME EO is impacted by a lack of help from business advisory services. While 42 (13.6 percent) were neutral, a small number of the respondents (15 or 4.9 percent and two or 0.6 percent) disagreed and strongly disagreed, respectively, with the statement (Table 5.61 and Figure 5.51).

A Chi-square test of the results was performed to determine whether lack of support from business consulting services affects SME EO in rural KZN. The Chi-square test findings show ($\chi^2 = 275,644$; $df = 4$; $P = <,001$) for this variable. Therefore, the EO of rural SMEs in KZN is shown to be significantly influenced by this variable. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.15.5 Local communities' lack of support impacts business success

Table 5.62: Local communities' lack of support impacts business success

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	116	37,5	37,5	37,5
	Agree	145	46,9	46,9	84,5
	Neutral	33	10,7	10,7	95,1
	Disagree	11	3,6	3,6	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

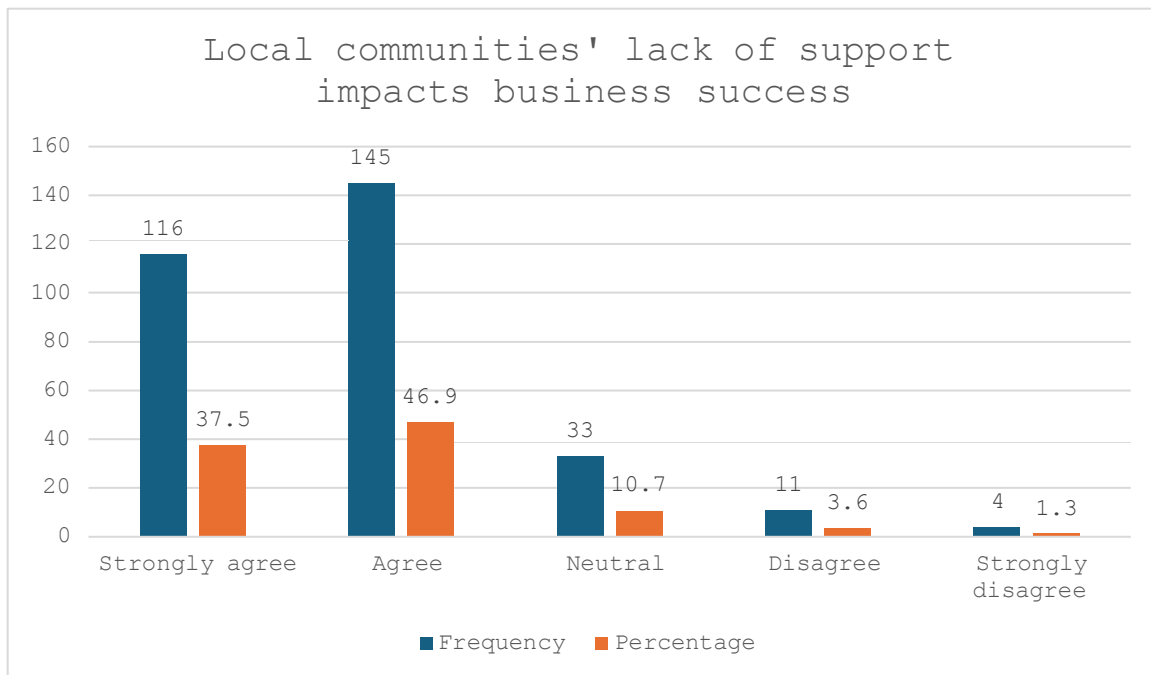


Figure 5.52: Local communities' lack of support impacts business success

DiBella *et al.* (2023: 724) note having sufficient market share for consumers is challenging, due to fierce rivalry from local enterprises. The results of the findings show 116 (37.5 percent) and 145 (46.9 percent) respondents strongly agreed and agreed, respectively, with the claim that the EO among rural SMEs in KZN is hampered by an absence of patronage from their surrounding neighbourhoods. While 33 (10.7 percent) respondents were neutral, 11 (3.6 percent) and four (1.3 percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.62 and Figure 5.52).

To ascertain whether the absence of backing from nearby neighbourhoods impacted rural SME EO in rural KZN, a Chi-square test was applied to the collected data. According to the results of the Chi-square test ($\chi^2 = 268,783$; $df = 4$; $P = <,001$), this variable significantly affects the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.15.6 Summary of Social Impediments

The EO among SMEs in the rural areas of KZN were found to be impacted by several factors, including a lack of trust in society regarding the quality of goods and services, a lack of support from business ties, inadequate support from business

advisors, and insufficient support from the local neighbourhood, all parts of societal dynamics.

Table 5.63: Component Matrix of social impediments to EO for SME survival and growth

Component Matrix^a

	Component 1
Business success is hampered by a lack of support from friends and family	,750
The lack of trust in society when it comes to high quality goods and services has an impact on business success	,839
Business growth is hampered by a lack of support from trade associations	,836
Business growth is hampered by a lack of help from business consulting services	,812
Local communities' lack of support has an impact on business success	,701

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

A supplementary statistical examination was conducted on the figures (figure 5.48 to 5.52). Additionally, a component test was run on the segment pertaining to social impediments to EO among SMEs in rural area of KZN. Only one category of components—all of which showed positive significance in the tests—was selected by the respondents. On the statement, the lack of trust in society when it comes to high quality goods and services impacts business success, a very substantial positive significance of 0.839 was displayed. Essentially, the respondents stated SME activities are impacted by the absence of support from their communities.

An additional factor, whether EO is hampered by a lack of support from trade associations demonstrated 0.836, which is of substantial favourable significance. Regarding the statement, business growth is hampered by a lack of help from business consulting services, a 0.812 degree of positive significance was

demonstrated. In relation to whether business success is hampered by a lack of support from friends and family, and local communities' lack of support impacts business success, these statements generated substantial positive significance of 0.750 and 0.701, respectively. The component test clearly shows every variable examined had a positive significance, and the previously described table's flawless and consistent measurement of the underlying constructs adds to the research instrument's dependability.

5.16 ELEMENTS OF RURAL ENTREPRENEURIAL RESOURCES

The study assessed elements of rural entrepreneurial resources and their influence on the EO of SMEs in rural KZN. In this section the results are examined, with reference to the study goal, based on the following statements from the main questionnaire.

- The firm does not employ many people in management roles.
- Family members are involved in the decision-making process at the business.
- The SME does not have associates who help with business decision-making.
- Employees with tertiary degrees do not work for the business.
- The firm does not hire experienced employees that have previously worked for other organisations.

Table 5.64: The firm does not employ many people in management roles

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	151	48,9	48,9	48,9
	Agree	23	7,4	7,4	56,3
	Neutral	54	17,5	17,5	73,8
	Disagree	37	12,0	12,0	85,8
	Strongly disagree	44	14,2	14,2	100,0
	Total	309	100,0	100,0	

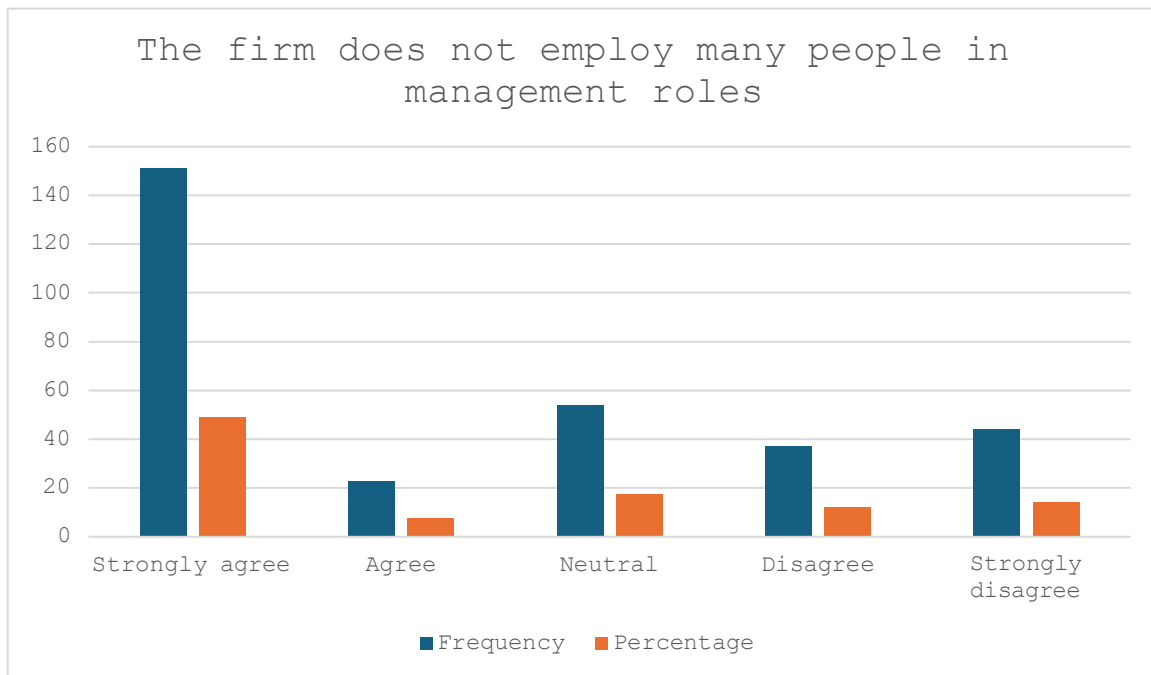


Figure 5.53: The firm does not employ many people in management roles

Most SMEs face challenges in attracting competent personnel and skilled labourers, since they are unable to complete post-secondary education (Farashah *et al.* 2023: 478). Consequently, the goal of this study was also to determine whether it is true for KZN rural SMEs that they do not employ many managers.

A significant portion of respondents (151 or 48.9 percent and 23 or 7.4 percent), strongly agreed and agreed with the statement, respectively, while 37 (12 percent) and 44 (14.7 percent) respondents respectively disagreed and strongly disagreed their businesses do not have many people in management positions. A further 54 (17.5 percent) respondents were neutral (Table 5.64 and Figure 5.53). To determine whether having fewer people in managerial roles influenced SME EO in rural areas of KZN, a Chi-square test was run on the data. The Chi-square test results show ($\chi^2 = 169,172$; $df = 4$; $P = <,001$) for this variable. These results mean this variable has a significant impact on the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.16.1 Family members are involved in the decision-making process at the business

Table 5.65: Family members are involved in the decision-making process at the business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	49	15,9	15,9	15,9
	Agree	113	36,6	36,6	52,4
	Neutral	73	23,6	23,6	76,1
	Disagree	59	19,1	19,1	95,1
	Strongly disagree	15	4,9	4,9	100,0
	Total	309	100,0	100,0	

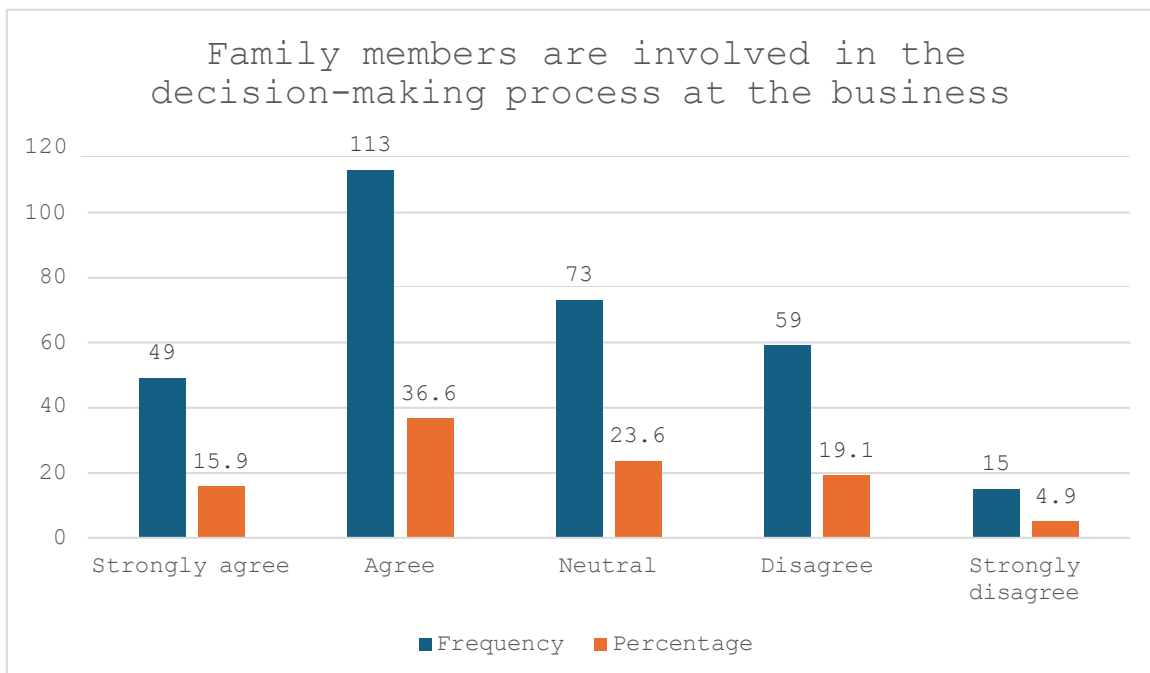


Figure 5.54: Family members are involved in the decision-making process at the business

Rahman *et al.* (2023: 478) established that among rural SMEs, family members are involved in business decision making, which encourages family wealth distribution to detrimentally effect SME performance. In this study, 49 (15.9 percent) and 113 (36.6 percent) respondents strongly agreed and agreed, respectively, the business has family members who contribute to decision-making duties in the rural SMEs. Furthermore, 73 (23.6 percent) respondents remained neutral, with 59 (19.1 percent) and 15 (4.9 percent) that, respectively, disagreed and strongly agreed with the statement (Table 5.65 and Figure 5.54).

A Chi-square test of the results was performed to determine whether family members who contribute to decision-making in the business impact rural SMEs' EO, survival, and growth. The Chi-square test results show ($\chi^2 = 82,667$; $df = 4$; $P = <,001$) for this variable. According to these findings, the EO of rural SMEs in KZN are significantly impacted by this variable. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.16.2 The SME does not have associates who help with business decision-making

Table 5.66: The SME does not have associates who help with business decision-making

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	103	33,3	33,3	33,3
	Agree	41	13,3	13,3	46,6
	Neutral	113	36,6	36,6	83,2
	Disagree	36	11,7	11,7	94,8
	Strongly disagree	16	5,2	5,2	100,0
	Total	309	100,0	100,0	

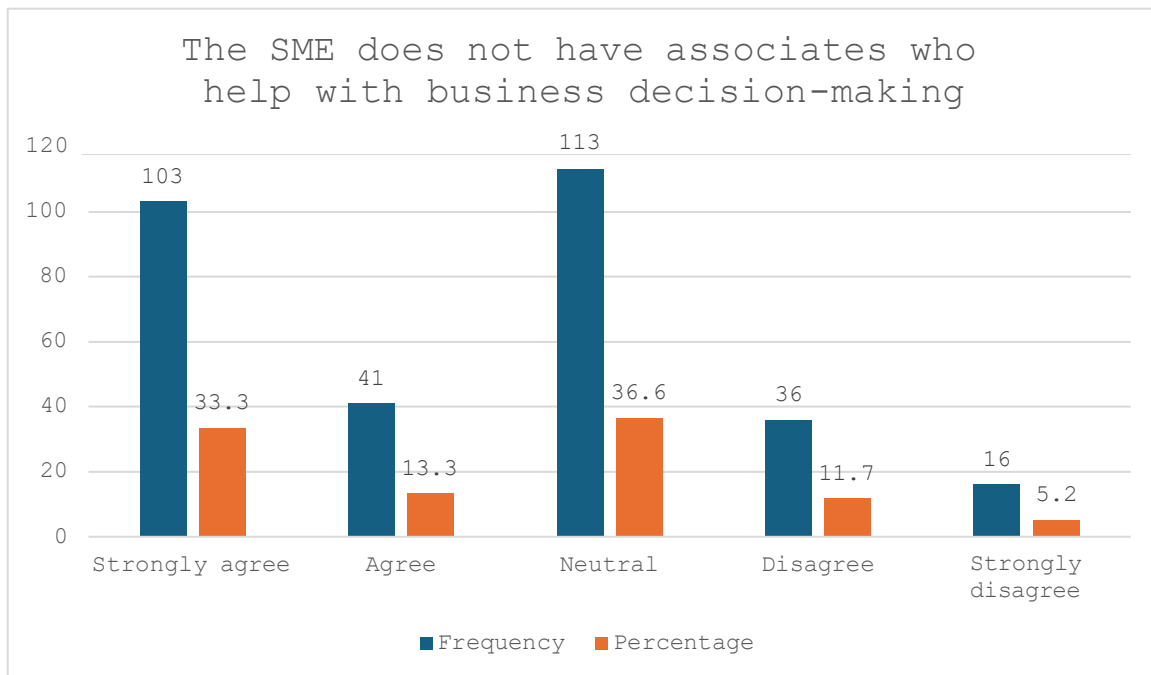


Figure 5.55: The SME does not have associates who help with business decision-making

According to Normal, Setini and Putra (2023: 779), business collaborations can help SMEs strengthen their competitive edge. The purpose of this study included establishing whether rural SMEs in KZN have business partners. Unfortunately, SMEs in KZN rural areas lack this aspect, due to their remoteness and dispersed locations. Many respondents—103, or 33.3 percent and 41, or 13.3 percent—respectively, strongly agreed and agreed with the assertion their SMEs do not have associates who help with decision-making regarding business-related concerns. A further 113 (36.6 percent) respondents were neutral, while 36 (11.7 percent) and 16 (5.2 percent) respondents disagreed and strongly disagreed, respectively, they do not have collaborators who aid in making decisions (Figure 5.66 and Figure 5.55).

A Chi-square test of the results was performed to determine whether SMEs in the rural areas of KZN have associates who assist with decision-making, regarding business-related matters, to foster EO in rural KZN SMEs. The Chi-square test results indicate ($\chi^2 = 121.599$; $df = 4$; $P = <.001$) for this variable. These findings indicate this variable significantly affects the EO of rural SMEs in KZN. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.16.3 Employees with tertiary degrees do not work for the business

Table 5.67: Employees with tertiary degrees do not work for the business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	68	22,0	22,0	22,0
	Agree	114	36,9	36,9	58,9
	Neutral	59	19,1	19,1	78,0
	Disagree	42	13,6	13,6	91,6
	Strongly disagree	26	8,4	8,4	100,0
	Total	309	100,0	100,0	

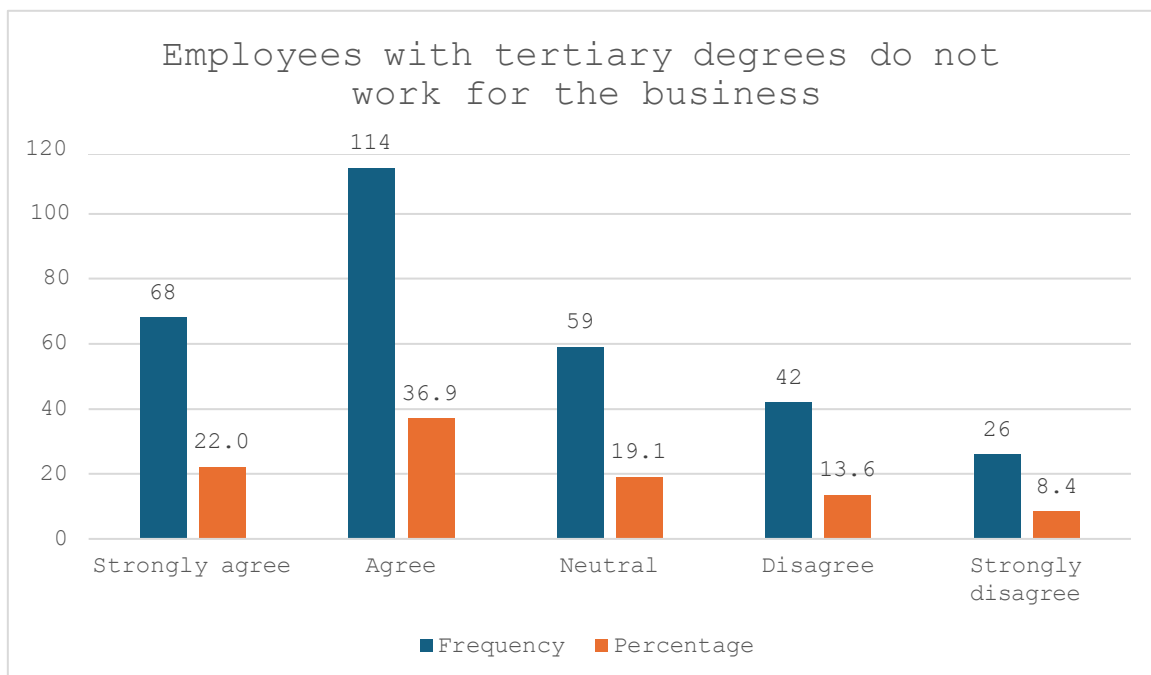


Figure 5.56: Employees with tertiary degrees do not work for the business

SMEs are still in the early phases of building human capacities, including the appropriate degree of certification, according to Biea *et al.* (2023: 382). In addition, Dokubo *et al.* (2023: 19) assert, by offering education and job training programmes, rural communities can lessen the need for individuals to relocate to urban regions, thereby better preparing residents for the workforce and increasing the likelihood they will find work close to their communities. Nonetheless, in SA, the authorities have failed to portray rural areas as attractive and economically sustainable, making

the urban areas more alluring financially for individuals with a post-secondary education (Liu *et al.* 2023a: 213). Moreover, as rural SMEs are in the early phases of building human capacities, according to Choi *et al.* (2023: 22), this includes the appropriate degree of certification.

This study examined this issue in a rural setting, specifically focusing on SMEs in KZN. It was found the claim SMEs in rural areas of KZN do not hire individuals with higher education is supported by the results. Table 5.67 and Figure 5.56 show 68 (22 percent) and 114 (36.9 percent) respondents strongly agreed and agreed, respectively, with the statement. While 59 (19.1 percent) respondents remained neutral, 42 (13.6 percent) and 26 (8.4 percent) respondents disagreed and strongly disagreed, respectively, with the assertion that employees with tertiary education do not work for rural SMEs. To ascertain whether hiring tertiary degree holders has an effect on the EO of SMEs in rural areas, a Chi-square test was run on the collected data. Based on the Chi-square test findings, ($\chi^2 = 71,922$; $df = 4$; $P = <,001$) was determined for this variable. Accordingly, this variable significantly affects the EO of rural SMEs in KZN. Stated differently, this outcome was not a consequence of chance; rather, it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.16.4 The firm does not hire experienced employees who previously worked for other organisations

Table 5.68: The firm does not hire experienced employees who previously worked for other organisations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	113	36,6	36,6	36,6
	Agree	43	13,9	13,9	50,5
	Neutral	73	23,6	23,6	74,1
	Disagree	45	14,6	14,6	88,7
	Strongly disagree	35	11,3	11,3	100,0
	Total	309	100,0	100,0	

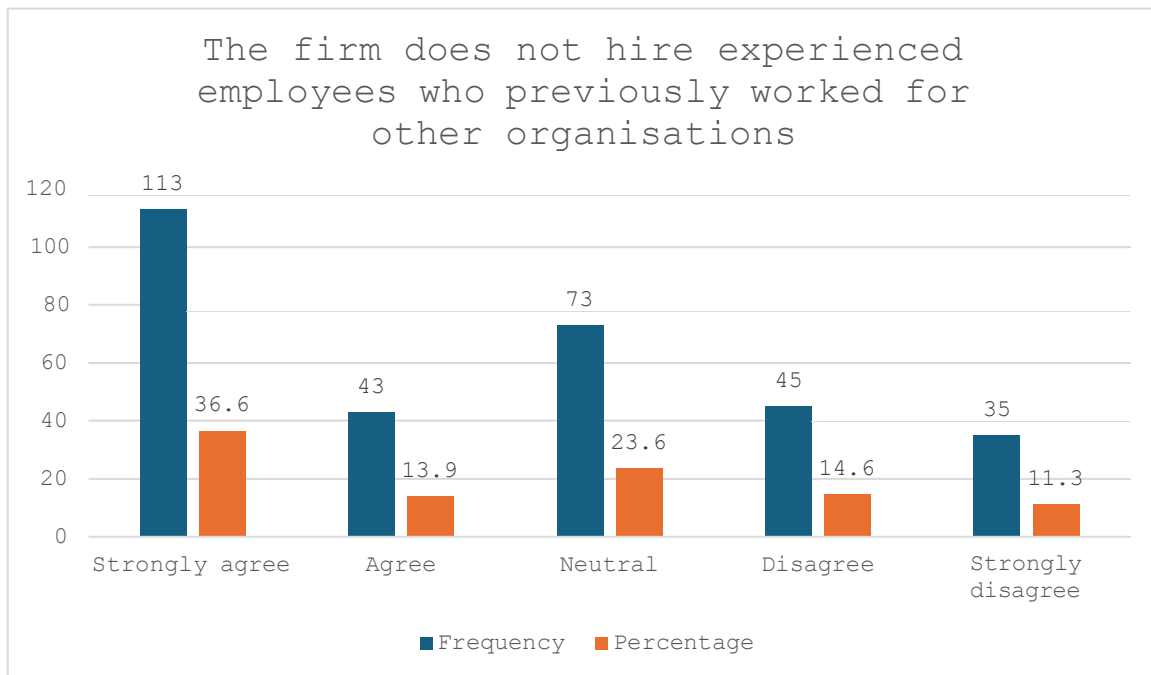


Figure 5.57: The firm does not hire experienced employees who previously worked for other organisations

Human capital capabilities impact the EO, survival, and growth of SMEs (Villanueva-Flores *et al.* 2023: 683). Braunerhjelm and Lappi (2023: 396) also highlighted this issue, namely that a lack of managerial expertise impedes SME EO. Thus, the study goal was to ascertain whether rural SMEs in KZN experience this issue. The results indicate 113 (36.6 percent) and 43 (13.9 percent) respondents strongly agreed and agreed, respectively, with the statement that their business does not hire experienced people. While 73 (23.6 percent) were neutral, 45 (14.6 percent) and 35 (11.3 percent) respondents disagreed and strongly disagreed, respectively, with the statement (Table 5.68 and Figure 5.57).

To ascertain whether the employees have gained the experience necessary for EO among SME in rural KZN, a Chi-square test of the data was conducted. The findings of the Chi-square test show ($\chi^2 = 66.356$; $df = 4$; $P = <.001$) for this variable. According to these findings, the EO of rural SMEs in KZN is significantly influenced by this variable. This was not an accidental outcome; it was statistically significant. Appendices 5 and 6 contain the scientific statistical analysis for this variable.

5.16.5 Summary of Rural Entrepreneurial Resource Elements

It was discovered tertiary degree holders were not engaged by rural SMEs of KZN. However, these enterprises do hire many individuals who may have retired from other businesses.

Table 5.69: Component Matrix of Rural Entrepreneurial Resource Elements

Component Matrixa

	Component 1
The firm does not employ many people in management roles	,808
Family members are involved in the decision-making process at the business	,843
The SME does not have associates who help with business decision-making	,833
Employees with tertiary degrees do not work for the business	,739
The firm does not hire experienced employees that have previously worked for other organisations	,624

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

These elements were generated from further statistical examination of the previously mentioned numbers (Tables 5.64 to 5.68 and Figures 5.53 to 5.57). The responders indicated one group of components, demonstrating an extremely high positive significance of 0.843, for the query whether family members are involved in the decision-making process at the business. Regarding the factor determining whether the SME has associates who help with business decision-making, a strong positive significance of 0.833 is indicated, while the other variables on “employees with tertiary degrees do not work for the business”, and “the firm does not hire experienced employees that have previously worked for other organisations”, revealed favourable figures of 0.739 and 0.624, respectively. This indicates every variable examined had a very high relevance for measuring the impact on society and loaded flawlessly along a single component.

5.17 DISCUSSION OF KEY FINDINGS WITH THE LITERATURE REVIEW AND STUDY RESEARCH OBJECTIVES

The main evaluations aligned to the research objectives and the literature evaluation are discussed in this section. The following sub-objectives are among the study objectives, as delineated in the first chapter:

Sub-objective 1: To ascertain some of the features that affect EO for SME survival and growth in rural areas of KZN.

Sub-objective 2: To investigate the entrepreneurial traits that impact EO for SME survival and growth in rural areas of KZN.

Sub-objective 3: To examine the personal attitudes that affect EO for SME survival and growth in rural areas of KZN.

Sub-objective 4: To explore the proactiveness that influences SME survival and growth in rural areas of KZN.

Sub-objective 5: To identify the environmental (external and internal) factors that impact EO for SME survival and growth in rural areas of KZN.

Sub-objective 6: To understand the institutional factors that affect EO for SME survival and growth in rural areas of KZN.

Sub-objective 7: To investigate the financial factors that hinder EO for SME survival and growth in rural areas of KZN.

Sub-objective 8: To ascertain the social impediments to EO for SME survival and growth in rural areas of KZN.

Sub-objective 9: To examine the elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN.

This section provides a comprehensive overview of the key empirical findings of the study and a comparison between these and the literature gathered for the purpose of this research. The discussions are based on the research objectives and relevant questions/statements within the conducted survey. The following discussion of the key research findings is in accordance with the outlined objectives of this study.

5.17.1 Key findings of objective 1

To ascertain some of the features that affect EO for SME survival and growth in rural areas of KZN

The literature review, in line with the empirical findings, suggest the key elements influencing the EO, survival, and growth among SMEs in the rural areas of KZN, as affirmed by Mhlongo and Daya (2023: 2), are skill levels, the marketplace for labour, and the contribution of labour. As per Scholtz, Cronje and Cilliers (2023: 211), the EO, survival, and growth issues faced by rural SMEs in SA consist of an inadequately skilled workforce, onerous laws, challenging local economic circumstances, and insufficient funding, along with exorbitant hiring expenses.

The study results show 90 percent respondents agreed most workers among the rural SMEs lack skills, which supported the analysis of the literature review. Radebe *et al.* (2023: 298) contend, because SMEs are so important to the economy of SA, it is imperative we enhance their skills and capacity to guarantee they flourish. However, the results demonstrate only five percent respondents disagreed with the literature's assertion that they required accessibility to the necessary tools and technologies, stating they make use of contemporary amenities and technologies. Klaas and Chimucheka (2023: 19) reaffirm South African rural SMEs face a variety of difficulties, such as inadequate funds and restricted availability of financing. This assertion is consistent with the study findings, which show 79 percent respondents saw a lack of funding as a significant barrier to their SMEs' EO, and their ability to survive and grow.

The empirical study findings also showed 92 percent respondents agreed the local markets are not large enough for them to market their goods. The literature analysis supports this conclusion as well, stating there is little patronage (demand) for the goods produced by South African rural SMEs (Wiid and Naidoo 2023: 109). Entrepreneurship is, therefore, a problem for the future growth of African SMEs, particularly in SA, due to a challenging regulatory environment, inadequate infrastructural amenities, and insufficient government backing (Ekene and Kelly 2023: 49). The results of this survey, which showed 91 percent respondents agreed inadequate infrastructure influences the EO, survival, and growth of their SMEs, support this conclusion.

5.17.2 Key findings of objective 2

To investigate the entrepreneurial traits that impact EO for SME survival and growth in rural areas of KZN

The EO concept is used to describe how much a business leans toward being entrepreneurial, as opposed to being cautious. According to the construct, entrepreneurial businesses “prioritise the creation of novel and distinctive goods, services, and procedures (being innovative); putting this innovativeness into practice ahead of rivals (being proactive); and adopting audacious and forceful actions to seize opportunities (risk-taking)” (Lumpkin and Dess 1996, cited in Mehralian 2022: 202). Academics have thoroughly investigated a framework of links among EO, numerous predictors and results, and mediators of these associations, since developed by Miller (1983) and Miller and Friesen (1982, cited in Wales, Covin and Monsen 2020: 640).

According to Gauthier *et al.* (2021: 479), EO was created as a conceptual framework to “encapsulate the core concept of entrepreneurship, which is the process of developing innovative ideas or bringing together currently available ones in novel methods to create and market innovative goods, penetrate fresh marketplaces, and/or provide services to prospective consumers”. All these activities entail the “risk of acquiring at specific costs and offering to sell at unsure prices” (Diaz and Sensini 2020: 55).

The knowledge regarding initial entrepreneurship (EO) is firmly rooted in the framework of commercial enterprises, underscored by the principles of innovations, risk tolerance, and taking a proactive stance (Lumpkin and Pidduck 2021: 67; Okręglicka and Filipowicz 2023: 49). Regarding the posture of the enterprise, innovation is a trait demonstrated by a propensity for experimentation, the generation of creative thinking, involvement in endeavours to develop novel goods, procedures, and offerings, and by the atmosphere of an organization being receptive to fresh concepts and amalgamations (Baldegger, Caon and Sadiku 2020: 40; Wales *et al.* 2020: 64).

The act of taking a risk involves allocating substantial resources to undertakings with unclear consequences and the possibility of suffering significant losses (Gauthier *et al.* 2021; Wales *et al.* 2021: 564). According to Gauthier *et al.* (2021: 481), proactive businesses are inclined to seek changes in advance of their competitors and to predict foreseeable future demands and desires. Contemporary measurements emphasise the innovations required, and threats involved with

proactive generation of novel goods ahead of rivals, in line with the purpose of the price-mechanism destruction (Wales *et al.* 2020; Kreiser *et al.* 2023: 432). Although each component, by itself, only reflects a portion of entrepreneurial spirit, an enterprise can be considered enterprising when its senior management places a high priority on all dimensions of EO in determining the stance of the business (Felgueira and Rodrigues 2020: 19).

SME owners/management maximise important choices and typically prioritise survival over orientation and growth (Zhang *et al.* 2023a: 328). The results of this study, however, refute this statement, with 93 percent respondents saying they can meet their objectives for the EO, survival, and expansion of their rural SME. A further 84 percent respondents indicated their willingness to provide funds to a project whose risk they have assessed. This dissent is further demonstrated by 79 percent respondents that indicated they possess the ability to respond positively and proactively in uncertain situations, demonstrating their inclination towards EO, to achieve survival and growth.

This study also refutes a claim by Oulhou and Ibourk (2023: 118) that entrepreneurs vary substantially in their intentions for running their SMEs. Moreover, to stimulate EO and growth among the rural SME sector, particularly in rural areas of KZN, the literature study recommends policies and interventions be implemented via “assistance initiatives that would cultivate a business-oriented cognitive attitude” among SME owners/managers (Hakola and Sarna 2023: 107). Accordingly, 90 percent respondents stated having goals is essential for expanding a firm to achieve EO. Furthermore, a significant proportion of participants (89 percent) expressed that, to attain growth, they must implement orientation tactics to adapt to the evolving business landscape.

5.17.3 Key findings of objective 3

To examine the personal attitudes that affect EO for SME survival and growth in rural areas of KZN

According to Duong and Vu (2023: 197), attitude is a person's opinion of their own desirable qualities when engaging in business activities. Tseng and Wang (2023: 866) define an attitude concerning a conduct, as the extent to which an individual has a positive or negative assessment or appraisal of the conduct in issue.

The research results support these descriptions of attitude in business, reflecting 80 percent participants indicated they devote a great deal of their time on the administration of their businesses. Rural SMEs are thus shown to have favourable individual attitudes towards EO, and a strong desire for their rural SMEs to survive and thrive/grow. A further 85 percent stated they spend most of their time interacting with clients in-person to maintain their present connection. This suggests rural SMEs want to grow their enterprises by leveraging their current customer connections, while simultaneously creating sales strategies to boost their profits, as agreed by 86 percent respondents. According to 82 percent respondents, increasing turnover/sales is crucial to accelerating the growth of their SMEs, hence, they display EO by allocating a significant amount of their time developing sales strategies to augment profitability. This view is echoed by the literature review, which shows how people's perceptions of what constitutes EO vary widely and significantly impact a business's ability to survive and grow (Mathafena and Msimango-Galawe 2023: 586).

It was highlighted by Sutaguna *et al.* (2023: 136) that every business sector needs strategy, because it is a set of choices and actions meant to accomplish organizational objectives. Furthermore, business owners require a plan of marketing for their enterprise. This is significant, considering it is a key instrument intended to help the business accomplish its objectives, through creating a long-lasting competitive edge in each market it enters and the advertising initiatives it uses to reach its intended customer base (Lali, Chakor and El Boukhari 2023: 41).

Fanggidae *et al.* (2023: 109) conducted a study to add to the body of knowledge already available on rural SMEs. Their empirical findings demonstrated that social resources, accessibility to funding, design thinking, and economic standing, as well as rivalry in the marketplace, significantly improved EO, survival, and growth among Indonesian SMEs in the Java province's rural areas. These findings correlate with 77 percent respondents in the current study that agreed they launched their rural SMEs to improve their social standing. Furthermore, the study findings showed 75 percent participants intended to launch a variety of SMEs, with the goal of supporting their families financially. In the formal sectors, trade, utilities, social services, and agriculture, SA's unemployment rate increased to 32.1 percent in the fourth quarter of 2023, according to StatsSA (2023). For this study, 88 percent

respondents indicated they founded their businesses to help their local communities in the rural areas to create jobs.

5.17.4 Key findings of objective 4

To explore the proactiveness that influences SME survival and growth in rural areas of KZN

Where innovative decisions are concerned, entrepreneurs pursue their primary goals through proactive behaviours that centre on the future, utilised in adjusting to prevailing strategic approaches and techniques. Possibilities associated with creating and launching new goods and offerings in advance of rivals can, therefore, be anticipated, along with upcoming marketplace developments (Sellappan and Shanmugam 2023: 91; Rodrigo-Alarcón, Parra-Requena and Ruiz-Ortega 2020: 493; Ruiz-Ortega, Rodrigo-Alarcón and Parra-Requena 2023: 418). Proactive behaviour, according to Hurtado-Palomino, De La Gala-Velásquez and Merma-Valverde (2024: 178), depends on one's capacity to seize possibilities in the marketplace.

People who act proactively seek out opportunities, as opposed to merely awaiting them to present themselves, and seize the opportunity to obtain "first-mover advantage" (Corrêa *et al.* 2022: 955). According to Parra-Requena *et al.* (2023: 3124), proactivity is closely associated with recognising opportunities. Specifically, proactive measures entail making changes rather than merely waiting for opportunities. It involves more than only the crucial qualities of being "adaptable and flexible in the face of uncertainty" (Corrêa, Queiroz and Shigaki 2021: 2281).

On the one hand, proactivity means "assuming the lead" in enhancing business operations. On the other hand, inaction infers allowing others to take the initiative, resting idly and quietly expecting "something from outside" will improve the situation (Parra-Requena *et al.* 2023: 313115). According to a study of the literature, "cost-cutting management and distinctiveness" impact how a firm performs proactively, and different EO dimensions carry different implications regarding more strategic postures towards competition (Linder, Lechner and Villani 2024: 145).

It is held by Sarwoko, Hariani and Sedyastuti (2023: 253) that EO has a direct impact on "the survival and growth pace" of rural SMEs, which supports the study findings, in which a sizable portion of respondents (86 percent) admitted other SMEs are

marketing goods identical to theirs. This is “a blatant sign the EO, survival, and growth of rural SMEs in KZN are impacted by competition in their small and saturated rural markets” (Sarwoko *et al.* 2023: 253). Nonetheless, a significant 82 percent participants stated they own a business strategy that serves as a guide, while 85 percent expressed, they possess the ability to manage uncertainties/risks related to the business environment. According to the findings, 87 percent respondents' top priority is to gain market share by implementing tactics for improving their products.

5.17.5 Key findings of objective 5

To identify the environmental (external and internal) factors that impact EO for SME survival and growth in rural areas of KZN

The term "environmental factors" can refer to a variety of elements, including social, technological, institutional, and economic, as well as in reference to infrastructure (Ruba, Chiloane-Tsoka and Van der Westhuizen 2023: 191). It has been discovered these variables affect the efficacy of EO for SME survival and growth in the rural areas of KZN. Additionally, it was found these elements impact small enterprises differently from their larger rivals (De Silva 2021: 121). Research has shown several interrelated issues, including elements in the business environment external to SME control, impede their EO, survival, and growth (Baher *et al.* 2023: 255).

This assertion is further supported by the study findings, which show 82 percent respondents concurred raw material supply for their SME is difficult to source in the rural areas. A further 79 percent respondents indicated high domestic taxes influence rural SME survival and growth. In addition, 87 percent respondents are shown to be hampered by weak domestic demand. It was also demonstrated by 88 percent respondents that EO and rural SME growth are impacted by inadequate and slow transportation.

According to Yadewani, Wijaya and Mursalini (2023: 12), studies of the internal and external environments have a major effect on how well rural SMEs succeed. While 81 percent respondents of the survey also revealed SME ability to survive and grow through EO is negatively impacted by late payments from government clients, 81 percent further resonated with the same phenomenon where regular customers are concerned. Nguyen *et al.* (2023: 113) conclude the external environment,

management expertise, business practices, and goods and services are the main elements influencing rural SME commercial prosperity.

Technology capability, managerial aptitude, knowledge of marketing, and characteristics associated with entrepreneurship are examples of internal determinants influencing EO, survival, and growth among SMEs in the rural areas of KZN (Zhang *et al.* 2023c: 214). According to Tinelli *et al.* (2023: 155), the internal ecosystem encompasses the assets and resources belonging to the SMEs, including their skills and knowledge base.

The survey results show 79 percent participants agreed their growth is impacted by insufficient family labour. Furthermore, 87 percent respondents indicated their rural SMEs' inadequate monitoring time was the reason for the weak growth, survival, and EO rates. A further 85 percent respondents attributed low-quality equipment as the factor that hinders the survival and growth of their businesses.

Zahari *et al.* (2024: 100) assert the EO of rural SMEs is threatened by several factors, including a lack of commercial space, family labour problems, and inadequate managerial oversight. Lawal and Adejuwon (2023: 49) state endogenous (internal) variables of the SMEs also have a role in the achievements or collapse of SMEs. These factors are in addition to those connected to SMEs' environmental characteristics.

5.17.6 Key findings of objective 6

To understand the institutional factors that affect EO for SME survival and growth in rural areas of KZN

A nation's institutional framework and the strength of its economy are closely linked (Chiengkul *et al.* 2023: 379), as institutions change over time, having an essential effect on how differently the economy functions (Raimi *et al.* 2023: 83). According to Ozen *et al.* (2023: 1021), new economies frequently have less established or undeveloped institutional environments. In developing nations, participating in entrepreneurship can be more unpredictable and expensive, due to their weak institutions (Phillips *et al.* 2023: 187). To promote EO in a nation, Singh and Rassindren (2023: 4) affirm it is essential to have "a clearly defined framework for law, the judicial system, government tenders, trade and, commerce to motivate citizens to participate in marketplaces at reasonable costs." A properly operating

legal structure aids in the enforcement of agreements, and a sound regulation supports the creation of novel markets and a free market-system or perfect competition (Hodgson 2023b: 103).

De Vries (2023: 208) states reputable institutions aid in lowering trading risks, ambiguity, and expenses associated with transactions required to engage in profitable entrepreneurship. Moreover, "fast-growing and liberal economies" are referred to as emerging economies (Boettke and Candela 2023: 181). In addition, due to their quick expansion, a dynamic institutional environment exists at the aggregate levels that affect the industrial environment and provide business owners the opportunity to look for and seize business possibilities at the individual level (Mousseau 2023: 119; Hodgson 2023a: 145). Therefore, the entrepreneur's evaluation and interaction with a country's institutional environment, as suggested by Carvalho (2023: 136), Smith and Lanivich (2023: 1482), and Schumpeter (1934, cited in Störing 2023: 319), as well as the availability of resources (Michaelides and Papadakis 2023: 67), influence every element of EO as the basis of spotting the possibilities of potential opportunities that will transition into business ventures.

EO characteristics—risk tolerance, innovation, and proactive behaviour—are influenced by the institutional environment, which entrepreneurs need to adjust to as they operate (Chhabra *et al.* 2023: 217). Furthermore, national institutions have the power to provide one country a competitive edge over another, by fostering an atmosphere that encourages taking risks and proactivity among entrepreneurs (Halizah and Darmawan 2023: 22). Conversely, institutional environments can be adversarial, enforcing needless regulations, drastically altering the business landscape, or inciting intense competition among rivals (Clark *et al.* 2024: 361; Soltanifar *et al.* 2023: 208). Therefore, risk tolerance and proactivity attributes of EO can be impacted by the simultaneous presence of a weak institutional framework and intense competition; risk-taking propensity has frequently been linked to entrepreneurship (Kreiser *et al.* 2023: 307).

SMEs in emerging economies, however, gain sub-optimally from global economic innovations, in comparison with large enterprises such as Multi-National Corporations/ Enterprises (MNCs/MNEs) that gain from institutional and legislative limitations, resulting from monopolies (Abubakar 2023: 13; Ahmadova *et al.* 2023:

469). This has a positive correlation with the study findings, which indicate SME owners/managers in KZN rural areas still struggle to comply with institutional and environmental standards. For many rural SMEs, particularly traders and micro-manufacturers, unfair competition that stems from the cheaper costs of production, due to economies of scale in the formal sector, poses a severe obstacle (Ng'ombe, Mans and Barnard 2023: 163).

The empirical survey results support the challenges in complying, since 80 percent respondents pointed out environmental regulations continue to be a barrier to business expansion, and 86 percent respondents stated government procurement laws stifle EO for SMEs to survive and grow in rural KZN areas. According to Winczorek and Muszynski (2023: 190), the EO, survival, and growth of SMEs can be severely impeded by an unfavourable fiscal or taxation structure, with convoluted rules and legislation. The survey results support this claim, with 81 percent respondents citing stringent governmental regulations as a key obstacle to their SMEs, challenging growth. A further 77 percent respondents indicated their survival and growth in rural areas of KZN are hampered by stringent government rules and licensing requirements (Zulu, Zondi and Ngwenya 2023).

As stated by Changwasha and Mutezo (2023: 1142), rural SMEs of KZN encounter significant challenges in creating administration and operating protocols that meet public sector rules. These include the need for prompt and expensive processes in obtaining licenses and permits, registering real estate, and relocating securities. The results of this survey support this bureaucratic environment, as indicated by 82 percent respondents that cited bureaucracy as another obstacle impeding the EO, survival, and growth among rural KZN SMEs.

5.17.7 Key findings of objective 7

To investigate the financial factors that hinder EO for SME survival and growth in rural areas of KZN

According to the literature study, rural SMEs face significant EO, survival, and growth challenges, due to limited availability of funding from outside sources, which has also been linked to elevated likelihood of failure (Dwumah *et al.* 2024: 230). Ogujiuba *et al.* (2023a: 8461) claimed numerous variables affect how readily available credit is to SMEs within the rural areas of KZN. It is noteworthy to consider,

particularly in emerging and transitioning economies, the effect business magnitude has on SMEs' capacity to obtain financing (Ogujiuba *et al.* 2023b: 157). The additional variables that affect financing availability include expertise and collateral-security (Mkansi and Nsakanda 2023: 46).

In underdeveloped nations, many SMEs operate as informal businesses, because registering a business is expensive and non-registration avoids paying large charges (Thathsarani, Jianguo and Alariqi 2023: 279). Most unregistered, small businesses face difficulties in obtaining loans. Gutierrez and Rodriguez-Lesmes (2023: 4381) contrasted the formal and informal business sectors in 13 different nations and discovered the formal sector had a 32 percent higher likelihood of having obtained a loan and a 54 percent higher likelihood of having a bank account.

Moumbark and Koudalo (2023: 248) established that finance from banks and self-financing are the most common forms of financing among the SMEs in rural areas of SA. The analysis showed a sizable portion of respondents (89 percent) stated creating a business plan was too expensive, and prevented them from starting their SMEs. In addition, the length of time it takes for a bank loan to be approved influences business growth, according to 86 percent respondents. The opinion of 79 percent respondents, who stated bank bureaucracy keeps their rural SMEs from obtaining loans, is closely related to this. The study conclusions further support the notion that most banks do not consider SMEs when granting loans to customers. This was expressed by 82 percent respondents, supported by similar findings from this study, which showed 86 percent respondents also mentioned high banking fees, in addition to high loan interest rates, and collateral requirements—which were endorsed by 74 percent respondents—as additional major barriers to SME EO, survival, and expansion in rural KZN.

5.17.8 Key findings of objective 8

To ascertain the social impediments to EO for SME survival and growth in rural areas of KZN

According to Subramanian and Suresh (2023: 789), the social environment consists of “broader forces that impact future choices, even when they have no direct relationship with a given business's immediate operations”. These forces comprise “the power of governmental agencies, who delegate authority and offer security with

bi-laws and regulations, the force of technological advances, which solves challenges, and the powers of commerce that control local and international trade, banking, electricity, water, and communications” (Subramanian and Suresh 2023: 802). Socio-cultural forces include the ability to establish the norms, values, and practices of the native milieu (Abbate, Centobelli and Cerchione 2023: 149; Shen *et al.* 2023: 189).

The study findings indicate more than 85 percent participants reported business associations were not providing enough support, 81 percent said business consultants were not providing sufficient assistance, and 86 percent mentioned neighbours were not putting adequate trust in the products' quality. According to 85 percent respondents, a lack of support from friends and family is a barrier to business success. Relatedly, an additional 85 percent respondents concurred that EO, survival, and growth among SMEs in KZN rural areas were severely hampered by the absence of community support. This corroborates the findings of Lumpkin and Dess (1996, cited in Amaleshwari and Jeevitha 2023: 247), whose literature analysis indicated social impediments impact SME survival, growth and EO.

The idea that an adverse social business environment hinders the EO, survival, and growth of rural SMEs has been reiterated by Rogo, Gorondutse and Hassan (2023: 154). SA is currently dealing with severe socioeconomic problems, such as high rates of unemployment among the populace, particularly among young people (Matyana and Thusi 2023: 217; Bezuidenhout *et al.* 2023: 4381). To absorb the rising unemployment rates, the government has prioritised SMEs and entrepreneurs in a variety of manners, leveraging on the ongoing layoffs primarily occurring in the regulated economic sectors of the country (Zulch, Musefuwa and Yacim 2023: 293). Regretfully, due to state capture, rampant corruption, and political faction fighting, SA's entrepreneurship sector has not been particularly fulfilling for some time (von Holdt 2023: 19).

5.17.9 Key findings of objective 9

To examine the elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN

Srimulyani *et al.* (2023: 47) stated a plethora of research and literature indicate a variety of elements, which include the entrepreneur's imaginative thinking, based on

their understanding of business practices, influence SMEs' capacity for innovation and EO. According to the study findings, 18 percent respondents were neither in agreement nor disagreement with the claim their rural SMEs employ many people in managerial roles. Fanaja, Saputri and Pradana (2023: 292) identify the primary obstacle to rural SME owners' strategic growth, as their "incapacity to align their offerings with the needs of the exogenous (external) ecosystem". The results of this study indicate the respondents neither specifically agreed nor disagreed with the statement that their businesses have family members who contribute to business-related decision-making. This pertains to the observation that the proportion of respondents who remained neutral was more than 24 percent.

Rural SME EO, survival, and growth are further restricted by the lack of formal educational background and their limited utilisation of cutting-edge tools and technology (Pearce and Bah 2024). Atiase *et al.* (2023: 1807) provide additional evidence in favour of the theory that SME owners/managers typically lack the competencies necessary to establish and manage their businesses. The findings also indicate a sizable portion of the respondents did not agree with the claim that colleagues in their SMEs and their family members help make decisions regarding matters pertaining to their businesses. The findings additionally show many respondents disagreed with the claim of SMEs hiring people with post-secondary qualifications. Furthermore, the study findings indicate most participants disapproved of the claim that the SMEs have hired seasoned employees who have retired from other firms.

5.18 CONCLUSION ON KEY FINDINGS

SMEs in KZN rural areas clearly confront significant obstacles related to EO, among other aspects, as the data analysis and study conclusions make clear. The variables investigated painted a complete picture of these difficulties and the elements that influence EO as a long-term strategy for these rural SMEs to survive and grow.

The results demonstrated the many components originating from the internal and external contexts in which SMEs function. To help rural SMEs better understand their operations and draw in investors, economic impact evaluation is also crucial. Resources, social networking, the environment, and the traits of rural SMEs exhibit an urgent need for EO, to function effectively as rural SMEs. Furthermore, it was

shown that socioeconomic attitudes played a significant role in EO among rural SMEs and their ability to effectively support sustainable growth in the South African economy. Overall, it is evident these elements require crucial attention if SMEs in KZN rural areas are to develop, prosper, and reach their greatest potential.

5.19 CONCLUSION ON RESEARCH HYPOTHESES

In this section a detailed overview is provided of conclusions drawn in terms of the set hypotheses (Chapter One), shown as the null hypothesis (H_0) and the alternative hypothesis (H_a). The study hypotheses developed from the literature review are as follows.

H_{01} : There is no relationship between unskilled employees and poor infrastructure as features that affects entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

H_{a1} : There is a relationship between unskilled employees and poor infrastructure as features that affect EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show the relationship between the test variables is significantly positive at .527** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that unskilled employees and poor infrastructure are related and are features that affect EO for SME survival and growth in rural areas of KZN.

H_{02} : There is no relationship between the ability to achieve established objectives and the need to be goal oriented as entrepreneurial traits that impacts entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

H_{a2} : There is a relationship between the ability to achieve established objectives and the need to be goal oriented as entrepreneurial traits that impact EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show the relationship between the test variables is significantly positive at .636** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that the ability to achieve established objectives and the need to be goal oriented are related and are entrepreneurial traits that impact EO for SME survival and growth in rural areas of KZN.

Ho3: There is no relationship between personal interactions with existing customers and developing sales strategies as personal attitudes that influences entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

Ha3: There is a relationship between personal interactions with existing customers and developing sales strategies as personal attitudes that influence EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show the relationship between the test variables is significantly positive .523** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that personal interactions with existing customers and developing sales strategies are related and are personal attitudes that influence EO for SME survival and growth in rural areas of KZN.

Ho4: There is no relationship between developing a business plan and using product improvement tactics as the proactiveness that impacts entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

Ha4: There is a relationship between developing a business plan and using product improvement tactics as the proactiveness that impacts EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show the relationship between the test variables is significantly positive at .565** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that developing a business plan and using product improvement tactics are related and act as the proactiveness that impacts EO for SME survival and growth in rural areas of KZN.

Ho5: There is no relationship between raw materials supply and lack of adequate and timely transportation as external factors that affects entrepreneurial orientation or SMEs survival and growth in rural areas of KZN.

Ha5: There is a relationship between raw materials supply and lack of adequate and timely transportation as external factors that affect EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show the relationship between the test variables is significantly positive at .346** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that raw materials supply and lack of

adequate and timely transportation are related and are external factors that impact EO for SME survival and growth in rural areas of KZN.

Ho6: There is no relationship between lack of business monitoring time and lack of labour skills as internal factors that affect entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

Ha6: There is a relationship between lack of business monitoring time and lack of labour skills as internal factors that affect EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show that the relationship between the test variables is significantly positive at .399** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that lack of business monitoring time and lack of labour skills are related and are internal factors that affect EO for SME survival and growth in rural areas of KZN.

Ho7: There is no relationship between regulations on governing/public procurement and bureaucracy as institutional factors that hinders entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

Ha7: There is a relationship between regulations on governing/public procurement and bureaucracy as institutional factors that hinder EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show the relationship between the test variables is significantly positive at .434** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that regulations on governing/public procurement and bureaucracy are related and are institutional factors that hinder EO for SME survival and growth in rural areas of KZN.

Ho8: There is no relationship between bank bureaucracy to obtain loans and high interest rates as financial factors that affects entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

Ha8: There is a relationship between bank bureaucracy to obtain loans and high interest rates as financial factors that affect EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show that the relationship between the test variables is significantly positive at .560** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that bank bureaucracy to obtain loans and high interest rates are related and are financial factors that affect EO for SME survival and growth in rural areas of KZN.

Ho9: There is no relationship between society's lack of trust and support from trade associations as social factors that impacts entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

Ha9: There is a relationship between society's lack of trust and support from trade associations as social factors that impact EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show the relationship between the test variables is significantly positive at .650** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that society's lack of trust and support from trade associations are related and are social factors that impact EO for SME survival and growth in rural areas of KZN.

Ho10: There is no relationship between family members involvement and associates in decision making as elements of rural entrepreneurial resources that impacts entrepreneurial orientation for SMEs survival and growth in rural areas of KZN.

Ha10: There is a relationship between family members' and associates' involvement in decision-making as elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN.

The results of the bivariate correlation show the relationship between the test variables is significantly positive at .635** (sig. <0.001). Therefore, the rejection of the null hypothesis allows the conclusion that family members' and associates' involvement in decision-making are related and are elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN.

5.20 CONCLUSION WITH VARIABLES MATCHED WITH RBV THEORY UNDERPINNING THIS STUDY

We conclude this section with the theoretical views that form the basis of the study assertions. The RBV and EO are the theories under discussion, following the presentation of data demonstrating the characteristics of the studied rural SMEs, their resources, aptitudes, and EO, in the context of rural SMEs in KZN. The relevance of an SME's internal resources—their type, qualities, and potentiality— and how to use them creatively to gain an edge over competitors, have been highlighted by the rise of the RBV as a prominent internal resource viewpoint (Abid *et al.* 2023: 5833).

The fundamental tenet of the RBV is that enterprises' internal resources and capacities vary, distinguishing them from one another and providing a competitive edge that can offer sustained returns (Barney, Ketchen Jr and Wright 2021b: 1936). Therefore, the RBV aims to comprehend how SMEs in the rural areas of KZN might “achieve and nurture their edge in the marketplace” through “resource diversification” (Barney 2021: 1663; Ployhart 2021: 1771). Goods and services that resources provide are resources (or inputs) for the production procedure, and SMEs become both “different and distinctive” when they offer an assortment of products, using identical resources (Utami and Alamanos 2022: 22).

Several significant contributors have, for example, improved the RBV's “conceptual lucidity” and sophistication (Barney, Ketchen Jr and Wright 2021a: 1677; Freeman, Dmytriiev and Phillips 2021: 1757). The challenge of identifying whatever a resource is, the characteristics that render it special, as well as the way resources impact the business climate, give rise to a field of research surrounding the RBV (Davis and DeWitt 2021: 1687).

“Resources are everything that can be regarded as strength or weakness of a business while at any moment may be described as the resources both intangible and tangible that belong somewhat permanently to an SME,” according to Freeman *et al.* (2021: 1761). In agreement, Pereira and Bamel (2021: 559) find tangible resources are based on property, whereas intangible resources are based on knowledge.

Due to their firm-specific nature, difficulty in identification, and likelihood of being unknown or difficult to copy, intangible resources have a higher likelihood of producing a prolonged edge over rivals (Shaw 2021: 1790). Kruesi and Bazelmans (2023: 550) propose four indications that guarantee firm resources to preserve an edge over competitors, which are: valuable, rare, inimitable, and non-substitutable (VRIN). The concept of business resource allocation and combination, what constitutes a sustainable competition over rivals, as well as the underlying reasons of diversity, have all improved because of the RBV (Pereira and Bamel 2021: 560). Abid *et al.* (2023: 5834) asserted intangible resources that affect a firm's competitive edge have received particular attention from the RBV, which appreciates the complexity and distinctiveness of intangible resources. As a result of this, using the RBV in the context of rural SMEs is highly suitable.

“A strategy through which individuals or organizations identify and seize fresh possibilities inside the marketplace, revive already-existing enterprises, or introduce cutting-edge goods or procedures” is referred to as entrepreneurship (Estensoro *et al.* 2022: 778; Chaudhuri *et al.* 2022: 37; Mady *et al.* 2023: 138). An entrepreneurial business is defined as one that "participates in riskier initiatives, innovates in the products for consumers, and a market leader and first mover with aggressive breakthroughs, smashing rivals by a single blow” (Wales *et al.* 2020: 640).

Better performance is, furthermore, correlated with entrepreneurship at the firm level (Wales *et al.* 2020: 169; Hernández-Perlines *et al.* 2021: 202; Lumpkin and Pidduck 2021: 46), with EO more frequently used to describe entrepreneurship at firm level (Wales *et al.* 2020: 640). Muindi and Masurel (2022: 4) point out EO is necessary for rural SMEs looking to thrive in today's turbulent and incredibly dynamic business world. It illustrates the rural SME's “willingness, ability, and desire to engage in entrepreneurial endeavors” (Ibrahim and Martins 2020: 99). The early research of Miller and Friesen (1978, cited in Baldegger *et al.* 2020: 82) first defined 11 strategy-building procedural dimensions, from where the EO construct originates.

The EO construct was Miller's original work, operationalised by Wales *et al.* (2020: 652), and measured along three dimensions: inventiveness (innovations), risk-taking, and proactiveness. The EO construct was later expanded to include the dimensions of autonomy and competitive aggressiveness by Lumpkin and Dess

(1996, cited in Lumpkin and Pidduck 2021: 67). A helpful paradigm for studying the firm's entrepreneurial behaviours, is EO as an occurrence at firm level (Clark *et al.* 2024: 355).

Entrepreneurial activities are “frequent traits of many firms' hypothesis” for rural SMEs (Yates, Vardaman and Chrisman 2023: 359). Entrepreneurially performing rural SMEs participate in business operations that are either risk-taking, with innovations, and/or proactive (Wales *et al.* 2021: 565). The internal principles that function when rural SMEs interact with the business environment are complicated and distinctive, and the RBV has been very helpful in emphasising these aspects (Wales *et al.* 2023: 1761). To gain a competitive edge, rural SMEs must comprehend and control the circumstances and external variables of the resources that provide them a distinctive edge (Wales *et al.* 2020: 670). The ability of the rural SME to efficiently deal with its resources is, in addition, critical to competitive superiority (Nandal, Kataria and Dhingra 2020: 1280).

Although resources from SMEs are required, they are insufficient to provide an edge over competitors. The SMEs, therefore, need to be equipped with the skills necessary to manage and make use of these special resources (Covin *et al.* 2020: 2). It takes both creativity and entrepreneurs behaving strategically, to arrange and use resources for suitable revenues (Hernández-Perlines *et al.* 2021: 197). Managing strategically and entrepreneurial mindsets must, moreover, be integrated to fully utilise resources and skills (Kock and Gemünden 2021: 40). Consequently, the SMEs' EO determines its capacity to utilise and leverage existing resources to their benefit. According to Wales *et al.* (2021: 570), EO is an essential criterion to take the types of actions necessary to survive and expand (or grow).

Research in cognitive science shows a person's cognitive patterns influence their behaviour; hence, these entrepreneurial acts are products of having an entrepreneurial mentality (Hattenberg, Belousova and Groen 2020: 163). Rural SMEs must, therefore, adopt an entrepreneurial attitude that enables them to see and seize possibilities in their surroundings that will enable them to foster consistency and profitability (Hitt *et al.* 2021: 172). Moreover, the leveraging approach rural SMEs select for efficiently handling their resources, is associated with the goals and principles of the owner/manager (Carnes *et al.* 2022: 163).

The technique employed to utilise those resources will determine whether a rural SME has a competitive edge and, as a result, generate above average profits (Chirico *et al.* 2023: 154). Nevertheless, the rural SME goals and values dictate the tactics employed with the resources (Ben-Hafaïedh *et al.* 2023: 2; Ben, Brownson and Akpaetor 2023: 28). According to Ben-Hafaïedh *et al.* (2023: 1), when contextual circumstances are given more thought, in terms of comprehending their intrinsic dynamism, distinctiveness, and constraints, entrepreneurship research can be enhanced (Akomea *et al.* 2023: 2629). EO is a resource-intensive technique that may provide (or strengthen) an edge over competitors, because it helps coordinate and concentrate resources (Ringo *et al.* 2023: 2966). Thus, resources are needed by rural SMEs to pursue EO (Karami *et al.* 2023: 998), and resources are crucial to an SME's capacity for entrepreneurship (Beltrame *et al.* 2023: 26).

Since resources and competency serve as the foundation for all business actions, a rural SME's resource base and the kinds of resources they possess impact their EO (Susanto *et al.* 2023a: 382). Resources and EO have a favourable, sequential connection in SME businesses (Alshebami 2023: 1961). In addition, rural SMEs' endurance, survival, growth, and profitability may be related to their EO, as researchers argue resources significantly impact the EO of rural SMEs (Susanto *et al.* 2023a: 389).

The RBV enables a more thorough comprehension of the phenomena of how resources support and encourage entrepreneurial activities (Meena *et al.* 2023: 204). For example, SMEs in unstable circumstances will concentrate on growth and innovation (Bedi *et al.* 2023b: 109), whereas those in low-munificence situations emphasise resource management (Kruesi and Bazelmans 2023: 547). Distinct EO strategies are required in these various situations, which means well-defined sets of resources will also need to be used and encouraged (Arda *et al.* 2023: 193). Furthermore, rural SMEs must continuously assess and modify their EO strategy, because changes in their business' existence phases can alter their resources (Pitelis, Teece and Yang 2023: 91).

Lee *et al.* (2024: 1228) describe how a combination of resources and competency can be generated, positioned, and safeguarded, as well as the "dimension of SME-specific competences that can be sources of advantage", based on the RBV. It

focuses on the internal procedures a rural SME uses, how they are implemented, and their future evolution (Beckmann *et al.* 2023: 515). The strategy is suitable for rural SMEs, since it places a strong emphasis on the nurturing of managerial talents and unique, hard-to-copy business skill sets (Mashenene and Kumburu 2023: 887). The "non-imitable" abilities can also be referred to as "special abilities," set apart from the idea of rural SME resources, which results from their remoteness (Adetoyinbo and Mithöfer 2023: 97).

The significance of this differentiation stems from the possibility rural SMEs may possess resources, yet be ill-equipped to fully utilise them (Sirmon and Hitt 2003; Paliwal and Saxena 2023: 431). However, having the required skills alone—without access to VRIN resources—means you cannot maintain a competitive edge over time (Purba *et al.* 2023: 18). For a rural SME to succeed at a higher level in highly competitive marketplaces, its competencies must be unique (Varadarajan 2023: 46). While capabilities by themselves do not improve a rural SME's EO, they do play a crucial role in deciding the success of the adopted EO, when combined with resources (Abumalloh *et al.* 2023: 73).

Rural SMEs with the capacity for exceptional performance can leverage the RBV theory to reach their maximum efficiency. To do this, these companies should first determine which of their already-owned, scarce, and expensive-to-replicate resources and competencies to leverage, to increase their capacity to generate financial benefit. Utilising these resource-assets and skills will generate financial benefits that will provide the rural SMEs a long-term competitive edge, when hard to replicate and uncommon. Furthermore, business success and valued resources and competencies have a crucial link; assets with no value could turn into disadvantages rather than assets. Rural SMEs, therefore, risk performing sub optimally, should they continue holding on to assets that do not add any value. These SMEs might be endangered in the direst situation.

5.21.1 Descriptive statistics

Table 5.70: Descriptive statistics

Descriptive Statistics				
N	Minimum	Maximum	Mean	Std. Deviation

Many employees in our work are unskilled	309	1,00	5,00	1,4725	,92057
Modern facilities are not used to operate the SMEs' activities	309	1,00	5,00	1,7896	,87038
Investment plans are hampered by shortage of funds in most cases	309	1,00	5,00	1,6634	,95516
The local market for our items is relatively small	309	1,00	5,00	1,4466	,91589
Poor infrastructure has a significant impact on business operations	309	1,00	5,00	1,6084	,82497
I can achieve established objectives	309	1,00	5,00	1,3819	,81571
I am motivated to meet the needs of my firms' expansion	309	1,00	5,00	1,6764	,81710
I am willing to put money into a project for which I have estimated the risk	309	1,00	5,00	1,6796	,85143
In uncertain situations, I can respond positively	309	1,00	5,00	1,8285	,86773
Growing a business necessitates that I be goal oriented	309	1,00	5,00	1,4725	,85853
To keep up with the changing business environment, I need to adapt my business strategy	309	1,00	5,00	1,7670	,83593
Most of my time is spent on business administration	309	1,00	5,00	1,7411	1,05265
Most of my time is focused on personal interactions to retain existing customer relationships	309	1,00	5,00	1,6990	,98530
A significant amount of my time is spent on developing sales strategies to increase profits	309	1,00	5,00	1,7961	,88302
Increasing revenue is critical for a business existence and success	309	1,00	5,00	1,7023	,93734
I launched my business to improve my social standing	309	1,00	5,00	1,9385	1,03483

The business was founded primarily to provide income for my family	309	1,00	5,00	1,8964	1,10001
I founded the business to help local communities in rural areas to create jobs	309	1,00	5,00	1,5631	,91881
There are a lot of businesses selling things that are identical to mine	309	1,00	5,00	1,7476	,89789
I do have a business plan that guides me on how to keep my business running	309	1,00	5,00	1,7994	,89653
Business can deal with environmental risks	309	1,00	5,00	1,6828	1,03340
The business main goal is to expand market share by using product improvement tactics	309	1,00	5,00	1,8479	,93949
Raw materials supply for the business is tough to come by	309	1,00	5,00	1,6764	,95285
Domestic taxes are high, which has an impact on business growth	309	1,00	5,00	1,9579	,88357
The business growth is hampered by weak domestic demand	309	1,00	5,00	1,5696	,93586
Business expansion is hampered by a lack of adequate and timely transportation	309	1,00	5,00	1,7832	,84989
Late invoice payments from the government have a negative impact on business growth	309	1,00	5,00	1,7476	,96077
Ordinary customers' late payments have a negative impact on business growth	309	1,00	5,00	1,8382	,92916
Insufficient family labour has an impact on business growth	309	1,00	5,00	1,6861	,97792
Business growth is hampered by a lack of business monitoring time	309	1,00	5,00	1,7735	,80207

The lack of labour skills has an impact on the company's success	309	1,00	5,00	1,7832	,89092
Equipment of poor quality has a negative impact on business growth	309	1,00	5,00	1,6861	,93028
Environmental regulations continue to be a barrier to business expansion	309	1,00	5,00	1,6149	,98885
Regulations on governing/public procurement make it difficult for businesses to expand	309	1,00	5,00	1,9385	,80548
Business growth is hampered by stringent government restrictions and licensing requirements	309	1,00	5,00	1,7767	,94249
Government policies make it difficult for us to expand our business	309	1,00	5,00	1,6764	,94601
Bureaucracy hampers business growth	309	1,00	5,00	1,7864	,95670
Business plans are excessively expensive to prepare and have a negative impact on business growth	309	1,00	5,00	1,4660	,97517
The amount of time it takes for a bank loan to be granted has an impact on business growth	309	1,00	5,00	1,7670	,82812
Most banks refuse to lend to SMEs	309	1,00	5,00	1,5372	,94461
Banks bureaucracy prevents SMEs from obtaining loans	309	1,00	5,00	1,9191	,79971
Business expansion is hampered by high collateral requirements	309	1,00	5,00	1,8058	,92292
High interest rates on loans have a negative impact on business growth	309	1,00	5,00	1,7864	,97685
Business success is hampered by a lack of support from friends and family	309	1,00	5,00	1,6375	1,00228

The lack of trust in society when it comes to high quality goods and services has an impact on business success	309	1,00	5,00	1,5340	,97849
Business growth is hampered by a lack of support from trade associations	309	1,00	5,00	1,8867	,81987
Business growth is hampered by a lack of help from business consulting services	309	1,00	5,00	1,7249	,91810
Local communities' lack of support has an impact on business success	309	1,00	5,00	1,8414	,84751
The firm does not employ many people in management roles	309	1,00	5,00	2,3528	1,51887
Family members are involved in the decision-making process at the business	309	1,00	5,00	2,6052	1,11050
The SME do not have associates who help with business decision making	309	1,00	5,00	2,4207	1,20780
Employees with tertiary degrees do not work for the business	309	1,00	5,00	2,4951	1,21308
The firm do not hire experienced employees that have previously worked for other organisations	309	1,00	5,00	2,5016	1,39950
To find fresh business concepts, the firm collaborates with business developers	309	1,00	5,00	1,7314	1,01083
Daily conversations with business stakeholders aid sales growth by generating better business ideas	309	1,00	5,00	1,6893	1,05402
Valid N (listwise)	309				

5.22 SUMMARY

Based on the empirical findings and data analysis of this study, South African rural SMEs face several insurmountable obstacles, whilst other challenging circumstances may turn out to be controllable when EO enables the SMEs to survive

and expand sufficiently. The factors tested provided a complete picture of these problems, obstacles, and deficiencies that rural SMEs encountered. It is interesting to note the results showed training and education are the primary drivers of entrepreneurial orientation for growth and long-term expansion among rural SMEs. Technical expertise or skills, essential to day-to-day business operations, come in a close second. It was believed both internal and external elements, as well as government support and regulatory mechanisms, had an impact on entrepreneurial orientation, survival, expansion, and competitiveness that would protect and enhance rural SME sustainability.

Thus, this examination of the main empirical findings provides strong support for the literature. The study recommendations and conclusions are thoroughly discussed in the upcoming chapter.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

6.1 INTRODUCTION

The focus of this research was to identify and evaluate the crucial elements influencing EO for SME survival and growth in rural areas of the KZN province of SA. As a result, an integrated strategy was created to help rural KZN SME managers/owners in their survival and sustainable growth, through EO implementation. The thorough literature analysis yielded a wealth of secondary data, while the empirical study produced the primary data, extensively analysed to establish whether the study variables had any meaningful link(s).

The conclusions in this chapter will offer a summary of the most significant findings and provide proof the study objectives were met. Furthermore, the study limitations and recommendations in relation to the results are provided and discussed. Lastly, suggestions for additional research are offered.

6.2 SUMMARY OF KEY FINDINGS

The primary study aim was to identify, investigate, and characterise the critical factors affecting EO for SME survival and growth in rural areas of KZN, with a model developed for the growth of these rural enterprises. Based on the results of this investigation, the subsequent deductions have been made:

The background information and biographical data gathered show:

- Locations of the SMEs.
- Ownership structure of the SMEs.
- The length of time the SMEs have been in business.
- Types of businesses the SMEs engage in.

The SMEs are dispersed throughout the selected rural KZN areas, with KwaXimba having the largest proportion. In rural KZN, most SMEs are operated as sole proprietorships, with the owners serving as both the business manager and owner; none of the SMEs investigated are jointly owned or operated; there might, nevertheless, be several jointly owned and operated SMEs. In SA, SMEs face their greatest challenges during what is deemed the most difficult years of operation -

less than a year to two years - with 43 percent rural enterprises in KZN falling into this category, according to the empirical study. The SMEs have ventured into all areas of business in the South African economy, with the largest percentage (22 percent) respondents in the construction industry.

Regarding the features that affect EO, 79 percent respondents who work for rural SMEs cited a lack of funding as a major barrier to their business objectives. Due to this obstacle, it is exceedingly difficult for SMEs in rural areas of KZN to obtain the resources they need, such as recruiting skilled employees who can deal with crucial business functions, for example, financial, marketing, human resources, and managerial tasks. The study also discovered inadequate infrastructure, a limited, or saturated local market, and unskilled workers are characteristics of rural SMEs. According to the findings, 91 percent participants think inadequate infrastructure is the primary cause of their businesses' failures. These traits highlight the EO challenges SMEs faced in trying to survive and grow, particularly those in rural areas of KZN.

It was also reported by 89 percent surveyed respondents that rural enterprises are unable to employ modern facilities to conduct day-to-day business operations, indicating these SMEs confront all the issues that negatively affect their EO in-person, through basic manual operations. Furthermore, according to the findings, 90 percent participants confirm many of their employees are unskilled, and disappointingly, 92 percent respondents indicated the local rural marketplace is too small for their products.

In terms of the entrepreneurial traits that impact EO in the rural areas, 90 percent respondents believe business survival and growth require them to be entrepreneurial results orientated. In a closely connected vein, the study found 90 percent respondents said they are driven to support the firm's growth, and an astounding 93 percent respondents said they are confident in their ability to reach the SME's set objectives. The study also concludes rural SME owners/managers need to outline achievable goals, have a strong drive to meet business growth requirements, and be willing to take risks to achieve business growth. This view is supported by an 84 percent participant response. Surprisingly, this study concluded 79 percent respondents maintain they do have the capacity to respond positively in

uncertain situations in their operational areas. These conclusions are further supported by the finding that 89 percent respondents believe they must adopt business strategies to meet the changing business environment, to achieve growth.

According to the research, 88 percent respondents launched their enterprises intent on generating employment for the local communities. However, 75 percent respondents disagreed, saying the only reason they started the firm was to earn money to support their family, and a sizable portion of respondents (77 percent) stated they founded a business to improve their social standing or public image. These results suggest establishing their SMEs was not primarily driven by EO. Nonetheless, the study discovered 86 percent participants deemed a rise in sales to be crucial to the EO for survival and growth of their SMEs; hence, they chose to dedicate most of their time to business managerial tasks, a decision endorsed by 80 percent respondents. Additionally, 85 percent respondents focused most of their time on personal interactions to retain existing customer relationships. For this reason, 82 percent respondents are driven by EO to augment revenue, which is critical for survival and growth of their rural SMEs.

The study further showed 82 percent participants had a business plan that helps them make strategic decisions on how to continue operating their businesses. The survey did discover, however, that a sizable portion of respondents (86 percent) said other SMEs sell goods identical to theirs, which means they need to become competitively aggressive to outperform their rivals. Their firms' EO to survive and grow will probably be impacted by this issue. Conversely, 85 percent respondents think their SMEs can manage environmental challenges. The study also found, among respondents, 87 percent stated their main objective was to gain market share by implementing strategic techniques through EO, for improving their products.

The results confirm 79 percent respondent SMEs are negatively impacted by the high level of domestic taxation. The respondents view external environmental dynamics of EO as obstacles to business survival and growth. With 87 percent respondents indicating weak domestic demand was tremendously hampering rural SME survival and growth. Conversely, 82 percent respondents indicated raw material supplies for their businesses are difficult to source, thereby stifling EO for

survival and growth. The results also indicated 88 percent respondents attributed a deficiency of timely and adequate transportation to the sluggish survival and growth trajectory of rural SMEs. The survey further discovered 81 percent respondents indicated late payments from the local community and the government impact EO for SME survival and growth in rural areas of KZN.

Regarding internal environmental dynamics on EO, 87 percent respondents stated a lack of business-space inhibited business survival and growth. Nonetheless, it is crucial to remember, regardless of the size of the commercial space, some rural SMEs may adopt an EO. Therefore, extending their business space is not a top priority for all SMEs in the rural area. Moreover, for SMEs in the rural areas to conduct their daily business efficiently, they depend on family labour. The findings of the study supported this, with 79 percent respondents indicating insufficient family labour has impacted their business survival and growth.

Innovative managerial skills can analyse, assess, and resolve both simple and complicated issues for improved SME survival and growth when they possess EO skills. With the use of these skills, owners/managers can recognise, confront, and resolve challenging circumstances and issues that may develop inside the SMEs. As a result, it is critical to address the problem of the skills gap hindering EO. As most respondents indicated, these skills can be crucial, particularly when dealing with SME finances and to strategise innovatively. Accordingly, 78 percent respondents attested the EO process is hampered by a lack of skills, particularly management skills. Therefore, the results show labour skills are essential to SME EO for survival and growth. Further to this, inadequate business oversight influences SME survival and growth, which the study findings support, as 87 percent respondents indicated agreement. Furthermore, the survey findings—supported by 59 percent respondents—additionally found low-quality equipment influences business growth.

According to the study findings, 80 percent participants think their ability to grow their business is hampered by stringent government environmental regulations. The idea is expounded on by 77 percent respondents, saying government processes related to granting business licenses and stringent rules impact rural SME survival and growth. Other concerns include the continued obstacles of governmental

contracting, procuring and tendering rules and other regulatory requirements to SME survival and growth in rural areas, which was the opinion of 86 percent respondents. An additional 82 percent respondents expressed further reservations, highlighting the detrimental effects of government bureaucracy on the growth of SMEs. According to the study findings regarding the institutional environment, 81 percent respondents said government policies were to blame for SME struggles to survive and grow in rural areas.

The study conclusion regarding the dynamics of the financial environment revealed most banks overlook SMEs when considering bank loans, a finding supported by 82 percent respondents. The data also showed 74 percent respondents attested to high collateral requirements for the approval of loans, which affect the survival and growth of their rural SMEs. It was stated by 89 percent respondents that the expenses associated with creating a business plan were excessive; these expenses impact their SMEs, because they must eventually operate without a good business plan. In addition, 86 percent respondents thought excessive bank fees and interest rates on loans were a significant obstacle to EO for SME survival and growth. According to 86 percent respondents, the lengthy time in drawn-out procedures financial institutions need to provide financial resources, in the form of loans, have a detrimental impact on rural SME operations. Moreover, 79 percent respondents identified bank bureaucracy as a significant variable preventing SMEs from obtaining loans.

On the topic of social environmental dynamics, it is concluded a lack of support from business partners/associates, as well as insufficient trust from the public regarding the quality of goods and services, impact SME EO for survival and growth. These sentiments were corroborated by the empirical study, in which 85 percent respondents believed business success due to EO is hampered by a lack of support from friends and family. In addition, 86 percent respondents believed the lack of trust in society, where high quality goods and services are concerned, dampens EO, which should have resulted in SME survival and growth in the rural areas. Another 85 percent respondents believed EO for SME survival and growth is frustrated by a lack of support from business or trade associations, while 81 percent respondents believed there are no business consulting services available to address their issues of EO; therefore, survival and growth was difficult among rural SMEs. A further 85

percent respondents believed there was a lack of patronage and other requisite support from the rural communities; hence, it was impossible to implement the principles governing EO to facilitate survival and growth of their businesses.

The study comes to a finding regarding rural entrepreneurial resources, having determined SMEs in these areas lack qualified managers and do not hire seasoned employees. The findings also showed a sizable portion of respondents expressed agreement with the claim that colleagues in their enterprises, as well as family members, help make decisions regarding matters pertaining to achieving EO for SME survival and growth in the rural areas of KZN.

6.3 CONCLUSIONS PER SUB-OBJECTIVE

The formulation of the conclusions is in alignment with the study objectives, with a summary of these deductions provided in the following section. The statistical examination of the empirical data and the tested hypotheses served as the foundation for these conclusions. The questionnaire (Appendix 1), developed in compliance with the study objectives and a thorough literature evaluation, served as the basis for the variables investigated, discussed below. This primary data were gathered by personally distributing the questionnaire to the target audience. After analysis, the data showed a variety of difficulties and important variables influencing the EO for SME survival and growth in rural areas of KZN. According to the findings, an integrated model for EO that offers crucial guidance for achieving successful survival and sustainable growth may be created, implemented, and used to the advantage of the sector's managers-owners. In the sub-section that follows, the suggested integrated model is explained and explored.

6.3.1 Sub-objective conclusions

In this section, the deductions from each sub-objective are stated, as each sub-objective addressed, contributed to the development of the model suggested by this study, to assist with the integration of all tested variables that substantially impact EO for SME survival and growth in rural areas of KZN.

Sub-objective 1: To ascertain some of the features that affects EO for SME survival and growth in rural areas of KZN.

The study conclusions showed SMEs must overcome significant obstacles to become entrepreneurially oriented. It is further concluded rural SME survival and

growth depend on management abilities, modern facilities, the availability of capital (funds) for investment, and larger markets for their products, in addition to well-developed infrastructure. Training is also crucial for the successful implementation of an entrepreneurial mindset that fosters sustainability in rural SMEs.

Sub-objective 2: To investigate the entrepreneurial traits that impact EO for SME survival and growth in rural areas of KZN

In terms of the entrepreneurial traits of rural SMEs in KZN, it was determined respondents have a favourable attitude regarding EO, as evidenced by their ability to achieve established objectives, and being motivated and willing to invest, to ensure both the survival and growth of their enterprises. It might, furthermore, be inferred that, on the one hand, the respondents think they can react well in ambiguous circumstances. On the other hand, the respondents also think they must be result-oriented for their businesses to grow and prosper. Furthermore, to keep up with the changing business environment, they need to adapt their business strategies.

Sub-objective 3: To examine the personal attitudes that affect EO for SME survival and growth in rural areas of KZN

Regarding respondents' personal attitudes toward EO, it was determined rural SME owners/managers in KZN exhibit a positive mindset. This is demonstrated by their motivation to dedicate much of their time to business administration and to concentrate on in-person interactions to maintain current customer relationships. It might be determined a considerable portion of their time is devoted to creating marketing strategies to boost revenue. The opinions of the respondents tend to favour higher revenue, which is essential to the survival and profitability of rural SMEs. Nonetheless, some respondents started their SMEs merely to raise their status in their rural communities. Furthermore, some SMEs were established simply to support their household's livelihood, while others were established to assist rural communities in creating employment.

Sub-objective 4: To explore the proactiveness that influences SME survival and growth in rural areas of KZN

The study concludes owners/managers perceive proactive skill adoption among rural SMEs to significantly impact EO. According to the study findings, SMEs can

become more proactive in their business by increasing their awareness of rivals selling similar products and by putting well-thought-out strategies in place that direct them on how to maintain their competitive aggressiveness. By adopting this stance, they are able to effectively manage environmental hazards and achieve their primary objectives of increasing their market share through product enhancement strategies.

Sub-objective 5: To identify the environmental factors that impact EO for SME survival and growth in rural areas of KZN

Environmental obstacles, both internal and external, were thought to significantly impact the EO necessary for SMEs to survive and grow in KZN rural areas. The empirical results demonstrated the primary internal factors influencing EO as: inadequate family labour, a lack of time for business monitoring, insufficient labour skills, and low-quality equipment. The primary external factors influencing EO are: difficult raw material supplies, high domestic taxes, weak domestic demand, and a lack of adequate and timely transportation. Therefore, it can be said rural SME owners/managers must pay more attention to these environmental issues, should they be concerned regarding the survival and growth of these businesses.

Sub-objective 6: To understand the institutional factors that affect EO for SME survival and growth in rural areas of KZN

Regarding institutional environments—it was determined institutional-environmental dynamics continue to negatively impact EO for rural KZN SME survival and growth, with stringent government policies and procurement laws, licenses, and permits, as well as business registration requirements, in addition to bureaucracy, and environmental regulation requirements, which continue to pose obstacles to the business growth of rural SMEs. The study concludes South African SME rules remain a barrier to achieving sustainable growth and many rural SMEs have failed, due to the difficulty in complying with government requirements.

Sub-objective 7: To investigate the financial factors that hinder EO for SME survival and growth in rural areas of KZN

In terms of financial environment, it has been determined most banks reject SMEs for bank loans. High bank fees and interest rates for those who are successful in securing or obtaining a bank loan, as well as stringent collateral requirements and

a long approval process, are also considered as contributing factors to SME EO. Furthermore, a sizable portion of respondents stated that creating a business plan is too expensive and hinders EO for the survival and growth of their SMEs. Since financing is a crucial element for any firm, many rural SMEs rely on their friends and family to survive. This study also found EO efforts of rural SME owners/managers are hampered by a lack of government funding.

Sub-objective 8: To ascertain the social-cultural impediments to EO for SME survival and growth in rural areas of KZN

The social and cultural ecosystem was examined to draw the conclusion that, in addition to a lack of support from business organizations or trade associations and from the local community, there are other significant factors influencing EO. These include a lack of trust in society, regarding the quality of goods and services, and a lack of support from friends and family, as well as the neighbourhood.

Sub-objective 9: To examine the elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN

Regarding the elements of rural entrepreneurial resources, it was discovered most rural SMEs do not employ many people in management roles, with family members involved in the decision-making process at the business. The SMEs, furthermore, do not have associates who help with business decision-making, employees with tertiary degrees do not work for the businesses, and the SMEs do not hire experienced employees that have previously worked for other organisations.

6.4 HYPOTHESES CONCLUSIONS

A detailed overview is provided (Chapter 5: 5.19) of conclusions drawn regarding the set hypotheses (Chapter One: 1.7), shown as the null hypothesis (Ho) and the alternative hypothesis (Ha) (Appendix 10), with the alternatives restated below:

Ha1: There is a relationship between unskilled employees and poor infrastructure as features that affect EO for SME survival and growth in rural areas of KZN.

Ha2: There is a relationship between the ability to achieve established objectives and the need to be goal oriented as entrepreneurial traits that impact EO for SME survival and growth in rural areas of KZN.

Ha3: There is a relationship between personal interactions with existing customers and developing sales strategies as personal attitudes that influence EO for SME survival and growth in rural areas of KZN.

Ha4: There is a relationship between developing a business plan and using product improvement tactics as the proactiveness that impacts EO for SME survival and growth in rural areas of KZN.

Ha5: There is a relationship between raw materials supply and lack of adequate and timely transportation as external factors that affect EO for SME survival and growth in rural areas of KZN.

Ha6: There is a relationship between lack of business monitoring time and lack of labour skills as internal factors that affect EO for SME survival and growth in rural areas of KZN.

Ha7: There is a relationship between regulations on governing/public procurement and bureaucracy as institutional factors that hinder EO for SME survival and growth in rural areas of KZN.

Ha8: There is a relationship between bank bureaucracy to obtain loans and high interest rates as financial factors that affect EO for SME survival and growth in rural areas of KZN.

Ha9: There is a relationship between society's lack of trust and support from trade associations as social factors that impact EO for SME survival and growth in rural areas of KZN.

Ha10: There is a relationship between family members' involvement and associates in decision-making as elements of rural entrepreneurial resources that impact EO for SME survival and growth in rural areas of KZN.

6.5 IMPLICATIONS

The study conclusions have ramifications where EO is concerned, for SME survival and growth in rural areas of KZN, as well as for EO practice.

6.5.1 Implications of EO for survival and growth of rural SMEs theory

With reference to SMEs in rural KZN areas, the main research goal was to add to a wealth of existing literature, by putting forth a comprehensive framework that includes the crucial variables influencing EO for SME survival and growth in rural KZN areas. According to the current research results, rural as well as other SMEs in various nations face several obstacles that limit their capacity for survival and

growth through EO implementation. Considering the empirical study findings and the reviewed literature, it has been determined that SA, along with various countries, must have an in-depth knowledge of the relevant concepts to improve rural economic growth through development mediation initiatives. This may assist to address the intricate and unstable atmosphere that presents numerous obstacles for rural residents and the SME community. This research adds to the body of knowledge by examining EO for survival and future growth theories in rural SMEs of KZN.

The suggested integrated EO framework (figure 6.2) indicates features of rural businesses, entrepreneurial traits, social impediments, and entrepreneur's personal attitude, as well as entrepreneurial resources, financial roadblocks, and government support for rural EO, are key components of an EO that supports rural SME survival and growth. Consequently, it is critical for owners-managers of rural SMEs to pay attention to these, as well as additional, pertinent theories concerning EO for rural SME survival and growth. These will help and direct them as they navigate a variety of obstacles in their working environments. It is necessary to motivate owners-managers of rural SMEs to take advantage of fresh, recommended theories of growth. According to this research, a theoretical framework for the EO of rural SME survival and growth should consider the ideas put forth by several authors, including Lasaksi (2023: 918), Shepherd and Patzelt (2023: 139) and Jayanagara and Chen (2023: 415).

To accomplish EO for rural SME survival and growth, these small enterprises should combine and apply their techniques, objectives, materials, and ambition, as well as interact with others. This study's main contribution, as stated in figure 6.2, is to improve the prospects of EO for rural SME survival and growth, with reference to KZN.

6.5.2 Implications for EO practice

The study findings clearly show rural SMEs are unable to adopt EO to leverage growth by diversifying their product lines, because of several obstacles, such as a lack of funding, a tiny and saturated rural marketplace, and a shortage of skilled workers. As a result, the practical consequences of this research will help owners/managers of rural SMEs, by offering an innovative growth framework and

model, centred on the EO for SME survival and growth, particularly in rural areas of KZN. Additionally, because rural SMEs lack funding, their owners/managers are unable to hire experts in areas such as finance, personnel, marketing, or managerial skills; subsequently, their business strategies are not always fully implemented. Diversifying products and R&D also requires specialised knowledge and abilities, with financial ramifications for rural SMEs, as these tasks demand specialised training.

Practically speaking, aside from rural SME owners/managers, the study results show SMEs in SA rural areas—specifically, KZN—cannot increase the rural share of their marketplace, since many rural consumers are impoverished and living beneath the poverty line. SMEs remain unable to enhance their innovations due to unstable circumstances, such as limited access to technologies in certain places without internet connectivity. Furthermore, rural South African transportation infrastructures reveal some locations without tarred highways, where the resident-built road networks are constructed without using professional engineering training. In addition to the detrimental effects on timely product delivery to the target market, the infrastructural gap deters would-be youth business owners.

Should social networking be improved, and financial limitations reduced, rural SMEs ought to be better equipped to devise novel and imaginative growth models and strategies that will strengthen their EO for their continued survival and growth in rural areas. Enhancing the ability of rural SME owners/managers to create value would require government intervention in the form of educational programmes and funding, as well as awareness-raising in the community and adequate but straightforward policies and regulations. In the modern era, rural SME owners/managers are expected to be highly capable of keeping up with the quick advancements in technology. They also need to be cognisant of the ways societal norms and requirements are changing, particularly in the fast-paced, international economic landscape.

6.6 RECOMMENDATIONS BASED ON THE STUDY RESULTS

The suggestions emanating from this study are intended to support the EO for SME survival and growth, particularly those operating in rural areas, with

recommendations grounded in the empirical findings of the investigation. The study suggestions are covered in the section that follows.

6.6.1 Theoretical framework formulated through variables identified from literature review

As mentioned in the earlier chapters, an extensive literature review was used to formulate the objectives, theories, and data gathering tool. A key resource for determining and choosing the factors that aided in the construction of this research was the review of literature (refer to figure 6.1). The literature study led to the conclusion that SME owners/managers operating in rural areas face a variety of obstacles, which can significant negative impact on their ability to develop EO to achieve survival and sustainable growth.

To provide the research an objective, these issues were recognised and grouped into research-themes. Features of rural businesses, entrepreneurial traits, entrepreneurs' personal attitudes, and contributing aspects, along with institutional hurdles, social impediments, entrepreneurial resources, and environmental factors, as well as financial roadblocks, and environmental obstacles, have all been determined essential factors influencing EO for SME business continuity and progress in the rural areas of KZN, as reflected in the theoretical framework (figure 6.1). Following their application in the development of the questionnaire and scientific testing, the suggested integrated model was created (figure 6.2).

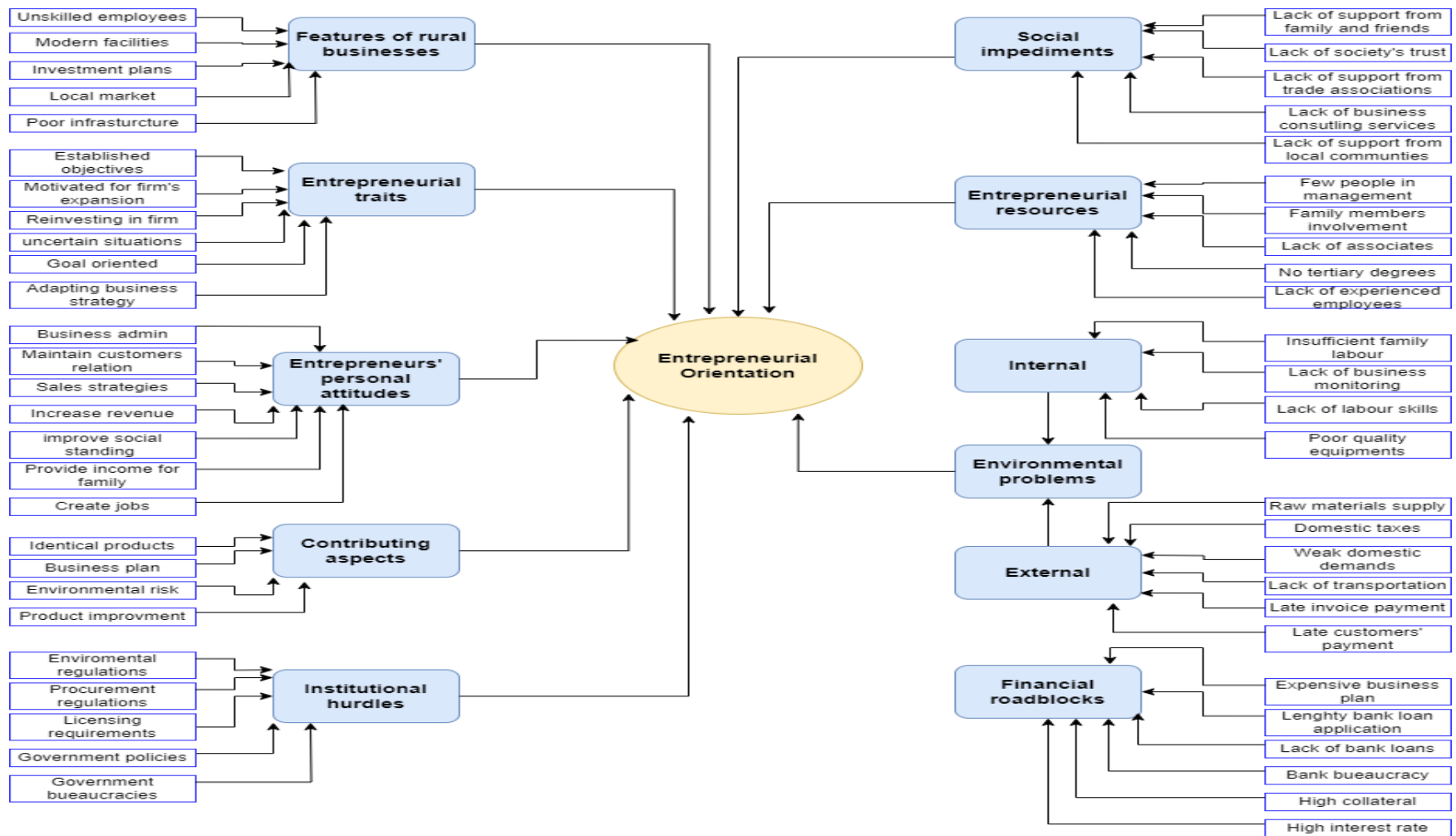


Figure 6.1: Conceptual framework based on literature review

Source: Developed by the researcher (2024)

This framework was developed by means of a thorough analysis of the collected primary and secondary data, as well as insights from the conceptual framework of the study. The respondents, who are rural SME owners/managers, determined every variable tested had a substantial effect on EO for SME survival and growth in rural areas of KZN. This led to the collection of primary (scientific) data.

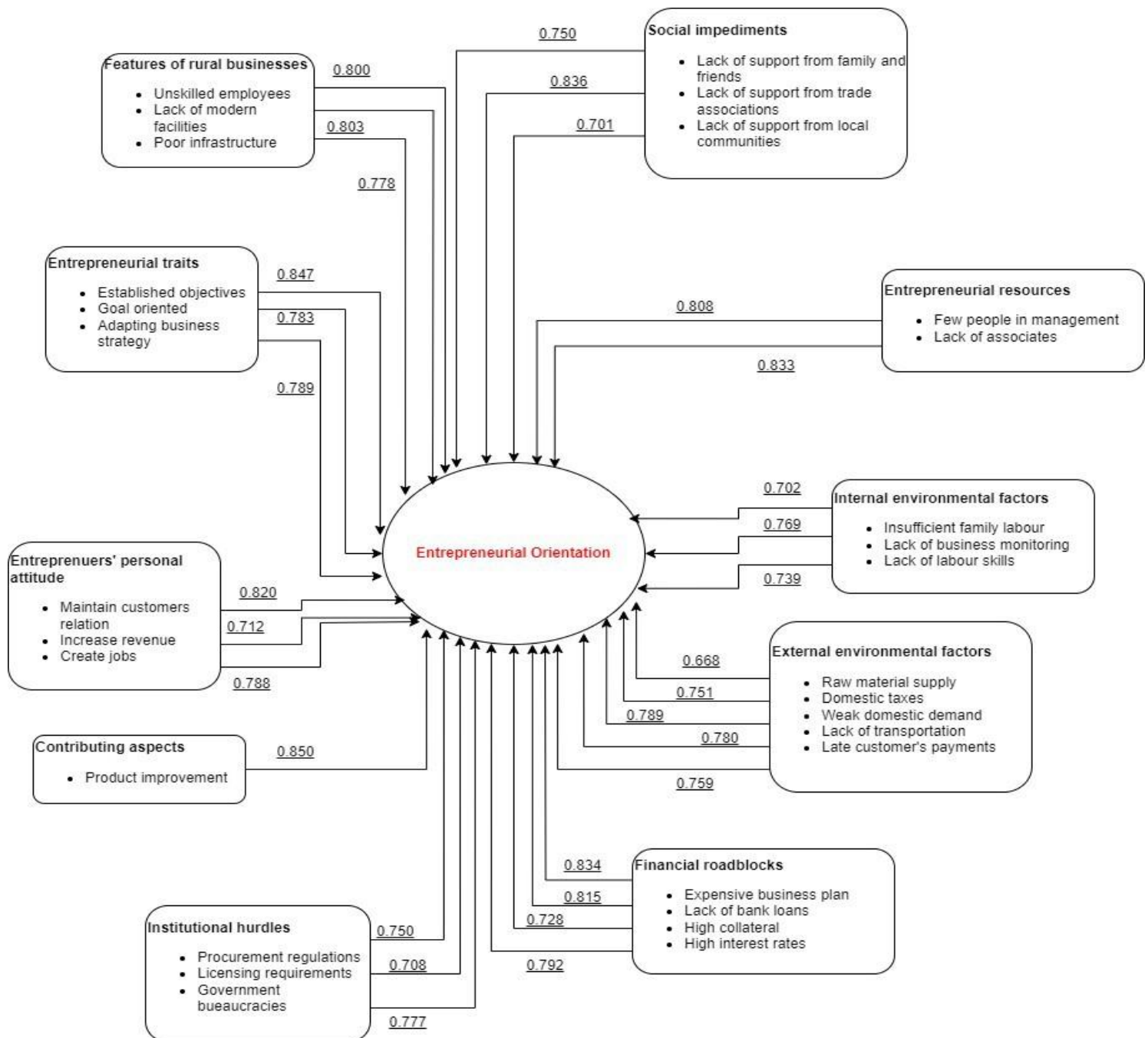


Figure 6.2: Proposed Integrated Conceptual Framework

Features of rural businesses: According to the study findings, rural SMEs in KZN may face significant difficulties in the form of unskilled workers, a lack of modern facilities, and poor infrastructure. Respondent indications regarding the crucial features of rural businesses include a lack of managerial and other relevant skills, such as expertise in IT features of rural businesses, unavailability of modern facilities for innovative performance at their premises, and poor rural infrastructural developments, all of which hinder their EO for survival and growth. These findings are reflected in the suggested integrated conceptual framework (figure 6.2).

It is, therefore, suggested rural SME managers/owners be conscious of these features and invest in relevant and critical skills development required to equip them with the capacity to analyse market trends, as well as modify business strategies in response to shifting market conditions. Furthermore, rural SMEs urgently need contemporary amenities in their day-to-day operations, as well as modern infrastructure for innovative performance at their premises to enhance overall SME EO for survival and growth. Government can also fast-track its policy toward rapid rural infrastructural development through the Expanded Public Works Programme (EPWP).

Entrepreneurial traits: The research findings identified the following as critical attributes or traits that influence EO: setting clear objectives, the requirement to be goal-oriented, and adjusting business strategies. Consequently, the study suggests it is essential that SME owners/managers in the rural areas understand these traits and how they affect the businesses they run.

Entrepreneurs' personal attitudes: The suggested integrated conceptual framework illustrates that maintaining customer relationships is essential for rural SME survival and growth, to boost income, and provide employment in the local community. The empirical investigation indicated the lack of these attributes as a disadvantage to the efficacy of an EO. As a result, the study suggests it is necessary for SME managers/owners in KZN rural areas to gain a better understanding of these traits and their impact on enterprises.

Contributing aspects: Improved goods and services will support an EO that will aid SMEs in KZN rural areas in their continued operations and progress. This is reflected

in the suggested integrated conceptual framework. Therefore, it is recommended rural SME managers/owners continue to proactively enhance their products to increase their competitive aggression, augment market share and attract new customers.

Social impediments: The empirical study found important social determinants that significantly impact the ability of SME owners-managers in rural KZN to implement EO for their survival and the growth of their enterprises included a lack of support from friends and family, as well as trade groups. The recommendation is that rural SMEs assess how social barriers affect their ability to survive and grow. To improve their operations, it is necessary to first carry out a thorough examination of the social factors influencing their ability to operate effectively and to identify the best corrective measures. The required approaches might be developed using the conceptual framework, as set out in the above model.

Institutional hurdles: The empirical study determined government bureaucracy and procurement laws, SARS tariffs, business license and registration fees, as well as SME registration, were significant institutional barriers that affect rural SME ability to survive and grow through EO. New entrepreneurs may find it daunting, since the government expects strict adherence to company regulations, while failing to offer direction and help to rural SMEs. Thus, it is advised the government, when practical, reduce bureaucracy and, when necessary, promote a better awareness and understanding of its regulations. Generally, it is advised rural SMEs should first carry out thorough internal and external analyses of the impeding factors for successful implementation of EO for survival and growth; this will identify the most suitable corrective measures for their situation and industry. These distinct techniques will be conceived with assistance from the conceptual framework of the above model.

Financial roadblocks: The main financial factors that impede SME ability to survive and grow through EO are: limited access to financial resources; drawn-out financial institution procedures; banks that turn rural SMEs away when they apply for loans; and high interest rates and collateral requirements; along with business plans too costly to prepare; and a lack of government financial assistance. It is advised the government should create policies and frameworks that support rural SMEs' ability to obtain funding.

To increase production, lending institutions ought to, furthermore, lower the restrictions rural SMEs must meet to obtain credit or loans.

Internal environmental factors: The empirical research revealed three major internal issues that fundamentally impacted EO for rural SME survival and growth in KZN: inadequate family labour, a lack of business monitoring, and a shortage of labour skills. It is, consequently, advised that owners/managers assess the internal environment strengths and shortcomings of the firm, to formulate plans and equip themselves to contend favourably in the ever-changing business landscape, to satisfy their target market. This exercise will assist rural SMEs in identifying the main shortcomings that prevent their businesses from growing, as well as the advantages to capitalise on for success. The government may also aid SME owners/managers operating in rural areas to obtain these vital skills, thereby enhancing their operations.

External environmental factors: The empirical study identified the following as important characteristics that influenced EO for SME survival and growth: awareness of difficult to source raw material sources; prohibitive domestic taxes; weak domestic demand; and lack of speedy and reliable transportation; as well as customer payments emanating from external sources. To create and introduce items consumers need and want, owners/managers must thoroughly comprehend the external SME business environment in rural areas; this will increase sales and revenue. To adapt or find ways to integrate their operations, rural SMEs are advised to have a thorough understanding of the dynamic business environment.

In summary, for rural SME owners/managers to advance their endeavours and foster EO, it is imperative they initially perform a thorough examination of the external elements influencing their efficient functioning. Subsequently, they should ascertain the most suitable corrective measures to augment their operations. The required approaches could be developed using the conceptual framework offered by the model.

Entrepreneurial resources: The empirical findings indicate a deficiency of business associates and a shortage of managerial personnel as critical factors influencing EO for survival and growth of rural SMEs. To equip rural entrepreneurs with the information and abilities needed to recognise managerial opportunities offered by rural SMEs, the

study advises the government to be aware of these traits and to increase funding in higher education. The government should also encourage more young people to start their own businesses, as this will lower the nation's unemployment rate. In addition, the government can expedite projects for rural development to attract post-secondary educated individuals, who would otherwise be unable to find employment in rural areas of their origin. For experience in enterprise development, owners/managers of current and potential rural SMEs should endeavour to join with business associates.

6.6.2 Recommendations on Education, Training, and Skills Development

It is advised public authorities, such as universities and training facilities, provide basic business short courses and a series of entrepreneurship workshops for SME owners/managers. Furthermore, training and upskilling programmes in entrepreneurship need to be provided to SME owners/managers in rural areas. This suggests certain entrepreneurial concepts and behaviours, such as EO variables, networking techniques, and methods for innovation, as well as entrepreneurial advertising and marketing techniques, with a particular focus on rural areas, require precise insight based on research.

To encourage investment in setting up and running SMEs in rural areas, this study also suggests PPPs, in the form of collaborations between public sector and private individuals, should begin coordinating to grow the economy in local governments and rural areas. In the process, young, post-secondary school leavers will be encouraged to remain and launch SMEs in the rural villages, instead of flocking to the cities.

To provide individuals with vital expertise and skills, mentoring can be provided/obtained by forming alliances with start-ups and growing SMEs in rural and distant areas.

SME owners-managers must organise associations or enterprises in their local communities, which will enable individuals to support one another in the abilities and information needed in their specific line of work. These owners/managers are also capable of organising seminars amongst one another.

Similarly, SME owners-managers ought to organise cooperatives. This will allow them to establish networking relationships with other local SMEs and improve their understanding each another.

Annual employee education and appraisal should be viewed by SMEs as EO and a strategic instrument for continued operations and development. This will enable workers to improve their expertise and understanding required to do their jobs through career advancement, which will further enhance personnel control over operational activities. It also implies entrepreneurs with transformative leadership traits ought to be at the forefront of leadership of their rural SMEs. This kind of leadership focuses on efforts to develop and empower their workforce to foster a creative environment, as detailed in the literature review.

Further recommendations include advising rural SMEs to begin hiring skilled workers to boost the general growth of the business. Should this not prove feasible, overall employee appraisal ought to be recognised as a crucial strategy for building and moulding workers for more challenging roles in the SME. Furthermore, rural SMEs must hire experienced employees who have previously worked for other organizations, to complement existing staff with their work experience.

6.6.3 Refinement to SME policies

From the standpoint of SME policies, the following suggestions are made:

- South African government policies towards the developmental needs of the rural areas should be reviewed and accelerated at all tiers of governance, toward incorporating oversight policies for SMEs in the rural areas. This will enable public authorities to evaluate, supervise and provide progress reports to ensure accountability across all regions, with special emphasis on KZN.
- Financial institutions in SA should be encouraged by the relevant public authorities at various levels, to implement policies on conditions for collateral tailored to support SMEs throughout the entire country.
- The government should also review its educational policies and include entrepreneurial learning and instruction in the elementary and high school curricula.

- To establish an ideal environment for rural SME growth and financial stability, tax legislation and rules need to be amended and strengthened.
- Policymakers in SA should, in addition, be incentivised to enhance the economic, judicial, and regulatory architecture of the SME. This includes examining the ownership interests, business, accountancy, and various regulatory and evaluation solutions, along with entities that assist or foster SMEs, particularly those located in rural areas.
- Reviewing South African commercial regulations is advised to facilitate the availability of amenities, such as property or business premises, infrastructure, and connectivity, including transport, at a non-discriminatory cost for rural SMEs.
- Establishing business alliances with strategically important objectives should be prioritised by SME owners-managers.

The results of the research show both internal and external environmental variables impact SME owners/managers in rural areas of KZN. The following measures are recommended in refining SME policies:

Rural SMEs should establish strategic alliances between Technical Vocational Educational, and Training (TVET) institutions in SA and independent commercial tertiary institutes. This will prevent any significant problems in obtaining improved upskilling and expertise for their SMEs, due to this corporate collaborative approach.

SME owners-managers must develop commercial ties with technology firms. This will enable receiving prompt assistance regarding technology-related products. Since technological advances rule the modern global economy, SMEs need to begin utilising technology to gain exposure to both domestic and foreign marketplaces.

Private enterprises should form alliances with youthful, well-educated individuals who aspire to launch enterprises in rural regions. This will help with the injection of funding and initial capital for start-up. Additionally, it could assist with logistical issues such as bad roadways, and the infrastructure problems rural communities face.

To participate in the department of public works (DPW) rural infrastructure programme, rural SME owners/managers must work in collaboration with their local governments.

The DPW operates jointly with the Departments of Energy, Water Affairs, and Mineral Resources, along with Cooperative Governance and Traditional Affairs (CoGTA), as well as Transport. In the infrastructure sector, labour-intensive techniques are used in the development and upkeep of infrastructure projects sponsored by the public sector. The following are the main EPWP Infrastructure programmes: Vuk'uphile, National Youth service, large projects, and construction of regional roads, in addition to helping rural development through projects such as roads, bridges, shopping malls and more, to make rural areas more accessible (EPWP 2021).

6.6.4 Assistance with SME finance control

Based on the research findings, it appears SMEs in rural areas of KZN are struggling to remain viable and grow, because of an absence of funding, therefore, the following are recommended:

- Local as well as municipal governments ought to host seminars and classes for individuals in the community who wish to start their own businesses. Finance control and advertising gimmicks should be covered in these courses, at affordable prices. In addition, every SME that has received funding from lending organizations should be subject to routine oversight by relevant authorities. This will help to rectify any undesirable circumstance as soon as possible. Consequently, established businesses would be willing to affiliate, fund or donate stock to newly formed SMEs to help them launch. Furthermore, to comply with their social obligation, public officials and major corporations would provide materials and other essentials to sustainably assist SMEs in rural areas.
- Rural SMEs should establish local fundraising groups to which they can donate a predetermined portion of their monthly earnings. Everyone in the group may utilise the funds for their SME requirements.
- They can also organise a local finance regulatory organization. This organization will assist with all funding-related issues, notably locating donors from both domestic and foreign organizations.

- Networking alongside different enterprises is a good way for SMEs to acquire resources, expertise, as well as information, therefore, a necessity.
- Rural SME owners/managers need to be open and honest regarding their accounting knowledge and record-keeping practices, as that can facilitate their application for finance from lending institutions or enterprise financing programmes.
- SME owners/managers ought to alter their culture and societal conventions to permit fresh start-up or marketing practices, including using digital platforms and the worldwide web for financial and banking purposes.

6.6.5 Technology adaptation

- The results show rapid technological adaptation significantly impacts EO which, in turn, impacts sustainable SME growth.
- Rural SMEs must, therefore, make an immediate investment in relevant technology advancements because, globally, breakthroughs require radical (often technological) adaptations to be aligned to contemporary business realities.
- By improving and adapting techniques and procedures, SMEs will meet the demands of globalisation through contemporary technology, according to international standards, to foster competitiveness.
- SMEs can meet the demands of EO for survival and growth as rural SMEs and foster competitiveness, by improving and integrating contemporary technology with existing techniques and procedures.
- The adaptation of cutting-edge technology will improve SME operations and facilitate new entry into domestic and foreign marketplaces.
- Rural SMEs must establish solid sectoral alliances with larger enterprises that have more resources. They will benefit from pooling together and sharing technology to fight against the trends of disruptive technology that can eliminate them from the competition. Through specialisation and the division of labour, modern technology will expedite the production process for rural SMEs and save time and effort, producing a higher volume of outputs in less time.

- SME owners-managers must establish commercial ties with tech firms. This will enable prompt assistance with acquisition of and adapting to technology-related products. Since the modern global economy is dictated to by technological advances, SMEs should start gaining exposure to both domestic and foreign marketplaces through technology use.

6.7 STUDY LIMITATIONS

The study sample size comprised 309 officially registered SME owners/managers who operate exclusively in rural areas. Unregistered SMEs with comparable features were not included in this analysis. Furthermore, not all rural municipal areas of KZN were included in the research. The objectives of the investigation, outlined in chapter 1, also restricted the findings.

For this study, a standard-structured questionnaire was employed, which restricted participant ability to offer comprehensive feedback. The questionnaire employed in this study was based on a 5-point Likert scale response to closed-ended questions, therefore, respondents' ability to share information on the obstacles experienced that influenced their EO by other rural SME was restricted. These entailed restricting participant responses to expressing feedback on different SMEs they work with during their course of operations, along with additional variables that drove how they chose to launch their ventures and shaped their inclination toward entrepreneurship.

Other funding sources rural SMEs utilise to launch their businesses, such as unofficial moneylenders (loan sharks), "Rotating savings and credit associations" (ROSCAS), and rural farming cooperatives, were not included in this study's questionnaire.

Finding appropriate respondents proved to be challenging in some targeted research areas, since many rural SME owners/managers were hesitant to participate as a precaution to reveal any shortcomings or a concern for damaging their brand and standing.

It was more difficult to select a sample representative of the target population, because several SME owners/managers asked for additional time, and some completely refused

to complete the questionnaire. Due to this, the initial 14-day data collection period was extended to 90 days.

6.8 RECOMMENDATIONS FOR FURTHER RESEARCH

The following suggestions for additional research are based on the substance of this research, its objectives, the empirical results, along with the conclusions reached—all of which are outlined in the preceding chapters.

The study results suggest future studies should use a bigger sample, preferably encompassing rural regions from several provincial areas. This action will assist authorities in determining broader knowledge, alongside the direction needed by the South African populace at large, with particular focus on promoting the EO for rural SME survival and growth from a South African viewpoint. Such broad knowledge should cover aspects such as the licensing and registration needed to start enterprises, forming and operating partnerships, as well as which authorities or grants are available to SMEs in rural areas. This will assist in lowering bureaucratic tendencies and the lack of funding, as the study participants indicated.

To assist SMEs to survive and expand sustainably over time, more research needs to be undertaken to determine why the public sector programme for SMEs in Africa is not performing as planned. This will make it easier to comprehend why small enterprise lending organizations, including the SEFA, Industrial Development Corporation (IDC), NEF, and NYDA, as well as numerous additional funding organizations in SA, are not doing enough to reach and support SMEs in rural areas. Additionally, this will provide decision-makers information regarding the structure and expectations from funding assistance programmes for small and rural businesses.

In the context of rural SMEs, additional study is needed to determine how variables from the business environment moderate the impact of EO on performance.

The education policies in SA should be strengthened to incorporate vocational education and learning, as this would help to raise the country's level of entrepreneurial skill adjustment. This will assist SMEs in acquiring the information and expertise needed by enterprises to thrive. Numerous research respondents lack accounting, as

well as managerial expertise, deemed of greater significance for financial institutions when approving loans for SMEs. Consequently, it is crucial to train and educate businesspeople in rural areas, since they can acquire many fundamental skills, such as knowledge in accountancy and how to write business plans, that might alter banking regulations regarding financing for businesses of this nature.

More research is required to determine the extent to which non-profit organizations (NPOs), specifically in KZN, support the survival and expansion of rural SMEs, which can provide rural populations the necessary information and abilities, particularly in fostering SME survival and expansion as a component of measures for reducing inequality. These NPOs may also be able to offer funding to newly established businesses.

Additional investigation is, in addition, needed to evaluate the application of cutting-edge technologies as a tactical instrument for enhancing the EO attributes typical of rural SMEs in KZN. Through its wide consumer-base, this approach will aid in the growth of the SME market. The application of technology can assist to overcome issues with the slow infrastructural development pace, such as the provision of energy and transportation.

There is also further need to evaluate the validity and consistency of models used to gauge South African rural EO toward SME survival and growth. This can offer a thorough grasp of the motivations behind the start-up and growth of rural SMEs, as well as their methods of managing the different obstacles their enterprises face.

Further examination is, additionally, required to evaluate how rural residents view and trust the items offered by rural SMEs that operate within these areas, which can assist owners/managers in understanding consumer needs, how they are satisfied, and what kind of professional consulting assistance might be required.

6.9 SUMMARY

The relevance of EO for SME survival and growth in rural areas of KZN has been brought to light by this study, with important elements influencing the EO of rural SMEs examined. Entrepreneurship is thought to be a vital component in solving several

socioeconomic issues rural communities face. Considering SA's rising rates of poverty and inequality, creating an atmosphere supportive of SME operations may make all the difference in reaching the SDGs. In SA's dynamic business environment, SMEs—particularly rural enterprises—continually struggle to achieve a competitive edge through generating EO. Rural entrepreneurs must, nonetheless, continuously assess their SME businesses strategies to achieve this value.

The researcher personally distributed questionnaires to owners/managers of SMEs in the rural settlements of Bhekhulwandle, Kwangcolosi, KwaXimba, Umbumbulu, and Umdumezulu in the province of KZN. These questionnaires served as the basis for the empirical data used in this study. A few possible steps to enhance the SME contribution to economic growth and sustainable development in KZN rural areas are outlined in the chapter's recommendations and conclusions. Additionally, this study is intended to help government agencies and other relevant parties improve how they collaborate with rural entrepreneurs to produce economic value that will aid in addressing a range of societal issues.

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APPENDICES

APPENDIX 1: QUESTIONNAIRE



Faculty of Management Sciences
Department of Entrepreneurial Studies and Management

Date: _____

Dear Participant,

I am studying towards a PhD in Business Administration, in the Faculty of Management Sciences at the Durban University of Technology. The title of my research is: Entrepreneurial orientation for survival and growth of Small and Medium Enterprise (SMEs) in rural areas of KwaZulu Natal (KZN)

Please complete the questionnaire to enable me to gather data for my research. This questionnaire is designed to gather critical factors affecting entrepreneurial orientation for Small and Medium Enterprise (SMEs) survival and growth in rural areas of KwaZulu Natal. The information you provide will be kept strictly confidential. Please be assured that you will remain anonymous throughout the research process and in any reporting or write-ups related to my research. Please also be advised that participation is voluntary, and participants can withdraw from the study.

If you need any clarity on the study, please contact the researcher or the supervisor.

Mr. FY Gray-Deh PhD: Business Administration

Email Addr: 222279285@dut.ac.za

Dr L. Lekhanya Supervisor

Email: lawrencel@dut.ac.za

I hereby kindly request that you complete the following section by placing a cross (X) in the appropriate box to reflect your answer.

TITLE OF THE RESEARCH STUDY: ENTREPRENEURIAL ORIENTATION AMONG SMALL AND MEDIUM ENTERPRISES IN SELECTED RURAL AREAS OF KWAZULU-NATAL.

ISIHLOKO SOCWANINGO LOCWANINGO: UKUQHUBEKA KWEZOBHIZINISI PHAKATHI KWAMABHIZINISI AMANCANE NESIPHAKATHI EZINDAWENI EZIKHETHIWE EZINDAWENI ZASEKHAYA KWAZULU-NATAL.

RESPONDENT DECLARATION

ISIMEMO SOMPHENDULI

I hereby consent to take part in the completion of this survey.

Ngakho-ke ngiyavuma ukubamba iqhaza ekuphuthulweni kwalolu cwaningo.

Signature of Respondent.

Isiginesha Yomphenduli.....

A. DEMOGRAPHIC DATA

A. IDATHA YABANTU

Where is your business located in the KZN rural area? (Please tick).

1. Likuphi ibhizinisi lakho endaweni yasemakhaya eKZN? (Ngicela uphawule).

Bhekhulwandle Area/ Indawo	1
Kwangcolosi Area/Indawo	2
KwaXimba Area/Indawo	3
Umbumbulu Area/indawo	4
Umdumezulu Area/Indawo	5

What is the ownership structure of your business?	
2. Siyini isakhiwo sobunikazi bebhizinisi lakho?	

Manager/owner Umphathi/umnikazi	1
Manager and co-owner Umphathi kanye nomnikazi	2
Partnership Ubambiswano	3
Please provide any more information. Sicela unikeze eminye imininingwane.	
What is the length of time you've been in this business? 3. Unesikhathi esingakanani kule bhizinisi?	
1 year or less Unyaka ongu-1 noma ngaphansi	1
1 to 2 years Iminyaka engu-1 kuye kwemi-2	2

3 to 5 years Iminyaka emi-3 kuye kwemi-5	3
6 to 8 years Iminyaka engu-6 kuye kwengu-8	4
More than a decade Ngaphezu kweminyaka eyishumi	5

Type of business (please tick).

4. Uhlobo lwebhizinisi (sicela ubeke uphawu).

Agriculture. Ezolimo.	1
Quarrying and mining. Ukumba izinkwali nezimayini.	2
Construction. Ukwakha.	3
Wholesale, retail, commercial agents, and related services are all available. I-Wholesale, izitolo, ama-ejenti ezentengiselwano, kanye nezinsizakalo ezihlobene nazo ziyatholakala.	4
Services in finance and business. Izinsizakalo kwezezimali nezamabhizinisi.	5
Manufacturing. Ukukhiqiza.	6

Services in retail, motor trade, and repair. Izinsizakalo zokudayisa, ukuhweba ngezimoto, nokulungisa.	7
Communication, storage, and transportation. Ukuxhumana, ukugcinwa, kanye nezokuthutha.	8
Personal, social, and community services. Izinsizakalo zomuntu siqu, zomphakathi, nezomphakathi.	9
Catering, lodging, and other services. Indawo yokudlela, indawo yokuhlala, nezinye izinkonzo.	10
Please provide any more information. Sicela unikeze eminye imininingwane.	
.....	
.....	

In terms of the elements that drive rural entrepreneurial growth, please provide answers to the following:

Mayelana nezinto ezikhuthaza ukukhula kosomabhizinisi basemakhaya, sicela unikeze izimpendulo kwalokhu okulandelayo:

STATEMENT STATEMENT :	Strongly Agree Ngokunamandla Vuma 1	Agree Vuma 2	Neutral Ukungat hathi hlangothi 3	Disagree Angivumi 4	Strongly Disagree Ngokunamandla Angivumi 5

5(A). The following are some of the features of rural businesses. 5(A). Okulandelayo ezinye zezimpawu zamabhizinisi asemakhaya.					
5.1.A. Many employees in our work are unskilled. 5.1.A. Abasebenzi abaningi emsebenzini wakho abanamakhono.					

5.2.A. Modern facilities are used to operate the SME's activities. 5.2.A Izinsiza zesimanje zisetshenziselw a ukuqhuba imisebenzi yama-SME.					
5.3.A. Our investment plans are hampered by a shortage of funds in most cases. 5.3.A. Izinhlelo zethu zokutshala ziphazanyiswa ukushoda kwezimali ezimweni eziningi.					

5.4.A. The local market for our items is relatively small.					
5.4.A. Imakethe yendawo yezinto zethu incane uma kuqhathaniswa.					
5.5.A. Poor infrastructure has a significant impact on business operations.					
5.5.A. Ingqalasizinda embi inomthelela omkhulu ekusebenzeni kwebhizinisi.					

5(B). The following are entrepreneurial traits that have an impact on the survival and growth of a firm. 5(B). Okulandelayo yizici zezamabhizinisi ezinomthelela ekusindeni nasekukhuleni kwefemu.					
5.1.B. I can achieve established objectives. 5.1.B. Ngingakwazi ukufeza izinhloso ezimisiwe.					
5.2.B. I am motivated to meet the needs of my firm's expansion. 5.2.B. Ngigququzelekile ukuhlangabezana nezidingo zokunwetshwa kwenkampani yami.					

5.3.B. I am willing to put money into a project for which I have estimated the risk. 5.3.B. Ngizimisele ukufaka imali kuphrojekthi engilinganise ubungozi bayo.					
5.4.B. In uncertain situations, I can respond positively. 5.4.B. Ezimweni ezingaqinisekile, ngingaphendula kahle.					

5.5.B. Growing a business necessitates that I be goal oriented. 5.5.B. Ukukhulisa ibhizinisi kudinga ukuthi ngizibekele imigomo.					
5.6.B. To keep up with the changing business environment, I need to adapt my business strategy. 5.6.B. Ukuze ngihambisane nokushintsha kwesimo sebhizinisi, ngidinga ukulungisa isu lami lebhizinisi.					
5 (C). The following are indicators of rural entrepreneurs' personal attitudes. 5 (C). Okulandelayo yizinkomba zezimo zengqondo					

zosomabhizinisi basemaphandleni.					
5.1.C. Most of my time is spent on business administration. 5.1.C. Isikhathi sami esiningi ngisisebenzisa ekuphathweni kwebhizinisi.					
5.2.C. Most of my time is focused on personal interactions to retain existing customer relationships. 5.2.C. Isikhathi sami esiningi sigxile ekusebenzelaneni komuntu siqu ukuze ngigcine ubudlelwano obukhona bamakhasimende.					
5.3.C. A significant amount of time is spent developing sales					

strategies to increase profits.					
5.3.C. Kuchithwa isikhathi esiningi kwakhiwa amasu okuthengisa ukuze kwandiswe inzuzo.					
5.4.C. Increasing revenue is critical for a business's existence and success.					
5.4.C. Ukwenyuka kwemali engenayo kubalulekile ebukhoneni nasempumelelweni yebhizinisi.					
5.5.C. I launched my business to improve my social standing.					
5.5.C. Ngivule ibhizinisi lami ukuze ngithuthukise ukuma kwami komphakathi.					
5.6.C. The business was founded primarily					

to provide income for my family.					
5.6.C. Ibhizinisi lasungulwa ukuze linikeze umndeni wami imali engenayo.					
5.7.C. I founded the business to help local communities in rural areas to create jobs.					
5.7.C. Ngasungula leli bhizinisi ukuze ngisize imiphakathi yasendaweni yasemakhaya ukuze idale amathuba omsebenzi					
5(D). The following aspects contribute toward rural entrepreneurial orientation growth of business.					

5(D). Lezi zici ezilandelayo zinomthelela ekukhuleni kwamabhizinisi asemaphandleni.					
5.1.D. There are a lot of businesses selling things that are identical to mine. 5.1.D. Kunamabhizinisi amaningi athengisa izinto ezifana nezami.					
5.2.D. I do have a business plan that guides me on how to keep my business running. 5.2.D. Nginalo uhlelo lwebhizinisi olungiholayo ngokuthi ngingaligcina kanjani ibhizinisi lami lisebenza.					

5.3.D. Business can deal with environmental risks. 5.3.D. Ibhizinisi lingabhekana nezingozi zemvelo.					
5.4.D. The business's main goal is to expand market share by using product improvement tactics. 5.4.D. Umgomo oyinhloko webhizinisi ukukhulisa isabelo semakethe ngokusebenzisa amasu okuthuthukisa umkhiqizo.					
5(E). The following environmental problems are stumbling blocks to our business's expansion. 5(E). Izinkinga ezilandelayo zemvelo					

ziyizithiyo ekwandeni kwebhizinisi lethu.					
5.1.E. Raw materials supply for the business is tough to come by. 5.1.E Ukunikezwa kwezinto zokusetshenziswa kwebhizinisi kunzima ukukuthola.					
5.2.E. Domestic taxes are high, which has an impact on business growth. 5.2.E. Izintela zasekhaya ziphezulu, ezinomthelela ekukhuleni kwebhizinisi.					
5.3.E. The business's growth is hampered by weak domestic demand. 5.3.E. Ukukhula kwebhizinisi kukhinyabezwa					

yisidingo esibuthakathaka sasekhaya.					
5.4.E. Business expansion is hampered by a lack of adequate and timely transportation. 5.4.E. Ukwanda kwebhizinisi kukhinyabezwa ukuntuleka kwezinto zokuhamba ezanele nezifika ngesikhathi.					
5.5.E. Late invoice payments from the government have a negative impact on business growth. 5.5.E. Ukukhokhwa kwama-invoyisi sekwephuzile kuhulumeni kunomthelela omubi ekukhuleni kwebhizinisi.					

5.6.E. Ordinary customers' late payments have a negative impact on business growth.					
5.6.E. Ukukhokha sekwephuzile kwamakhasimende ajwayelekile kunomthelela omubi ekukhuleni kwebhizinisi.					
5(F). The following internal environmental elements operate as roadblocks to business expansion: 5(F). Lezi zinto ezilandelayo zangaphakathi zemvelo zisebenza njengezithiyo ekwandeni kwebhizinisi:					
5.1.F. Insufficient family labor has an impact on business growth.					

5.1.F. Ukungasebenzi komndeni okunganele kunomthelela ekukhuleni kwebhizinisi.					
5.2.F. Business growth is hampered by a lack of business monitoring time. 5.2.F. Ukukhula kwebhizinisi kuphazanyiswa ukushoda kwesikhathi sokuqapha ibhizinisi.					
5.3.F. The lack of labor skills has an impact on the company's success. 5.3.F. Ukuntuleka kwamakhono okusebenza kunomthelela empumelelweni yenkampani.					

5.4.F. Equipment of poor quality has a negative impact on business growth. 5.4.F. Iziphetshenziswa zekhwalthi ephansi zinomthelela omubi ekukhuleni kwebhizinisi.					
5(G). The following are institutional hurdles to our business's expansion: 5(G). Okulandelayo yizithiyo zesikhungo ekwandeni kwebhizinisi lethu:					
5.1.G. Environmental regulations continue to be a barrier to business expansion. 5.1.G. Imithethonqubo yezemvelo isaqhubeka					

nokuba isithiyo ekwandeni kwebhizinisi.					
5.2.G. Regulations on governing/public procurement make it difficult for businesses to expand. 5.2.G. Imithethonqubo yokuphatha/yokuthenga umphakathi yenza kube nzima ukuthi amabhizinisi ande.					
5.3.G. Business growth is hampered by stringent government restrictions and licensing requirements. 5.3.G. Ukukhula kwebhizinisi kuphazanyiswa imikhawulo eqinile kahulumeni kanye nezidingo zamalayisensi.					

5.4.G. Government policies make it difficult for us to expand our business. 5.4.G. Izingubomgomo zikahulumeni zenza kube nzima ngathi ukukhulisa ibhizinisi lethu.					
5.5.G. Bureaucracy hampers business growth. 5.5.G. I-Bureocracy ikhinyabeza ukukhula kwebhizinisi.					
5(H). The following are financial roadblocks to business expansion: 5(H). Okulandelayo yizithiyo zezimali ekwandiseni ibhizinisi:					

5.1.H. Business plans are excessively expensive to prepare and have a negative impact on business growth. 5.1.H. Izinhlelo zebhizinisi zibiza ngokweqile ukuzilungiselela futhi zibe nomthelela omubi ekukhuleni kwebhizinisi.					
5.2.H. The amount of time it takes for a bank loan to be granted has an impact on business growth. 5.2.H. Isikhathi esisithathayo ukuze imali mboleko yasebange inikezwe sinomthelela ekukhuleni kwebhizinisi.					

5.3.H. Most banks refuse to lend to SMEs. 5.3.H. Iningi lamabhange liyenqaba ukuboleka ama-SME.					
5.4.H. Bank bureaucracy prevents SMEs from obtaining loans. 5.4.H. I-Bureaucracy yasebhange ivimbela ama-SME ukuthi athole imali mboleko.					
5.5.H. Business expansion is hampered by high collateral requirements. 5.5.H. Ukunwetshwa kwebhizinisi kuthikamezwa yizidingo eziphezulu zesibambiso.					

5.6.H. High-interest rates on loans have a negative impact on business growth. 5.6.H. Amazinga enzalo ephezulu emalimboleko anomthelela omubi ekukhuleni kwebhizinisi.					
5(I). Social impediments to business growth include the following: 5(I). Izithiyo zomphakathi ekukhuleni kwebhizinisi zihlanganisa lokhu okulandelayo:					

5.1.I. Business success is hampered by a lack of support from friends and family. 5.1.I. Impumelelo yebhizinisi iphazanyiswa ukuntula ukusekelwa abangani nomndeni.					

5.2.1. The lack of trust in society when it comes to high-quality goods and services has an impact on business success. 5.2.1. Ukungathembeki emphakathini uma kuziwa ezimpahleni nasezinhlelweni eziphezulu kunomthelela empumelelweni yebhizinisi.					
5.3.1. Business growth is hampered by a lack of support from trade associations. 5.3.1. Ukukhula kwebhizinisi kuphazanyiswa ukuntula ukwesekwa yizinhlango ezihwebayo					
5.4.1. Business growth is hampered by a lack of help from business consulting services. 5.4.1. Ukukhula kwebhizinisi					

kuphazanyiswa ukuntula usizo oluvela ezinsizeni zokubonisana namabhizinisi.					
5.5.1. Local communities' lack of support has an impact on business success. 5.5.1. Ukuntula ukwesekwa kwemiphakathi yendawo kunomthelela empumelelweni yebhizinisi.					
5(J). The following elements of rural entrepreneurial resources are indicators: 5(J). Izinto ezilandelayo zezinsiza zamabhizinisi asemakhaya ziyizinkomba:					

5.1.J. The firm employs many people in management roles. 5.1.J. Inkampani iqashe abantu abaningi ezindimeni zokuphatha.					
5.2.J. Family members are involved in the decision-making process at the business. 5.2.J. Amalungu omndeni abambe iqhaza ohlelweni lokuthatha izinqumo ebhizinisini.					
5.3.J. The SME has associates who help with business decision making. 5.3.J. I-SME inabambisene nabo abasiza ekuthatheni izinqumo zebhizinisi.					

5.4.J. Employees with tertiary degrees work for the business.					
5.4.J. Abasebenzi abaneziqu zemfundo ephakeme basebenzela ibhizinisi.					
5.5.J. The firm has hired experienced employees that have previously worked for other organizations.					
5.5.J. Le nkampani iqashe abasebenzi abanolwazi abake basebenzela ezinye izinhlangano phambilini					

THANK YOU FOR YOUR PARTICIPATION.

NGIYABONGA NGOKUBAMBA KWENU.

APPENDIX 2: PROPOSAL APPROVAL LETTER



1 September 2023

Mr. F Y Gray-Deh
5B Umdoni Road New
Germany 3610

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

Dear Mr Gray-Deh

Entrepreneurial orientation among SMEs in selected rural areas of KwaZulu-Natal

I am pleased to inform you that **PROVISIONAL APPROVAL** has been granted to your proposal subject to:

- Piloting of the data collection tool. *Please note that should there be any changes to the data collection tool, in a letter signed by the researcher and supervisor, list the changes to the documents and submit to DUT-IREC with the final data collection tool. Even when there are no changes to the data collection tool, DUT-IREC must be notified.*
- Obtaining and submitting the necessary gatekeeper permission/s to DUT-Institutional Research Ethics Committee (DUT-IREC).

PLEASE NOTE THAT THIS IS NOT A FINAL APPROVAL LETTER. KINDLY SUBMIT THE ABOVE-MENTIONED DOCUMENTS WITHIN THREE MONTHS TO THE DUT-IREC OFFICE. DATA COLLECTION CAN ONLY COMMENCE WHEN DUT-IREC ISSUES FULL APPROVAL

The Proposal has been allocated the following Ethical Clearance number **IREC 062/23**. Please use this number in all communication with this office.

Approval has been granted for a period of **ONE YEAR**, before the expiry of which you are required to apply for safety monitoring and annual recertification. Please use the Safety Monitoring and Annual Recertification Report form which can be found in the Standard Operating Procedures [SOP's] of the DUT-IREC. This form must be submitted to the DUT-IREC at least 3 months before the ethics approval for the study expires.

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.

Yours Sincerely

Prof J K Adam Chairperson: DUT-IREC

APPENDIX 3: ETHICAL CLEARANCE



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

3 November 2023

Mr F Y Gray-Deh5B
Umdoni Road New
Germany 3610

Dear Mr Gray-Deh

Entrepreneurial orientation among SMEs in selected rural areas of KwaZulu-Natal Ethics Clearance Number: **IREC 062/23**

The DUT-Institutional Research Ethics Committee acknowledges receipt of your notification regarding the piloting of your data collection tool.

Kindly ensure that participants used for the pilot study are not part of the main study.

In addition, the DUT-IREC acknowledges receipt of your notification regarding gatekeeper permission.

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 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

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APPENDIX 4: FREQUENCY TABLES

Biographical data

Where is your business located?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bhekhulwandle area	63	20,4	20,4	20,4
	Kwangcolosi area	63	20,4	20,4	40,8
	KwaXimba area	66	21,4	21,4	62,1
	Umbumbulu area	63	20,4	20,4	82,5
	Umdumezulu area	54	17,5	17,5	100,0
	Total	309	100,0	100,0	

What is the ownership structure of your business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manager/Owner	309	100,0	100,0	100,0

What length of time have you been in business?

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	1 year or less	50	16,2	16,2	16,2
	1 - 2 years	82	26,5	26,5	42,7
	3 - 5 years	65	21,0	21,0	63,8
	6 - 8 years	53	17,2	17,2	80,9
	More than a decade	59	19,1	19,1	100,0
	Total	309	100,0	100,0	

Type of business in which respondents are involved

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	20	6,5	6,5	6,5
	Quarrying and mining	16	5,2	5,2	11,7
	Construction	69	22,3	22,3	34,0
	Wholesale, retail, commercial agent, and related services are all available	36	11,7	11,7	45,6
	Services in finance and business	31	10,0	10,0	55,7
	Manufacturing	28	9,1	9,1	64,7
	Services in retail, motor trade, and repairs	19	6,1	6,1	70,9
	Communication, storage, and transportation	33	10,7	10,7	81,6
	Personal, social, and community services	20	6,5	6,5	88,0

Catering, lodging, and other services	37	12,0	12,0	100,0
Total	309	100,0	100,0	

Many employees in our work are unskilled

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	221	71,5	71,5	71,5
	Agree	56	18,1	18,1	89,6
	Neutral	14	4,5	4,5	94,2
	Disagree	10	3,2	3,2	97,4
	Strongly disagree	8	2,6	2,6	100,0
	Total	309	100,0	100,0	

Modern facilities are not used to operate SME activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	124	40,1	40,1	40,1
	Agree	150	48,5	48,5	88,7
	Neutral	19	6,1	6,1	94,8
	Disagree	8	2,6	2,6	97,4
	Strongly disagree	8	2,6	2,6	100,0
	Total	309	100,0	100,0	

Investment plans are hampered by shortage of funds in most cases

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	188	60,8	60,8	60,8
	Agree	55	17,8	17,8	78,6
	Neutral	52	16,8	16,8	95,5
	Disagree	10	3,2	3,2	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

The local market for our items is relatively small

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	224	72,5	72,5	72,5
	Agree	59	19,1	19,1	91,6
	Neutral	10	3,2	3,2	94,8
	Disagree	5	1,6	1,6	96,4
	Strongly disagree	11	3,6	3,6	100,0
	Total	309	100,0	100,0	

Poor infrastructure significantly impacts business operations

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Strongly agree	167	54,0	54,0	54,0
	Agree	114	36,9	36,9	90,9
	Neutral	14	4,5	4,5	95,5
	Disagree	10	3,2	3,2	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

I can achieve established objectives

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	232	75,1	75,1	75,1
	Agree	55	17,8	17,8	92,9
	Neutral	9	2,9	2,9	95,8
	Disagree	7	2,3	2,3	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

I am motivated to meet the needs of my firm's expansion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	148	47,9	47,9	47,9
	Agree	129	41,7	41,7	89,6

Neutral	21	6,8	6,8	96,4
Disagree	6	1,9	1,9	98,4
Strongly disagree	5	1,6	1,6	100,0
Total	309	100,0	100,0	

I am willing to put money into a project for which I have estimated the risk

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	161	52,1	52,1	52,1
	Agree	99	32,0	32,0	84,1
	Neutral	39	12,6	12,6	96,8
	Disagree	7	2,3	2,3	99,0
	Strongly disagree	3	1,0	1,0	100,0
	Total	309	100,0	100,0	

In uncertain situations, I can respond positively

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	132	42,7	42,7	42,7
	Agree	111	35,9	35,9	78,6
	Neutral	55	17,8	17,8	96,4
	Disagree	9	2,9	2,9	99,4
	Strongly disagree	2	,6	,6	100,0

Total	309	100,0	100,0	

Growing a business necessitates that I be goal oriented

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	214	69,3	69,3	69,3
	Agree	63	20,4	20,4	89,6
	Neutral	18	5,8	5,8	95,5
	Disagree	9	2,9	2,9	98,4
	Strongly disagree	5	1,6	1,6	100,0
	Total	309	100,0	100,0	

To keep up with the changing business environment, I need to adapt my business strategy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	126	40,8	40,8	40,8
	Agree	148	47,9	47,9	88,7
	Neutral	23	7,4	7,4	96,1
	Disagree	5	1,6	1,6	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

Most of my time is spent on business administration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	176	57,0	57,0	57,0
	Agree	70	22,7	22,7	79,6
	Neutral	42	13,6	13,6	93,2
	Disagree	9	2,9	2,9	96,1
	Strongly disagree	12	3,9	3,9	100,0
	Total	309	100,0	100,0	

Most of my time is focused on personal interactions to retain existing customer relationships

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	169	54,7	54,7	54,7
	Agree	95	30,7	30,7	85,4
	Neutral	24	7,8	7,8	93,2
	Disagree	11	3,6	3,6	96,8
	Strongly disagree	10	3,2	3,2	100,0
	Total	309	100,0	100,0	

A significant amount of time is spent on developing sales strategies to increase profits

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	130	42,1	42,1	42,1
	Agree	135	43,7	43,7	85,8
	Neutral	26	8,4	8,4	94,2
	Disagree	13	4,2	4,2	98,4
	Strongly disagree	5	1,6	1,6	100,0
	Total	309	100,0	100,0	

Increasing revenue is critical for a business existence and success

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	168	54,4	54,4	54,4
	Agree	86	27,8	27,8	82,2
	Neutral	40	12,9	12,9	95,1
	Disagree	9	2,9	2,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

I launched my business to improve my social standing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	126	40,8	40,8	40,8
	Agree	113	36,6	36,6	77,3
	Neutral	45	14,6	14,6	91,9
	Disagree	13	4,2	4,2	96,1
	Strongly disagree	12	3,9	3,9	100,0
	Total	309	100,0	100,0	

The business was founded primarily to provide income for my family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	149	48,2	48,2	48,2
	Agree	83	26,9	26,9	75,1
	Neutral	52	16,8	16,8	91,9
	Disagree	10	3,2	3,2	95,1
	Strongly disagree	15	4,9	4,9	100,0
	Total	309	100,0	100,0	

I founded the business to help local communities in rural areas create jobs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	196	63,4	63,4	63,4
	Agree	76	24,6	24,6	88,0
	Neutral	20	6,5	6,5	94,5
	Disagree	10	3,2	3,2	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

There are many businesses selling things identical to mine

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	144	46,6	46,6	46,6
	Agree	122	39,5	39,5	86,1
	Neutral	26	8,4	8,4	94,5
	Disagree	11	3,6	3,6	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

I do have a business plan that guides me on how to keep my business running

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	138	44,7	44,7	44,7
	Agree	114	36,9	36,9	81,6
	Neutral	42	13,6	13,6	95,1
	Disagree	11	3,6	3,6	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

Business can deal with environmental risks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	181	58,6	58,6	58,6
	Agree	80	25,9	25,9	84,5
	Neutral	26	8,4	8,4	92,9
	Disagree	9	2,9	2,9	95,8
	Strongly disagree	13	4,2	4,2	100,0
	Total	309	100,0	100,0	

The main business goal is to expand market share by using product improvement tactics

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	120	38,8	38,8	38,8
	Agree	149	48,2	48,2	87,1
	Neutral	17	5,5	5,5	92,6
	Disagree	13	4,2	4,2	96,8
	Strongly disagree	10	3,2	3,2	100,0
	Total	309	100,0	100,0	

Raw material supply for the business is tough to get by

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	178	57,6	57,6	57,6
	Agree	75	24,3	24,3	81,9
	Neutral	40	12,9	12,9	94,8
	Disagree	10	3,2	3,2	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

Domestic taxes are high, which have an impact on business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	100	32,4	32,4	32,4
	Agree	143	46,3	46,3	78,6
	Neutral	51	16,5	16,5	95,1
	Disagree	9	2,9	2,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

Business growth is hampered by weak domestic demand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	197	63,8	63,8	63,8
	Agree	73	23,6	23,6	87,4
	Neutral	22	7,1	7,1	94,5
	Disagree	9	2,9	2,9	97,4
	Strongly disagree	8	2,6	2,6	100,0
	Total	309	100,0	100,0	

Business expansion is hampered by lack of adequate and timely transportation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	125	40,5	40,5	40,5
	Agree	147	47,6	47,6	88,0
	Neutral	22	7,1	7,1	95,1
	Disagree	9	2,9	2,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

Late invoice payments from the government negatively impact business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	161	52,1	52,1	52,1
	Agree	88	28,5	28,5	80,6
	Neutral	44	14,2	14,2	94,8
	Disagree	9	2,9	2,9	97,7
	Strongly disagree	7	2,3	2,3	100,0

Total	309	100,0	100,0	

Ordinary customers' late payments negatively impact business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	132	42,7	42,7	42,7
	Agree	119	38,5	38,5	81,2
	Neutral	40	12,9	12,9	94,2
	Disagree	12	3,9	3,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

Insufficient family labour impacts business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	183	59,2	59,2	59,2
	Agree	62	20,1	20,1	79,3
	Neutral	48	15,5	15,5	94,8
	Disagree	10	3,2	3,2	98,1

	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

Business growth is hampered by lack of business monitoring time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	125	40,5	40,5	40,5
	Agree	144	46,6	46,6	87,1
	Neutral	27	8,7	8,7	95,8
	Disagree	11	3,6	3,6	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

The lack of labour skills impacts company success

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	147	47,6	47,6	47,6
	Agree	96	31,1	31,1	78,6
	Neutral	54	17,5	17,5	96,1
	Disagree	10	3,2	3,2	99,4

	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

Equipment of poor quality negatively impacts business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	167	54,0	54,0	54,0
	Agree	96	31,1	31,1	85,1
	Neutral	28	9,1	9,1	94,2
	Disagree	12	3,9	3,9	98,1
	Strongly disagree	6	1,9	1,9	100,0
	Total	309	100,0	100,0	

Environmental regulations continue to be a barrier to business expansion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	203	65,7	65,7	65,7
	Agree	44	14,2	14,2	79,9
	Neutral	48	15,5	15,5	95,5
	Disagree	6	1,9	1,9	97,4
	Strongly disagree	8	2,6	2,6	100,0
	Total	309	100,0	100,0	

Regulations on government/public procurement make it difficult for business to expand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	83	26,9	26,9	26,9
	Agree	182	58,9	58,9	85,8
	Neutral	31	10,0	10,0	95,8
	Disagree	6	1,9	1,9	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

Business growth is hampered by stringent government restrictions on licensing requirements

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	158	51,1	51,1	51,1
	Agree	79	25,6	25,6	76,7
	Neutral	59	19,1	19,1	95,8
	Disagree	9	2,9	2,9	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

Government policies make it difficult for us to expand our business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	179	57,9	57,9	57,9
	Agree	71	23,0	23,0	80,9
	Neutral	44	14,2	14,2	95,1
	Disagree	10	3,2	3,2	98,4
	Strongly disagree	5	1,6	1,6	100,0
	Total	309	100,0	100,0	

Bureaucracy hampers business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	148	47,9	47,9	47,9
	Agree	105	34,0	34,0	81,9
	Neutral	37	12,0	12,0	93,9
	Disagree	12	3,9	3,9	97,7
	Strongly disagree	7	2,3	2,3	100,0
	Total	309	100,0	100,0	

Business plans are excessively expensive to prepare and negatively impact business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	230	74,4	74,4	74,4
	Agree	45	14,6	14,6	89,0
	Neutral	15	4,9	4,9	93,9
	Disagree	7	2,3	2,3	96,1
	Strongly disagree	12	3,9	3,9	100,0
	Total	309	100,0	100,0	

The time it takes for a bank loan to be granted impacts business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	132	42,7	42,7	42,7
	Agree	134	43,4	43,4	86,1
	Neutral	27	8,7	8,7	94,8
	Disagree	15	4,9	4,9	99,7
	Strongly disagree	1	,3	,3	100,0
	Total	309	100,0	100,0	

Most banks refuse to lend to SMEs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	220	71,2	71,2	71,2
	Agree	32	10,4	10,4	81,6
	Neutral	39	12,6	12,6	94,2
	Disagree	16	5,2	5,2	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

Bank bureaucracy prevents SMEs from obtaining loans

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	101	32,7	32,7	32,7
	Agree	142	46,0	46,0	78,6
	Neutral	57	18,4	18,4	97,1
	Disagree	8	2,6	2,6	99,7
	Strongly disagree	1	,3	,3	100,0
	Total	309	100,0	100,0	

Business expansion is hampered by high collateral requirements

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	153	49,5	49,5	49,5
	Agree	75	24,3	24,3	73,8
	Neutral	71	23,0	23,0	96,8
	Disagree	8	2,6	2,6	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

High interest rates on business loans negatively impact business growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	143	46,3	46,3	46,3
	Agree	122	39,5	39,5	85,8
	Neutral	22	7,1	7,1	92,9
	Disagree	11	3,6	3,6	96,4
	Strongly disagree	11	3,6	3,6	100,0
	Total	309	100,0	100,0	

Business success is hampered by lack of support from friends and family

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Strongly agree	190	61,5	61,5	61,5
	Agree	72	23,3	23,3	84,8
	Neutral	26	8,4	8,4	93,2
	Disagree	11	3,6	3,6	96,8
	Strongly disagree	10	3,2	3,2	100,0
	Total	309	100,0	100,0	

The lack of trust in society when it comes high quality goods and services impacts business success

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	215	69,6	69,6	69,6
	Agree	50	16,2	16,2	85,8
	Neutral	28	9,1	9,1	94,8
	Disagree	5	1,6	1,6	96,4
	Strongly disagree	11	3,6	3,6	100,0
	Total	309	100,0	100,0	

Business growth is hampered by lack of support from trade associations

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Strongly agree	101	32,7	32,7	32,7
	Agree	160	51,8	51,8	84,5
	Neutral	34	11,0	11,0	95,5
	Disagree	10	3,2	3,2	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

Business growth is hampered by lack of help from business consulting services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	163	52,8	52,8	52,8
	Agree	87	28,2	28,2	80,9
	Neutral	42	13,6	13,6	94,5
	Disagree	15	4,9	4,9	99,4
	Strongly disagree	2	,6	,6	100,0
	Total	309	100,0	100,0	

Local communities' lack of support impacts business success

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Strongly agree	116	37,5	37,5	37,5
	Agree	145	46,9	46,9	84,5
	Neutral	33	10,7	10,7	95,1
	Disagree	11	3,6	3,6	98,7
	Strongly disagree	4	1,3	1,3	100,0
	Total	309	100,0	100,0	

The firm does not employ many people in management roles

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	151	48,9	48,9	48,9
	Agree	23	7,4	7,4	56,3
	Neutral	54	17,5	17,5	73,8
	Disagree	37	12,0	12,0	85,8
	Strongly disagree	44	14,2	14,2	100,0
	Total	309	100,0	100,0	

Family members are involved in the decision-making process at the business

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Strongly agree	49	15,9	15,9	15,9
	Agree	113	36,6	36,6	52,4
	Neutral	73	23,6	23,6	76,1
	Disagree	59	19,1	19,1	95,1
	Strongly disagree	15	4,9	4,9	100,0
	Total	309	100,0	100,0	

The SME does not have associates who help with business decision-making

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	103	33,3	33,3	33,3
	Agree	41	13,3	13,3	46,6
	Neutral	113	36,6	36,6	83,2
	Disagree	36	11,7	11,7	94,8
	Strongly disagree	16	5,2	5,2	100,0
	Total	309	100,0	100,0	

Employees with tertiary degrees do not work for the business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	68	22,0	22,0	22,0
	Agree	114	36,9	36,9	58,9

Neutral	59	19,1	19,1	78,0
Disagree	42	13,6	13,6	91,6
Strongly disagree	26	8,4	8,4	100,0
Total	309	100,0	100,0	

The firm does not hire experienced employees that have previously worked for other organisations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	113	36,6	36,6	36,6
	Agree	43	13,9	13,9	50,5
	Neutral	73	23,6	23,6	74,1
	Disagree	45	14,6	14,6	88,7
	Strongly disagree	35	11,3	11,3	100,0
	Total	309	100,0	100,0	

APPENDIX 5: DESCRIPTIVE STATISTICS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Many employees in our work are unskilled	309	1,00	5,00	1,4725	,92057
Modern facilities are not used to operate the SMEs' activities	309	1,00	5,00	1,7896	,87038
Investment plans are hampered by shortage of funds in most cases	309	1,00	5,00	1,6634	,95516
The local market for our items is relatively small	309	1,00	5,00	1,4466	,91589
Poor infrastructure has a significant impact on business operations	309	1,00	5,00	1,6084	,82497
I can achieve established objectives	309	1,00	5,00	1,3819	,81571
I am motivated to meet the needs of my firms' expansion	309	1,00	5,00	1,6764	,81710

I am willing to put money into a project for which I have estimated the risk	309	1,00	5,00	1,6796	,85143
In uncertain situations, I can respond positively	309	1,00	5,00	1,8285	,86773
Growing a business necessitates that I be goal oriented	309	1,00	5,00	1,4725	,85853
To keep up with the changing business environment, I need to adapt my business strategy	309	1,00	5,00	1,7670	,83593
Most of my time is spent on business administration	309	1,00	5,00	1,7411	1,05265
Most of my time is focused on personal interactions to retain existing customer relationships	309	1,00	5,00	1,6990	,98530
A significant amount of my time is spent on developing sales strategies to increase profits	309	1,00	5,00	1,7961	,88302
Increasing revenue is critical for a business existence and success	309	1,00	5,00	1,7023	,93734
I launched my business to improve my social standing	309	1,00	5,00	1,9385	1,03483
The business was founded primarily to provide income for my family	309	1,00	5,00	1,8964	1,10001

I founded the business to help local communities in rural areas to create jobs	309	1,00	5,00	1,5631	,91881
There are alot of businesses selling things that are identical to mine	309	1,00	5,00	1,7476	,89789
I do have a business plan that guides me on how to keep my business running	309	1,00	5,00	1,7994	,89653
Business can deal with environmental risks	309	1,00	5,00	1,6828	1,03340
The business main goal is to expand market share by using product improvement tactics	309	1,00	5,00	1,8479	,93949
Raw materials supply for the business is tough to come by	309	1,00	5,00	1,6764	,95285
Domestic taxes are high, which has an impact on business growth	309	1,00	5,00	1,9579	,88357
The business growth is hampered by weak domestic demand	309	1,00	5,00	1,5696	,93586
Business expansion is hampered by a lack of adequate and timely transportation	309	1,00	5,00	1,7832	,84989

Late invoice payments from the government have a negative impact on business growth	309	1,00	5,00	1,7476	,96077
Ordinary customers' late payments have a negative impact on business growth	309	1,00	5,00	1,8382	,92916
Insufficient family labour has an impact on business growth	309	1,00	5,00	1,6861	,97792
Business growth is hampered by a lack of business monitoring time	309	1,00	5,00	1,7735	,80207
The lack of labour skills has an impact on the company's success	309	1,00	5,00	1,7832	,89092
Equipment of poor quality has a negative impact on business growth	309	1,00	5,00	1,6861	,93028
Environmental regulations continue to be a barrier to business expansion	309	1,00	5,00	1,6149	,98885
Regulations governing/public procurement make it difficult for businesses to expand	on309	1,00	5,00	1,9385	,80548
Business growth is hampered by stringent government restrictions and licensing requirements	309	1,00	5,00	1,7767	,94249

Government policies make it difficult for us to expand our business	309	1,00	5,00	1,6764	,94601
Bureaucracy hampers business growth	309	1,00	5,00	1,7864	,95670
Business plans are excessively expensive to prepare and have a negative impact on business growth	309	1,00	5,00	1,4660	,97517
The amount of time it takes for a bank loan to be granted has an impact on business growth	309	1,00	5,00	1,7670	,82812
Most banks refuse to lend to SMEs	309	1,00	5,00	1,5372	,94461
Banks bureaucracy prevents SMEs from obtaining loans	309	1,00	5,00	1,9191	,79971
Business expansion is hampered by high collateral requirements	309	1,00	5,00	1,8058	,92292
High interest rates on loans have a negative impact on business growth	309	1,00	5,00	1,7864	,97685
Business success is hampered by a lack of support from friends and family	309	1,00	5,00	1,6375	1,00228
The lack of trust in society when it comes to high quality goods and services has an impact on business success	309	1,00	5,00	1,5340	,97849

Business growth is hampered by a lack of support from trade associations	309	1,00	5,00	1,8867	,81987
Business growth is hampered by a lack of help from business consulting services	309	1,00	5,00	1,7249	,91810
Local communities' lack of support has an impact on business success	309	1,00	5,00	1,8414	,84751
The firm does not employ many people in management roles	309	1,00	5,00	2,3528	1,51887
Family members are involved in the decision-making process at the business	309	1,00	5,00	2,6052	1,11050
The SMEs do not have associates who help with business decision making	309	1,00	5,00	2,4207	1,20780
Employees with tertiary degrees do not work for the business	309	1,00	5,00	2,4951	1,21308
The firms do not hire experienced employees that have previously worked for other organisations	309	1,00	5,00	2,5016	1,39950

APPENDIX 6: CHI SQUARE TEST

Test Statistics

	Chi-Square	df	Asymp. Sig.
Many employees in our work are unskilled	537,877a	4	<,001
Modern facilities are not used to operate the SMEs' activities	311,793a	4	<,001
Investment plans are hampered by shortage of funds in most cases	357,489a	4	<,001
The local market for our items is relatively small	563,217a	4	<,001
Poor infrastructure has a significant impact on business operations	357,618a	4	<,001
I can achieve established objectives	613,573a	4	<,001
I am motivated to meet the needs of my firms' expansion	322,828a	4	<,001
I am willing to put money into a project for which i have estimated the risk	294,576a	4	<,001
In uncertain situations, i can respond positively	222,634a	4	<,001

Growing a business necessitates that i be goal oriented	503,217a	4	<,001
To keep up with the changing business environment, i need to adapt my business strategy	312,084a	4	<,001
Most of my time is spent on business administration	303,702a	4	<,001
Most of my time is focused on personal interactions to retain existing customer relationships	312,084a	4	<,001
A significant amount of my time is spent on developing sales strategies to increase profits	273,443a	4	<,001
Increasing revenue is critical for a business existence and success	295,159a	4	<,001
I launched my business to improve my social standing	192,343a	4	<,001
The business was founded primarily to provide income for my family	210,725a	4	<,001
I founded the business to help local communities in rural areas to create jobs	414,964a	4	<,001

There are a lot of businesses selling things that are identical to mine	280,854a	4	<,001
I do have a business plan that guides me on how to keep my business running	240,207a	4	<,001
Business can deal with environmental risks	339,657a	4	<,001
The business main goal is to expand market share by using product improvement tactics	292,278a	4	<,001
Raw materials supply for the business is tough to come by	322,796a	4	<,001
Domestic taxes are high, which has an impact on business growth	227,683a	4	<,001
The business growth is hampered by weak domestic demand	415,385a	4	<,001
Business expansion is hampered by a lack of adequate and timely transportation	303,217a	4	<,001
Late invoice payments from the government have a negative impact on business growth	269,172a	4	<,001

Ordinary customers' late payments have a negative impact on business growth	230,887a	4	<,001
Insufficient family labour has an impact on business growth	334,576a	4	<,001
Business growth is hampered by a lack of business monitoring time	293,184a	4	<,001
The lack of labour skills has an impact on the company's success	238,654a	4	<,001
Equipment of poor quality has a negative impact on business growth	307,003a	4	<,001
Environmental regulations continue to be a barrier to business expansion	428,039a	4	<,001
Regulations governing/public procurement make it difficult for businesses to expand	355,385a	4	<,001
Business growth is hampered by stringent government restrictions and licensing requirements	253,832a	4	<,001

Government policies make it difficult for us to expand our business	324,382a	4	<,001
Bureaucracy hampers business growth	249,107a	4	<,001
Business plans are excessively expensive to prepare and have a negative impact on business growth	586,518a	4	<,001
The amount of time it takes for a bank loan to be granted has an impact on business growth	278,945a	4	<,001
Most banks refuse to lend to SMEs	519,560a	4	<,001
Banks bureaucracy prevents SMEs from obtaining loans	235,968a	4	<,001
Business expansion is hampered by high collateral requirements	243,476a	4	<,001
High interest rates on loans have a negative impact on business growth	274,479a	4	<,001
Business success is hampered by a lack of support from friends and family	373,540a	4	<,001

The lack of trust in society when it comes to high quality goods and services has an impact on business success	494,479a	4	<,001
Business growth is hampered by a lack of support from trade associations	290,887a	4	<,001
Business growth is hampered by a lack of help from business consulting services	275,644a	4	<,001
Local communities' lack of support has an impact on business success	268,783a	4	<,001
The firm employs many people in management roles	169,172a	4	<,001
Family members are involved in the decision-making process at the business	82,667a	4	<,001
The SME has associates who help with business decision making	121,599a	4	<,001
Employees with tertiary degrees work for the business	71,922a	4	<,001

The firms do not hire experienced employees that have previously worked for other organisations	66,356a	4	<,001

a. 0 cells (0,0%) have expected frequencies less than 5. The minimum expected cell frequency is 61,8.

APPENDIX 7: RELIABILITY TEST

B5

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,856	5

B6

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,825	6

B7

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,889	7

B8

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,842	4

B9

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,853	6

B10

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,740	4

B11

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,830	5

B12

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,867	6

B13

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	309	100,0
	Excluded ^a	0	,0
	Total	309	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,846	5

APPENDIX 8: FACTOR ANALYSIS

Factor Analysis

B5

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,839
Bartlett's Test of Sphericity Approx. Chi-Square	662,085
df	10
Sig.	<,001

Communalities

	Initial	Extraction
Many employees in our work are unskilled	1,000	,640
Modern facilities are not used to operate the SMEs' activities	1,000	,644
Investment plans are hampered by shortage of funds in most cases	1,000	,551
The local market for our items is relatively small	1,000	,750

Poor infrastructure has a significant impact on business operations	1,000	,605

Extraction Method: Principal Component Analysis.

Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,190	63,793	63,793	3,190	63,793	63,793
2	,640	12,799	76,592			
3	,462	9,242	85,834			
4	,418	8,353	94,188			
5	,291	5,812	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component

1

Many employees in our work are unskilled	,800

Modern facilities are not used to operate the SMEs' activities	803
Investment plans are hampered by shortage of funds in most cases	742
The local market for our items is relatively small	866
Poor infrastructure has a significant impact on business operations	778

Extraction Method: Principal Component Analysis.

a.1 components extracted.

B6

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	858
Bartlett's Test of Sphericity Approx. Chi-Square	625,765

	df	15
	Sig.	<,001

Communalities

	Initial	Extraction
I can achieve established objectives	1,000	,716
I am motivated to meet the needs of my firms' expansion	1,000	,422
I am willing to put money into a project for which i have estimated the risk	1,000	,464
In uncertain situations, i can respond positively	1,000	,414
Growing a business necessitates that i be goal oriented	1,000	,612
To keep up with the changing business environment, i need to adapt my business strategy	1,000	,637

Extraction Method: Principal Component Analysis.

Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	% Variance	of Cumulative %	Total	% Variance	of Cumulative %
1	3,265	54,412	54,412	3,265	54,412	54,412
2	,734	12,232	66,644			
3	,707	11,784	78,428			
4	,544	9,067	87,495			
5	,409	6,814	94,309			
6	,341	5,691	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component

1

I can achieve established objectives	,846
I am motivated to meet the needs of my firms' expansion	,650
I am willing to put money into a project for which i have estimated the risk	,681
In uncertain situations, i can respond positively	,643

Growing a business, necessitates that i be goal oriented	782
To keep up with the changing business environment, i need to adapt my business strategy	798

Extraction Method: Principal Component Analysis.

a.1 components extracted.

B7

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	909
Bartlett's Test of Sphericity Approx. Chi-Square	1019,934
df	21
Sig.	<,001

Communalities

	Initial	Extraction
Most of my time is spent on business administration	1,000	,637
Most of my time is focused on personal interactions to retain existing customer relationships	1,000	,672
A significant amount of my time is spent on developing sales strategies to increase profits	1,000	,627
Increasing revenue is critical for a business existence and success	1,000	,508
I launched my business to improve my social standing	1,000	,579
The business was founded primarily to provide income for my family	1,000	,587
I founded the business to help local communities in rural areas to create jobs	1,000	,622

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component Initial Eigenvalues

Extraction Sums of Squared Loadings

	Total	% Variance	of Cumulative %	Total	% Variance	of Cumulative %
1	4,231	60,446	60,446	4,231	60,446	60,446
2	,602	8,599	69,045			
3	,522	7,460	76,505			
4	,508	7,252	83,757			
5	,437	6,237	89,994			
6	,406	5,802	95,796			
7	,294	4,204	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component

1

Most of my time is spent on business administration	,798
Most of my time is focused on personal interactions to retain existing customer relationships	,820
A significant amount of my time is spent on developing sales strategies to increase profits	,792

Increasing revenue is critical for a business existence and success	,712
I launched my business to improve my social standing	,761
The business was founded primarily to provide income for my family	,766
I founded the business to help local communities in rural areas to create jobs	,788

Extraction Method: Principal Component Analysis.

a.1 components extracted.

B8

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,802
Bartlett's Test of Sphericity Approx. Chi-Square	504,283
df	6

Sig.	<,001

Communalities

	Initial	Extraction
There are alot of businesses selling things that are identical to mine	1,000	,741
I do have a business plan that guides me on how to keep my business running	1,000	,651
Business can deal with environmental risks	1,000	,619
The business main goal is to expand market share by using product improvement tactics	1,000	,723

Extraction Method: Principal Component Analysis.

Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	%	of Cumulative	Total	%	of Cumulative
		Variance	%		Variance	%
1	2,733	68,320	68,320	2,733	68,320	68,320
2	,552	13,810	82,130			

3	,377	9,416	91,546			
4	,338	8,454	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component

1

There are a lot of businesses selling things that are identical to mine	,861
I do have a business plan that guides me on how to keep my business running	,807
Business can deal with environmental risks	,786
The business main goal is to expand market share by using product improvement tactics	,850

Extraction Method: Principal Component Analysis.

a.1 components extracted.

B9

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,861
Bartlett's Test of Sphericity Approx. Chi-Square	714,436
df	15
Sig.	<,001

Communalities

	Initial	Extraction
Raw materials supply for the business is tough to come by	1,000	,447
Domestic taxes are high which has an impact on business growth	1,000	,564
The business growth is hampered by weak domestic demand	1,000	,623

Business expansion is hampered by a lack of adequate and timely transportation	1,000	,609
Late invoice payments from the government have a negative impact on business growth	1,000	,653
Ordinary customers' late payments have a negative impact on business growth	1,000	,576

Extraction Method: Principal Component Analysis.

Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,472	57,862	57,862	3,472	57,862	57,862
2	,749	12,487	70,349			
3	,526	8,763	79,112			
4	,509	8,475	87,587			
5	,390	6,502	94,089			
6	,355	5,911	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component

1

Raw materials supply for,668
the business is tough to
come by

Domestic taxes are high,,751
which has an impact on
business growth

The business growth is,789
hampered by weak
domestic demand

Business expansion is,780
hampered by a lack of
adequate and timely
transportation

Late invoice payments,808
from the government have
a negative impact on
business growth

Ordinary customers' late,759
payments have a negative
impact on business growth

Extraction Method: Principal Component
Analysis.

a.1 components extracted.

B10

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,761
Bartlett's Test of Sphericity Approx. Chi-Square	259,849
df	6
Sig.	<,001

Communalities

	Initial	Extraction
Insufficient family labour has an impact on business growth	1,000	,492
Business growth is hampered by a lack of business monitoring time	1,000	,591
The lack of labour skills has an impact on the company's success	1,000	,547

Equipment of poor quality has a negative impact on business growth	1,000	,635

Extraction Method: Principal Component Analysis.

Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	% Variance	of Cumulative %	Total	% Variance	of Cumulative %
1	2,265	56,628	56,628	2,265	56,628	56,628
2	,658	16,459	73,086			
3	,593	14,830	87,916			
4	,483	12,084	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component	
1	
Insufficient family labour has an impact on business growth	,702

Business growth is,769 hampered by a lack of business monitoring time	
The lack of labour skills has,739 an impact on the company's success	
Equipment of poor quality,797 has a negative impact on business growth	

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

B11

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,826
Bartlett's Test of Sphericity Approx. Chi-Square	542,614
df	10
Sig.	<,001

Communalities

	Initial	Extraction
Environmental regulations continue to be a barrier to business expansion	1,000	,687
Regulations governing/public procurement make it difficult for businesses to expand	on 1,000	,562
Business growth is hampered by stringent government restrictions and licensing requirements	is 1,000	,501
Government policies make it difficult for us to expand our business	make 1,000	,629
Bureaucracy hampers business growth	hampers 1,000	,604

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component Initial Eigenvalues

Extraction Sums of Squared Loadings

	Total	% Variance	of Cumulative %	Total	% Variance	of Cumulative %
1	2,984	59,672	59,672	2,984	59,672	59,672
2	,693	13,868	73,540			
3	,539	10,775	84,315			
4	,435	8,708	93,023			
5	,349	6,977	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component

1

Environmental regulations continue to be a barrier to business expansion	829
Regulations governing/public procurement make it difficult for businesses to expand	750
Business growth is hampered by stringent government restrictions and licensing requirements	708

Government policies make it difficult for us to expand our business	,793
Bureaucracy hampers business growth	,777

Extraction Method: Principal Component Analysis.

a.1 components extracted.

B12

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,863
Bartlett's Test of Sphericity Approx. Chi-Square	818,859
df	15
Sig.	<,001

Communalities

Initial	Extraction

Business plans are excessively expensive to prepare and have a negative impact on business growth	1,000	,695
The amount of time it takes for a bank loan to be granted has an impact on business growth	1,000	,520
Most banks refuse to lend to SMEs	1,000	,664
Banks bureaucracy prevents SMEs from obtaining loans	1,000	,581
Business expansion is hampered by high collateral requirements	1,000	,530
High interest rates on loans have a negative impact on business growth	1,000	,626

Extraction Method: Principal Component Analysis.

Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	%	of Cumulative	Total	%	of Cumulative
		Variance	%		Variance	%
1	3,618	60,292	60,292	3,618	60,292	60,292

2	,769	12,810	73,103			
3	,481	8,024	81,126			
4	,441	7,349	88,475			
5	,407	6,785	95,260			
6	,284	4,740	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component

1

Business plans are excessively expensive to prepare and have a negative impact on business growth	,834
The amount of time it takes for a bank loan to be granted has an impact on business growth	,721
Most banks refuse to lend to SMEs	,815
Banks bureaucracy prevents SMEs from obtaining loans	,762

Business expansion is hampered by high collateral requirements	728
High interest rates on loans have a negative impact on business growth	792

Extraction Method: Principal Component Analysis.

a.1 components extracted.

B13

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	841
Bartlett's Test of Sphericity Approx. Chi-Square	618,267
df	10
Sig.	<,001

Communalities

Initial	Extraction

Business success is hampered by a lack of support from friends and family	1,000	,562
The lack of trust in society when it comes to high quality goods and services has an impact on business success	1,000	,705
Business growth is hampered by a lack of support from trade associations	1,000	,698
Business growth is hampered by a lack of help from business consulting services	1,000	,660
Local communities' lack of support has an impact on business success	1,000	,492

Extraction Method: Principal Component Analysis.

Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,117	62,341	62,341	3,117	62,341	62,341

2	,617	12,331	74,672			
3	,569	11,386	86,057			
4	,375	7,503	93,560			
5	,322	6,440	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component

1

Business success is hampered by a lack of support from friends and family	is,750
The lack of trust in society when it comes to high quality goods and services has an impact on business success	,839
Business growth is hampered by a lack of support from trade associations	is,836
Business growth is hampered by a lack of help from business consulting services	is,812

Local communities' lack of support has an impact on business success	,701

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

B14

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,786
Bartlett's Test of Sphericity Approx. Chi-Square	614,159
df	10
Sig.	<,001

Communalities

	Initial	Extraction
The firm employs many people in management roles	1,000	,653

Family members are involved in the decision-making process at the business	1,000	,711
The SME has associates who help with business decision making	1,000	,694
Employees with tertiary degrees work for the business	1,000	,546
The firm has hired experienced employees that have previously worked for other organisations	1,000	,390

Extraction Method: Principal Component Analysis.

Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	% Variance	of Cumulative %	Total	% Variance	of Cumulative %
1	2,994	59,886	59,886	2,994	59,886	59,886
2	,718	14,370	74,256			
3	,676	13,520	87,776			
4	,342	6,832	94,608			
5	,270	5,392	100,000			

Extraction Method: Principal Component Analysis.

Component Matrixa

Component
1
The firm employs many,808 people in management roles
Family members are,843 involved in the decision- making process at the business
The SME has associates,833 who help with business decision making
Employees with tertiary,739 degrees work for the business
The firm has hired,624 experienced employees that have previously worked for other organisations

Extraction Method: Principal Component Analysis.

a.1 components extracted.

Bivariate results of hypotheses

Correlations

		Many employees in our work are unskilled	Poor infrastructure has a significant impact on business operations
Many employees in our work are unskilled	Pearson Correlation	1	,527**
	Sig. (2-tailed)		<,001
	N	309	309
Poor infrastructure has a significant impact on business operations	Pearson Correlation	,527**	1
	Sig. (2-tailed)	<,001	
	N	309	309

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

Correlations

I can achieve established objectives	Growing a business necessitates that i be goal oriented

I can achieve established objectives	Pearson Correlation	1	,636**
	Sig. (2-tailed)		<,001
	N	309	309
Growing a business necessitates that i be goal oriented	Pearson Correlation	,636**	1
	Sig. (2-tailed)	<,001	
	N	309	309

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

Correlations

Most of my time is focused on personal interactions to retain existing customer relationships	A significant amount of my time is spent on developing sales strategies to increase profits

Most of my time is focused on personal interactions to	Pearson Correlation	1	,523**
	Sig. (2-tailed)		<,001

retain existing customer relationships	N	309	309
A significant amount of my time is spent on developing sales strategies to increase profits	Pearson Correlation	,523**	1
	Sig. (2-tailed)	<,001	
	N	309	309

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

Correlations

I do have a business plan that guides me on how to keep my business running	The business I do have a main goal is to expand market share by using product improvement tactics		
	Pearson Correlation	1	,565**
	Sig. (2-tailed)		<,001
	N	309	309
The business main goal is to expand market share by using product improvement tactics	Pearson Correlation	,565**	1
	Sig. (2-tailed)	<,001	
	N	309	309

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

Correlations

		Business expansion is hampered by a lack of adequate and tough to come timely by transportation	
Raw materials supply for the business is tough to come by	Pearson Correlation	1	,346**
	Sig. (2-tailed)		<,001
	N	309	309
Business expansion is hampered by a lack of adequate and timely transportation	Pearson Correlation	,346**	1
	Sig. (2-tailed)	<,001	
	N	309	309

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

Correlations

		Business growth is hampered by a lack of business monitoring time	The lack of labour skills has an impact on the company's success
Business growth is hampered by a lack of business monitoring time	Pearson Correlation	1	,399**
	Sig. (2-tailed)		<,001
	N	309	309
	Pearson Correlation	,399**	1

The lack of labour skills has an impact on the company's success	Sig. (2-tailed)	<,001	
N		309	309

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

Correlations

Regulations governing/public procurement make it difficult for businesses to expand	Regulations on governing/public procurementBureaucracy make it difficult for businesses to expand growth		
Pearson Correlation	1	,434**	
Sig. (2-tailed)		<,001	
N	309	309	
Bureaucracy hampers business growth	Pearson Correlation	,434**	1
	Sig. (2-tailed)	<,001	
N	309	309	

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

Correlations

Banks bureaucracy prevents SMEs from obtaining loans	High interest rates on loans have a negative impact on business growth		
Pearson Correlation	1		,560**
Sig. (2-tailed)			<,001
N	309		309
High interest rates on loans have a negative impact on business growth	Pearson Correlation	,560**	1
	Sig. (2-tailed)	<,001	
	N	309	309

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

Correlations

The lack of trust in society when it comes to high quality goods and services	Business growth is hampered by a lack of support from trade associations		
Pearson Correlation	1		,650**
Sig. (2-tailed)			<,001

has an impact on business success	N	309	309
Business growth is hampered by a lack of support from trade associations	Pearson Correlation	,650**	1
	Sig. (2-tailed)	<,001	
	N	309	309

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

Correlations

Family members are involved in the decision-making process at the business	Family members are involved in the decision-making process at the business	The SME has associates who help with business decision making
Pearson Correlation	1	,635**
Sig. (2-tailed)		<,001
N	309	309
The SME has associates who help with business decision making	Pearson Correlation	,635**
	Sig. (2-tailed)	<,001
	N	309

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

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Helen Richter

Advanced Editing & Proofreading

editassist2023@gmail.com

072 9227221

25 January 2025

To whom it may concern:

CERTIFICATE OF EDITING & AUTHENTICATION

I have proofread and language edited the PhD dissertation titled:

**“ENTREPRENEURIAL ORIENTATION AMONG SMALL AND MEDIUM
ENTREPRISES IN SELECTED RURAL AREAS OF KWAZULU-NATAL**

by

Francis Yao Grey-Deh

The work is the authors' own work, to the best of my knowledge, and is free of spelling, grammar, and structural and stylistic errors.

With thanks.