

**THE CONTRIBUTIONS OF SMALL AND MEDIUM ENTERPRISES TOWARDS
POVERTY REDUCTION IN MANKWENG TOWNSHIP (ZONE 1), LIMPOPO
PROVINCE**

By

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DECLARATION

I affirm that my study on "**The Contributions of Small and Medium Enterprises Towards Poverty Reduction in Mankweng Township, Limpopo Province**", submitted in fulfilment of the requirements for the Master of Development in Planning and Management degree at the Department of Development Planning and Management, School of Economics and Management, Faculty of Management and Law has not been submitted before by me to any other or this institution, that this is my work and that all the information cited in the study has been acknowledged in this study.



NKOANA, I

01/04/2025

DATE

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I am grateful to a group of individuals who have contributed positively to my research project and have played a key role in its success. Above all, I express gratitude to the ***Almighty God*** for giving me the strength, direction, and insight during my research endeavour.

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DEDICATION

I dedicate this dissertation in memory of my deceased grandfather, **Mr Makgaba Piet Nkoana (Letangwana La Gae)**, grandmother, **Mrs Molatelo Sannah Nkoana (Mohebisa)**, aunt **Ms Christina Mokgadi Nkoana**, and grandmother, **Ms Kgabo Josephinah Maboya**, who were unable to witness my achievements. May their souls remain at peace eternally.

ABSTRACT

The study aimed to investigate the contributions of Small and Medium Enterprises (SMEs) in Mankweng Township (Zone 1), Limpopo Province. Poverty is the greatest challenge in the 21st century in developed and developing countries. Various countries including South Africa employed SMEs as tactics to attempt to lower the poverty rate. SMEs, which significantly reduce poverty levels, create jobs, and accelerate economic growth, are the focus of South Africa's current efforts. Thus, SMEs are regarded as drivers of development in local communities. However, SMEs are confronted with various challenges and obstacles. These challenges continue to undermine the ability of SMEs to reduce poverty in countries all over the world. The study was grounded in the Entrepreneurship Theory and Human Capital Theory.

The research utilised a mixed methods approach to gain a thorough insight into how SMEs contribute to reducing poverty. Purposive sampling was used to gather the necessary information for the research. Semi-structured questionnaires were utilised to gather quantitative data from the SME owners in Mankweng Township (Zone 1). Moreover, the Local Economic Development (LED) manager at Polokwane Local Municipality was collected through semi-structured interviews. The research involved 61 participants selected from the desired sample group provided relevant information on the contributions of SMEs towards poverty reduction and strategies on how to improve the effectiveness of SMEs. The research utilised Microsoft Word for thematic analysis of qualitative data and correlational analysis for analysing quantitative data.

The research findings revealed that SMEs in Mankweng Township (Zone 1) significantly contribute to various aspects of the local economy, including economic development, investment, skill-building, and empowerment. However, SMEs in Mankweng Township (Zone 1) face many challenges, including limited access to funds, power outages, restricted market access, lack of technology, supplier shortage, and insufficient training and education. This study finds that SMEs in Mankweng Township (Zone 1) underperform due to the above-mentioned challenges. Therefore, the study recommends strategies to address funding gaps, techniques to improve lacking marketing abilities, offering leadership training for SMEs, fostering entrepreneurial skills, handling power outage issues, and improving training and

education opportunities. By adopting the recommendations provided, SMEs can actively reduce poverty in South Africa townships. Through job creation, skills development, community participation, and ethical business practices, SMEs can become powerful agents of change, supporting LED and improving the quality of life for people and communities facing poverty. SMEs have the potential to have a significant impact on poverty reduction in South Africa townships.

Keywords: *Small and medium enterprises, poverty reduction, entrepreneurship theory, human capital theory, economic development*

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ACRONYMS

BBBEE:	Broad-Based Black Economic Empowerment
BDF:	Business Development Fund
BRT:	Bus Rapid transit
CCT:	Conditional Cash Transfer
CMP:	Community Mortgage Program
CRM:	Customer Relationship Management
ECCE:	Early Childhood Care and Education Centre
ECD:	Early Childhood Development
EPWP:	Expanded Public Works Programme
GDP:	Gross Domestic Product
IDP:	Integrated Development Plan
KZN:	KwaZulu Natal
LED:	Local Economic Development
NBSSI:	National Board for Small-Scale Industries
NDP:	National Development Plan
NEF:	National Empowerment Fund
NEF:	National Empowerment Fund
NERFUND:	National Economic Reconstruction Fund
NGOs:	Non-Governmental Organisations
NHI:	National Health Insurance
NSFAS:	National Student Financial Aid Scheme
NYDA:	National Youth Development Agency
PCVC:	Pratham Council for Vulnerable Children
RDP:	Reconstruction and Development Programme
SABC:	South African Broadcasting Corporation
SACCOs:	Savings and Credit Cooperatives
SADA:	Savannah Accelerated Development Authority
SASSA:	South African Social Security Agency
SEDA:	Small Enterprise Development Agency
SEFA:	Small Enterprise Finance Agency
SMEs:	Small and Medium Enterprises
SPSS:	Statistical Package for Social Sciences

SSG: Skills Future Singapore
SSI: Supplemental Security Income
SWOT: Strengths, Weaknesses, Opportunities, and Threats
TANF: Temporary Assistance for Needy Families
TREC: Turfloop Research Ethics Committee
VUP: Vision Umurenge Program

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CHAPTER 1: INTRODUCTION AND BACKGROUND OF THE STUDY

1.1. INTRODUCTION AND BACKGROUND

Small and medium enterprises (SMEs) are crucial for economic growth, helping control economic activity, creating jobs, and considerably reducing poverty in any nation (Francke & Alexande, 2019; Ansu-Mensah, Kwakwa & Maku, 2021). Recently, in developing nations, SMEs have been recognised as the key to boosting economic growth and alleviating the devastating effects of poverty (Chiromo & Nani, 2019). Poverty is a major global, moral, social, economic, and political issue. More than 700 million people worldwide, or 10% of the total population, still live in extreme poverty, primarily in developing or emerging nations (Madzimore, 2020). However, due to policies encouraging SMEs, most nations have significantly reduced poverty and created jobs (Chiromo & Nani, 2019; Ansu-Mensah *et al.*, 2021). Bushe (2019) state that it is widely acknowledged that SMEs are a crucial solution to fostering economic development, in particular, supporting equal income distribution and higher standards of living, reducing poverty.

Internationally, SMEs' operations influence poverty reduction in countries such as Germany, China, Japan, Taiwan, Malaysia, Nigeria, and Kenya (Ansu-Mensah *et al.*, 2021). Abisuga-Oyekunle, Patra, and Muchie (2019) postulate that more than 400 million people emerged from poverty in China during the past two decades due to help from policies and investments that were distributed among SMEs and helped them sell their services and products on the international market. However, SMEs in Indonesia do not contribute to eradicating poverty since they do not pay taxes on their commercial activity (Jauhari & Periansya, 2020). In the same vein, in Nigeria, due to a lack of a stable economic climate, political instability, and frequent changes in government policy, SMEs have underperformed in reducing poverty (Edom, Inah & Emori, 2015). Almost 70% of jobs in Nigeria are held by SMEs, which can hire more low-income individuals and thus play an essential role in reducing poverty in the nation's economy (Kowo, Adenuga & Sabitu, 2019).

SMEs are expected to have a notable impact in tackling challenges related to job creation, promoting sustainable economic growth, and nurturing economic development (Fatoki, 2014). Ultimately, this will contribute to eradicating poverty and income disparity (Fatoki, 2014). Moreover, Madzimore (2020) reveals that South African SMEs contribute up to 52% to 57% of the nation's Gross Domestic Product (GDP), which shows that SMEs have the potential to reduce poverty. Letsoalo (2024) learns from the participants' interviews that SMEs in the Polokwane Local Municipality of Limpopo Province play a role in creating jobs and alleviating poverty in the municipality. In divergence, South Africa has a high rate of failure and poor performance of SMEs, contributing to the daily rise in poverty and around 75% of SMEs close in the initial five years of operation (Fatoki, 2018). Msomi, Olarewaju, and Ngcobo (2021) believe that SMEs in South Africa experience a 75% down-fall rate after five years of operation because of a lack of available loans that cater for SMEs. Most SMEs in South Africa decline and even shut down during the first five years of operation, preventing about 75% of them from expanding to become large businesses (Masocha & Dzomonda, 2016; Saah & Musvoto, 2020). The South African government implemented initiatives to support and promote the SME sector in response to increasing unemployment and poverty rates (Chiromo & Nani, 2019).

SMEs in Sefene Village, Limpopo Province, can lower unemployment rates and poverty (Makgamatha, 2022). However, the need for more capital continues to impede the success of SMEs, which is incredibly frustrating given the essential role SMEs play in economic development, job creation, and income generation (Madichie, Mpiti, & Rambe, 2018). In most rural or urban areas, SMEs continue to fail; therefore, poverty and unemployment remain higher (Masocha & Dzomonda, 2016). SMEs help reduce poverty by allowing people to earn income that meets their necessities and help employ disadvantaged people such as untrained, disabled, women, and rural populations (Maloka, 2013). Therefore, this study aims to investigate the extent to which SMEs contribute to the reduction of poverty in Mankweng Township (Zone 1). This chapter includes an introduction, background information about the study, the problem statement, the research objective, and the aim of the study. The chapter also covers ethical concerns, dissertation structure, research questions and definitions of key terms.

1.2. STATEMENT OF THE RESEARCH PROBLEM

SMEs are recognised as significant in lowering poverty levels, boosting the economy, generating jobs, accelerating economic development, and reducing the crippling effects of poverty in developing countries (Chiromo & Nani, 2019; Francke & Alexande, 2019; Ansu-Mensah *et al.*, 2021). However, it is difficult for SMEs to generate jobs, increase economic development, and reduce poverty when confronted with a collapse within specific periods (Masocha & Dzomonda, 2016; Saah & Musvoto, 2020). Additionally, there needs to be more information about whether SME owners invest their profits into the business to grow it (Totanan, Mayapada & Indriasari, 2021). This could be why most SMEs fail: they take their money and buy luxury items instead of investing in their businesses. It is essential to study SMEs because they help employ disadvantaged individuals and provide them with the capacity to generate money that meets their needs, reducing poverty (Maloka, 2013).

In South Africa, most SMEs collapse within five years of operation due to limited funding to support their development and growth (Msomi *et al.*, 2021). This study investigates the extent to which SMEs contribute to poverty reduction in Mankweng Township (Zone 1). This aim was achieved by examining the importance of SMEs in the township, poverty reduction strategies in the township, and the contributions of small and medium enterprises toward poverty reduction in townships. This study focuses on Mankweng Township (Zone 1) because people in the area are trying to reduce poverty by selling on the street near a shopping complex, while others depend on social grants for daily survival (Schenck, Grobler, Viljoen, Blaauw & Letsoalo, 2021). Due to the failure of most SMEs in Mankweng Township (Zone 1), the poverty level in the area remains high (IDP, 2021). According to theorists such as Bushe (2019), Madichie *et al.* (2019), and Manzoor, Wei and Sahio (2021), SME failure may stem from various reasons, such as the lack of access to loans, technology equipment, and the incapacity of SME owners. Thus, the failure of SMEs has resulted in a high level of poverty and income inequality due to the absence of employment opportunities (Fatoki, 2014).

1.3. RESEARCH AIM AND OBJECTIVES

The purpose of this section is to present the aim and objectives of the study.

1.3.1. The Aim of the Study

The study investigates the contributions of small and medium enterprise reduction in Mankweng Township (Zone 1), Limpopo, and recommends strategies to strengthen SMEs and lessen poverty.

1.3.2. The Objectives of the Study.

This section presents the study's objectives, which are used to gain deeper insight and inform potential solutions or advancements.

- To determine the importance of small and medium enterprises in township;
- To explore poverty reduction strategies in township;
- To investigate the contributions of small and medium enterprises towards poverty reduction in township and
- To recommend possible measures to enhance the contributions of small and medium enterprises towards poverty reduction in township.

1.4. RESEARCH QUESTIONS

The general research question of the study is: How do small and medium enterprises (SMEs) contribute towards poverty reduction in townships? The following specific questions have been drawn from the general research question:

- What is the importance of small and medium enterprises in township?
- What are poverty reduction strategies in township?
- What are small and medium enterprises' contributions to poverty reduction in township?

- What are the possible measures to enhance the contributions of small and medium enterprises towards poverty reduction in township?

1.5. DEFINITION OF KEY CONCEPTS

Individuals may view and understand the same concept differently. As a result, one concept might be associated with several meanings. This section covers the definitions used in the study to prevent any term misunderstanding.

1.5.1. Small and Medium Enterprises

Small and medium enterprises (SMEs) are different and discrete commercial entities, including cooperative businesses or privately run organisations with one or more owners (Maloka, 2013). Madzimure (2020) defines a small enterprise as an enterprise having a total asset worth R3 million, 1 to 50 workers, and a total turnover of up to R19 million, while a medium enterprise is a company with between 50 and 200 employees, total annual revenue of up to R39 million, and total assets worth R6 million. For this study, SMEs employ less than 250 workers with assets worth less than R500 000 (Saad, Hagelaar, van der Velde & Omta, 2021).

1.5.2. Poverty

According to Chiromo and Nina (2019), poverty is associated with having little money to buy the essentials for survival and is related to having no money or other resources. Zafar, Waqas, and Butt (2018) define poverty as a condition in which individuals struggle to satisfy all of their essential needs and where employment opportunities are scarce. Poverty is a state of affairs where people cannot meet their fundamental needs and cannot pay for even the most basic, acceptable level of consumer utility (Chiromo & Nina, 2019). For this study, poverty is where a person's basic needs, such as food, clothing, and shelter, still need to be met, as defined by Manzoor, Wei, Nurunnabi, and Abdul-Subhan (2019).

1.5.3. Poverty Reduction

Poverty reduction is more than simply increasing income levels and creating circumstances where all humans can live healthy with enough 'food' and 'clothing' (Barder, 2009). Poverty reduction involves allowing long-term redistribution of wealth to people experiencing poverty while their nation is growing, even with initiatives that might not spur growth, so that they can live better lives (Cobbinah, Black & Thwaites, 2013). For this study, poverty reduction is a decrease in the number of people living in poverty nationally due to inclusive economic growth (Barder, 2009; Cobbinah *et al.*, 2013; Dzingiri, 2021).

1.6. SIGNIFICANCE OF THE STUDY

The importance of SMEs has long been recognised in most emerging countries (Cant, 2012; Maloka, 2013; Fatoki, 2014; Rasoli & Mirza, 2019; Amin, 2021; Soegoto *et al.*, 2022). It is globally agreed that SMEs help in poverty reduction; hence, it is essential to conduct a study on the contribution of SMEs to poverty reduction. Therefore, the findings of the proposed study could help SME owners and upcoming SME owners by recognising the challenges that impact their enterprises. This could ensure that the success of SMEs is enhanced, as they could be aware of what might come. The study could also provide information and understanding about SMEs and clarify thoughts about various poverty reduction strategies. The study could aid in the discovery of challenges that disturb SMEs. The study's objective is to provide SME owners with guidance and measures on how to solve best the challenges they face. This study could also pinpoint the remedies that must be put into practice to maximise the success of SMEs and enable them to run for eternity in South Africa.

- The study may add to theoretical discussions because it is based on two theoretical frameworks: the theory of entrepreneurship and human capital.
- The study might also contribute to the empirical literature by publishing two articles from the entire dissertation.
- The study may give SME owners and workers the knowledge and skills to be independent.

1.7. ETHICAL CONSIDERATIONS

Garrison (2021) defines ethics as principles that respect, care for, and uphold justice for participants, the research group, and society. The researcher will employ the following ethical principles to conduct the study:

- **Anonymity and Confidentiality**

The researcher will keep the names of the study participants secret. Respondents were assured that both their department and personal information remained confidential. The study will employ anonymity and confidentiality when the information is too personal.

- **Voluntary and Consent Form**

Before participating, participants were informed that participation in the study was voluntary and that they had the right to discontinue at any time if they felt the questions were too personal. Participants also received the consent form before participating to ensure that their rights were not violated and that they were not paid.

- **Plagiarism**

To ensure that the researcher does not take other people's work and makes it his own, the Turnitin report was submitted with the proposal and dissertation to ensure that the work submitted belongs to the researcher.

- **Respect and Dignity**

During the study, the researcher treated the SME owners and the Local Economic Development (LED) manager respectfully and with dignity because the findings would have been invalid without them. The researcher always treated the participants' values, culture, and traditions with decency and respect. The researcher ensured that the participants' rights and thoughts were morally appreciated and ethically handled as part of their shared humanity. On top of that, listening to their opinions and

perceptions is part of being courteous, respectful, and dignified. Similarly, people were allowed to make their own decisions. The researcher will demonstrate humility, tremendous respect, and decent behavior throughout the data collection procedure. Additionally, the researcher cared about the participants and made them feel at ease during the study, ensuring they were not pushed to participate. As a result, the participants' rights and cultures will be protected.

- **Permission for Conducting the Study**

The researcher was granted ethical clearance by the Turfloop Research Ethics Committee (TREC) at the University of Limpopo. This clearance benefited the researcher because SME owners and LED managers needed evidence that the study complied with the law.

- **Risks and Harm**

The researcher guaranteed that no physical, social, or emotional injury or other harm that may disturb the participants occurs. The researcher designed questionnaires and interview questions that are unlikely to cause pain or harm to participants. This is due to the researcher's extensive training in social principles and community ethics. If social and emotional harm occurs, the researcher proposed that individuals see a psychologist or undergo therapy. Furthermore, the researcher will protect the anonymity and confidentiality of the participants' information, ensuring that their responses are safe and will not be used against them or their enterprises. This is because the safety of the participants will be prioritised.

1.8. STRUCTURE OF THE DISSERTATION

The following is the structure of the dissertation:

Chapter 1: The introduction and background to the study are covered in the first section of this chapter. Then, address the problem statement. It establishes the objective and aim of the study. Research questions and definitions of key terms are

also covered, along with ethical issues, dissertation structure, and study constraints, in Chapter 1.

Chapter 2: This chapter provides a detailed review of the literature on SMEs' contributions to global poverty reduction. The theoretical literature focusing on the entrepreneurship and human capital theories that underpin and direct the study is discussed at the beginning of the chapter. The importance of SMEs, strategies to reduce poverty, and finally, the contributions of SMEs to poverty reduction in a global context are also covered, as they are the main subjects of the study.

Chapter 3: This chapter thoroughly reviews the literature on the contribution of SMEs to reducing poverty in the South African context. It begins by discussing the importance of SMEs and strategies for reducing poverty in South African townships. It then continues to discuss how SMEs help reduce poverty in South African townships. Finally, it offers a succinct overview of this chapter in its conclusion.

Chapter 4: This chapter dives deeper into the research methodology employed in this study and provides a detailed explanation of the methods used by the researcher to gather information. This section examines the techniques and instruments used to collect data on the contributions of SMEs to reducing poverty in Mankweng Township (Zone 1), Limpopo Province.

Chapter 5: This chapter analyses the data collected on the contributions of SMEs to poverty reduction in Mankweng Township (Zone 1), Limpopo Province. The focus is on the importance of SMEs, poverty reduction strategies, and the contributions of SMEs to poverty reduction in Mankweng Township (Zone 1).

Chapter 6: This chapter provides a summary of the study, key research findings, limitations, suggestions for further research, and recommendations derived from the study on SMEs and their contributions to reducing poverty in Mankweng Township (zone 1), Limpopo Province.

1.9. CONCLUSION

This chapter presents an introduction and background to the study and the two study variables: SMEs and poverty reduction. The study also detailed the problem statement in this chapter. It also presents the research aim and objective, the research question, and the definition of essential terms. In addition, it covers the importance of research, ethical concerns, and the organisation of the dissertation. The upcoming chapter will provide a detailed examination of the global research on how SMEs help reduce poverty. The next chapter also discusses the theoretical literature on entrepreneurship and human capital theory that informs and supports the study. The next chapter further gives empirical literature that focuses on the importance of SMEs, strategies for reducing poverty, and the contributions of SMEs towards reducing poverty on a global scale.

CHAPTER 2: SMALL AND MEDIUM ENTERPRISE AND POVERTY REDUCTION: INTERNATIONAL PERSPECTIVES

2.1. INTRODUCTION

Various scholars around the world recognise the importance of small and medium enterprises (SMEs) in reducing poverty, enhancing local economies, and promoting economic development (Al Busaidi, Bhuiyan & Zulkifli, 2019; Maziriri & Chivandi, 2020). Thus, there is an ongoing debate regarding SMEs as a tool to reduce poverty worldwide (Maziriri & Chivandi, 2020; Gora, Dhingra & Yadav, 2023). The international township-level SMEs still need to fully resolve poverty-related issues (Al Busaidi *et al.*, 2019; Su, Guo, Ling & Fan, 2022). The preceding chapter provided the introduction and background of the study, in which the primary aim was to investigate SMEs' contributions to reducing poverty in Mankweng Township (Zone 1). The chapter also provided research questions and objectives. Therefore, the purpose of this chapter is to provide a detailed review of the international literature on the contributions of SMEs towards poverty reduction. This chapter provides the theoretical literature on entrepreneurship and human capital theory that guides and underpins the study. This chapter further provides conceptual literature that focuses on the importance of SMEs, poverty reduction strategies, and, lastly, the contributions of SMEs towards poverty reduction from an international perspective.

2.2. THEORETICAL LITERATURE

Theoretical literature facilitates the discovery of preexisting hypotheses in a field of study (Dunne, 2011). According to Dunne (2011), the theoretical literature provides the researcher with a direction to examine the study. Selelo (2023) asserts that the theoretical literature provides a lens that guides a study, as the study can only be undertaken with direction. Selelo (2023) further implies that the theoretical literature limits the generalisation of the study that may arise in the process. Therefore, this section discusses and deconstructs entrepreneurship and human capital theories, which guide and underpin the study.

2.2.1. Entrepreneurship Theory

This study is grounded in entrepreneurship theory. This section unfolds and deconstructs the conceptualisation of entrepreneurship theory, the importance of entrepreneurship in the context of SMEs, the process of entrepreneurship, and, lastly, entrepreneurship skills.

2.2.1.1. Conceptualisation of Entrepreneurship Theory

Entrepreneurship caught the attention of scholars who continue to debate it from a research perspective (Kuratko, 2011). The concept of entrepreneurship emerged in the 17th century, and its meaning has evolved ever since (Spencer et al., 2019). According to Cherukara and Manalel (2011), entrepreneurship in the early years was of interest only to economists between 1755 and 1803. The term entrepreneurship was referenced by the economists Richard Cantleton (1755) and Jean-Baptiste Say (1803). Most economists believe that entrepreneurship is more than just owning a business. Entrepreneurship is equated to the ability to take the calculated risk of a new venture if there is an opportunity to make a profit (Spencer *et al.*, 2019). In the 20th century, economist Joseph Schumpeter viewed entrepreneurship as a tool interlinked with innovation, creativity, and continuous learning (Kruger, 2004). This may suggest that, by entrepreneurship theory, SME workers and owners would assume the following key elements to advance their enterprises: innovation, creativity, and continuous learning. This is possible where SME workers and owners are confident in challenging themselves.

Entrepreneurship theory entails identifying and exploring numerous opportunities (Haefner, Wincent, Parida & Gassmann, 2021). Amit and Zott (2020) agree that entrepreneurs actively seek and recognise possibilities to develop new products, services, and business models. This suggests that the theory of entrepreneurialism enables SME owners to quickly enter the market, as they possess the necessary characteristics and attributes. Furthermore, entrepreneurship is an accommodating strategy (Alrawadieh, 2018). Several scholars, including Cherukara and Manalel (2011), Kuratko (2011) and Fatoki and Chindoga (2011), concur that entrepreneurship is recognised as something that accommodated the participation of those who did not finish college or attend it at all. Recently, there has been a change in the perception of

success in the business world (Muratovski, 2015). This may suggest that a college or university degree is only sometimes a prerequisite for building a thriving business. Muratovski (2015) states that the contributors to the paradigm shift are improved access to information, start-up culture, skill emphasis, and a changing job market. Uncertified SME workers and owners can survive by adopting entrepreneurship theory principles.

Entrepreneurship is pursuing something novel and concrete (Mehmood, Alzoubi, Alshurideh, Al-Gasaymeh & Ahmed, 2019). This is due to the fact that entrepreneurship is inherently linked to identifying and addressing challenges or gaps in the market. This indicates that SMEs can close the market gaps as guided by the entrepreneurship theory. Therefore, SMEs become problem solvers who aim to provide solutions that meet the needs and desires of their target audience. Furthermore, entrepreneurship champions creating valuable products and services (Mehmood *et al.*, 2019). This may suggest that SMEs need to understand the importance of delivering something that improves the quality of the lives or experiences of their customers. As a result, building something valuable and novel requires perseverance. Therefore, SMEs face challenges and setbacks, but their determination and resilience drive them to overcome obstacles in pursuit of their vision.

Entrepreneurship theory encompasses the psychological elements of entrepreneurship, including creating entrepreneurial intentions (Mubashiru & Ceyhan, 2021). According to González-López, Pérez-López and Rodríguez-Ariza (2021), entrepreneurial intentions are a cognitive state that precedes entrepreneurial behaviour, representing an individual's dedication to starting a business. Thus, Tan, Pham and Bui (2021) emphasise that entrepreneurship is frequently desirable. This may imply that SME owners may view entrepreneurship as a good career option if they find it personally gratifying and connected with their interests and beliefs. Furthermore, entrepreneurial theory concerns feasibility (Agu & Nwachukwu, 2020). This suggests that SME owners must analyse the viability of beginning and running businesses. This involves assessing their skills, expertise, and capabilities and considering external factors such as market circumstances and available resources. Self-efficacy is an essential psychological facet of entrepreneurship that should not be

overlooked (Gielnik, Bledow & Stark, 2020). This implies that SME owners must believe in their abilities to complete a task. SME owners with high efficiency are more likely to trust their ability to establish and operate a firm, which influences the development of entrepreneurial intentions.

Entrepreneurship theory encourages entrepreneurial networks (Abu-Rumman, Al Shraah, Al-Madi & Alfalah, 2021). Entrepreneurial networks make it easier for members to share their information, skills, and ideas (Maghssudipour, Lazzeretti & Capone, 2020). SME workers and owners may learn from each other's experiences, discuss best practices, and keep up with industry developments. This is feasible when SME workers and owners work together more effectively. In addition, entrepreneurial networks facilitate collaboration (Ramezani & Camarinha-Matos, 2020). This is because entrepreneurial networks provide opportunities for cooperation and partnership, allowing SMEs to discover like-minded individuals to engage on projects or share resources (Chalmers, Matthews & Hyslop, 2021). This suggests that strengthening entrepreneurial networks might help SMEs develop more quickly. Entrepreneurial networks help speed market entry (Zahoor & Al-Tabbaa, 2021). SMEs in networks might gain access to new markets and consumers. Connections within the network can lead to beneficial introductions and help SMEs extend their reach.

2.2.1.2. The Importance of Entrepreneurship Theory in the Context of Small and Medium Enterprises

In his doctoral thesis, Mashamaite (2023) discovers that entrepreneurship theory allows SME owners to move from point A to point B, which may ensure that SMEs contribute to a nation's development. This section explores and analyses the importance of entrepreneurship theory in the context of SMEs.

- *Innovation and creativity*

Creativity is a process that focuses primarily on developing genuinely original ideas, while innovation is mostly an action that involves introducing or implementing new ideas (Acar, Tarakci & Van Knippenberg, 2019; Thukral, 2021). Innovation and creativity are crucial to the success of SMEs. Innovation and creativity inspire SME

workers and owners to be open-minded. Southworth (2021) asserts that openness makes SME owners and managers open to new ideas, which fosters innovation and creativity. This implies that SME owners and managers would be innovators who challenge the status quo and embrace unconventional solutions. Furthermore, Stokoe (2020) found that to foster creativity and innovation in SMEs, one must be curious. Innovation and creativity frequently begin with an interest in how things function (curiosity) and a desire to improve or optimise existing processes, goods, or services. SME owners and managers must ask questions and seek new perspectives to improve their products and services.

The best way to ensure creativity and innovation is for collaboration and networking between SME owners and workers (Thukral, 2021). Maghssudipour *et al.* (2020) postulate that creative and innovative ideas emerge through collaboration and the exchange of diverse perspectives. This happens when SME owners or managers interact with others in formal and informal engagement, thus sharing new thoughts and insights. This means that creativity and innovation give SMEs a space to obtain various skills and knowledge that help them grow rapidly. Furthermore, Vinokurova and Kapoor (2020) remind us that creativity and invention can only occur through challenges and breakthroughs. Therefore, SME owners and managers must be persistent and resilient to overcome obstacles and achieve breakthroughs. The innovation process can be time-consuming; therefore, owners and managers of SMEs may need help with setbacks. SME owners should continue to take advantage of setbacks, such as failures. This implies that SME owners could recognise and address the issues they are confronted with. This will increase the chances of long-term growth and maintenance of SMEs, which will hire more people and, in turn, lessen poverty.

- *Taking-high-risk propensity*

The risk propensity taker is the individual's tendency to take higher risks (Steinbrink, Berger & Kuckertz, 2020). Entrepreneurs tend to have a higher risk propensity than non-entrepreneurs (Thomas & Mueller, 2000). The chance of taking high-risk propensity is sometimes low for old people; hence, they have a low chance of success. Therefore, Entrepreneurship Theory argues that SME owners must see themselves as an entrepreneur if they want to improve their chances of success (Memon, Soomro,

& Shah, 2019; Bacq, & Lumpkin, 2021; Zhao, Ahmed, Ahmad, Yan & Usmani, 2021). This means that by copying entrepreneurs' risk-taking abilities, SME owners will be able to increase their profit margins. This is because greater risk equals higher return, and little risk equals lower return. Entrepreneurs with higher risk propensity are more likely to set higher goals for their business and have a stronger motivation to become successful (Zhao *et al.*, 2021). This indicates that while SME owners may start their businesses with modest resources, they should dream big and try to improve their businesses.

Entrepreneurs with a high-risk propensity have high confidence and the ability to manage and run the business (Densberger, 2014). This suggests that SME owners and managers guided by entrepreneurship theory are likelier to have high confidence and competence. In turn, SMEs owners and managers with high confidence and capability are not scared to be challenged, allowing themselves to tackle company failure. Entrepreneurship theory equips SME owners and managers with self-efficacy and optimism to overcome setbacks (Memon *et al.*, 2019). Adopting self-efficacy and optimistic behaviour can enhance the progress and expansion of SMEs. Consequently, SME owners must have a high-risk propensity to grow their businesses.

Entrepreneurship theory recognises uncertainty in SMEs (Oliveira, Bai, Johanson, Ratajczak-Mrozek & Francioni, 2019). New SMEs are entering unfamiliar territory (Oliveira *et al.*, 2019). This means that SME owners and managers must be willing to take risks in pursuit of innovative and creative ideas to provide answers during times of uncertainty. Furthermore, entrepreneurship theory supports deliberate risk-taking (Densberger, 2014). This implies that while entrepreneurship requires risk-taking, it highlights the value of measured risk-taking. SME owners and managers are urged to analyse and manage risks carefully, considering the possible benefits and repercussions.

- *Continuous learning*

Continuous learning is defined by Desai, Vijayalakshmi and Joshi (2014:1) as "an ongoing, voluntary, and self-motivated pursuit of knowledge for personal or professional reasons". This suggests that SME owners and managers should be free

to learn the latest trends in the industry in which their company is involved. Learning is crucial for SME owners and entrepreneurs throughout the business lifecycle; thus, entrepreneurs learn by doing something daily (Herlina, Syarifudin & Kartika, 2019; Olsson & Bernhard, 2023). This may indicate that SME owners must do their learning effectively. Learning is unavoidable as long as SME owners, managers, and employees operate in their firms.

Continuous learning is at the heart of any SME's efforts to achieve a competitive advantage in the market (Prelicean, & Bejinaru, 2018). This might imply that constant learning helps SMEs stay up with the pace of the market, therefore, for SMEs to obtain a competitive edge, SME owners should allow themselves to learn continually. Learning can be from friends, other entrepreneurs and relatives (Olsson & Bernhard, 2023). This indicates that SME owners, employees, and managers should rely on more than just professional education, such as seminars, schools, and business programmes, but rather learn from friends, other SME owners, and family members. This is because friends, entrepreneurs, and family generally understand the SMEs' market and may provide valuable advice.

Entrepreneurship theory argues that SME owners must strive to learn new routines and unlearn old routines to build their SMEs (Bratian *et al.*, 2020). This underscores the notion that constant learning would help SMEs understand what equipment and strategies are currently being used by other organisations. Small businesses, for example, may now be paid in cash and through Internet banking and credit card payments. This might suggest that SMEs would stay caught up in development if they adopted the principle of entrepreneurship theory. The ability to learn is to accept new knowledge and remove old knowledge (Herlina *et al.*, 2019). Most SMEs are hesitant to adopt new knowledge and could be performing better because new knowledge can lead to increased productivity. This might imply that SMEs must analyse new knowledge and assess its benefits before implementing it to boost corporate performance. This will increase the chance for SMEs to survive in an unfavourable and harsh environment.

- *Adapting to the changing environment*

Adopting a changing environment involves innovation, creativity, and continuous learning (Basit, Hassan & Sethumadhavan, 2020; Densberger, 2014). According to Entrepreneurship Theory, SME owners must invest in creativity, innovation, and continuous learning to sharpen their competitive advantage and sustain continuous development and growth (Basit *et al.*, 2020). This implies that to remain relevant in the market, SMEs must ensure that innovation, creativity, and constant learning are effectively implemented within their businesses. This is because businesses will likely fall behind, lose consumers without innovation and creativity, and stay caught up in learning.

SMEs should prioritise adapting to the changing environment considering the uncertainty of the current competitive climate (Qalati, Yuan, Khan & Anwar, 2021). This implies that when developing strategic plans, SMEs must consider how the firm will react to the changing environment caused by an unpredictable competitive climate. Qalati *et al.* (2021) point out that adapting to the changing environment involves considering the rapid change in market demand. This means that SMEs should be able to monitor market demand because most businesses collapse because they are left behind. Furthermore, SME owners must see themselves as high achievers committed to surviving under harsh business practices and rapid change in market demand in the name of adapting to the changing environment (Shabshai, 2019). By adapting to the changing environment, SMEs are guaranteed success.

2.2.1.3. The Process of Entrepreneurship Theory

According to Hisrich and Ramadani (2017), five steps in the entrepreneurship process are still relevant and vital to date: creating a business idea, business concepts, entrepreneurship resources, implementing and managing the venture, and harvesting the venture. This section discusses six steps in the entrepreneurship theory.

- *Creating a business idea*

A close correlation exists between having that initial idea and establishing the new business (Lowe & Marriott, 2012). Hohwy (2020) defined an idea as a mental image that exists or is produced. Thus, Krisnaresanti, Julialevi, Naufalin and Dinanti (2020)

state that developing a company idea begins with understanding your interests, passions, and abilities. Entrepreneurs or SME owners should examine their talents and competence (Krisnaresant *et al.*, 2020). This is because evaluation would help SME owners use their expertise and talents to generate value for others (Ahmed, Salloum & Shaalan, 2021). This indicates that entrepreneurs' and SME owners' backgrounds and experiences should be considered and leveraged as essential assets in developing an enterprise idea. Additionally, SME owners who base their company on their interests, passions, and talents are more likely to be motivated and devoted to seeing it through to success. Simply put, SME owners and managers will engage in things they enjoy daily, and as a result, the company is expected to be more successful.

This first step comprises identifying market demands, in which entrepreneurs or SME owners look for difficulties or unmet wants in the market (Caballero-Morales, 2021). This occurs when entrepreneurs perform market research to understand customers' wants better. At this point, it is critical to observe trends in the specific market into which one wishes to go (Thakkar & Chaudhari, 2021). This is to help SME owners or managers stay up-to-date with upcoming technological and societal trends. Adopting emerging technologies and societal trends might help generate new company concepts. Additionally, Wöhler and Reinhardt (2021) emphasise that brainstorming is important in developing a solid company idea. This happens when SME owners, entrepreneurs, managers, and employees participate in brainstorming sessions to develop diverse ideas. The facilitator should inspire creativity and innovation during the session to achieve this.

Creating a business idea also includes a problem-solving strategy in which SME owners/entrepreneurs frequently generate a company idea influenced by the difficulties they meet in their daily lives (Kumar & Ayedee, 2021). Before launching a firm, SME owners or entrepreneurs must research what is bothering people or what the locals demand in rural and urban settings. In other words, create a business that solves these concerns. Furthermore, entrepreneurs/SME owners must also question current businesses since consumer input and validation are vital in generating a novel idea (Mohanty, Yanambaka, Kougianos & Puthal, 2020). This is performed because

understanding their likes, problems, and demands may assist in improving a company's idea and boost its chances of success.

Good company ideas are produced by analysing the current rivals in the selected sector (Kurdi, Alzoubi, Akour & Alshurideh, 2022). This is because analysing existing rivals helps entrepreneurs/SME owners find gaps where they wish to give a better product or service. This would help the new company idea to differ from the previous ones and stand out. Furthermore, Baldassarre, Konietzko, Brown, Calabretta, Bocken, Karpen and Hultink (2020) state that creating company ideas infuses concern for business sustainability. This suggests that entrepreneurs / SME owners should assess whether the business idea is short-, medium-, or long-term. Market developments and future problems influence this. For example, the generator hire business in South Africa might be considered a short-term business if the government can deal with power outages. Furthermore, a feasibility assessment must be conducted at this stage. A feasibility study helps to determine whether the company concept created is practicable and viable (Mertha & Mahfud, 2022).

- *Business concept*

The business concept is the second stage of entrepreneurship and is crucial for every business (Donner, Gohier & de Vries, 2020). This is because business concepts include the business model, which is a framework that describes how a business develops, distributes, and collects value (Sjödin, Parida, Jovanovic & Visnjic, 2020). The business model describes the organisation's long-term income generation and sustainability approach (Bocken & Geradts, 2020). Bocken and Geradts (2020) state that business ideas emphasise value, which helps a company's product or service offerings to stand out in the market, causing customers to prefer them. Furthermore, the business concept stage includes the target market (Åström, Reim & Parida, 2022). It is necessary because establishing a target market requires knowing the clients a corporation wants to serve. This suggests that SME owners or entrepreneurs must understand this group's qualities, tastes and wants to promote and develop products or services effectively.

The business concept views the Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis as one of its key components (Lousiane & Syaroni, 2020). Lousiane and Syaroni (2020) point out that SWOT analysis gives information to SME owners/entrepreneurs, allowing them to make informed decisions and capitalise on strengths while resolving weaknesses. Additionally, the business concepts stage considers the firm's competitive edge. Competitive advantage distinguishes a company from its competitors (Annarelli, Battistella & Nonino, 2020). Asdi and Putra (2020) assert that one must discuss business concepts by mentioning the marketing mix (4Ps), which should be covered while developing a successful firm. Asdi and Putra (2020) and Niazi, Rashid and Shamugia (2021) agree that the marketing mix comprises the four Ps: product, price, place, and promotion, which help organisations develop and implement effective marketing strategies. Additionally, supply chain management is an essential component of this stage. Supply chain management coordinates operations to guarantee the adequate flow of products and services from the place of origin to the end user (Blanchard, 2021).

This step contains revenue models for generating income in an enterprise (Gebauer, Arzt, Kohtamäki, Lamprecht, Parida, Witell & Wortmann, 2020). In other words, it describes how a business makes money. Gebauer *et al.* (2020) discover that a revenue model consists of numerous components, such as how you price your items and which sales channels you pick. Furthermore, a customer relationship management (CRM) plan is developed during this stage. This strategy outlines a process for managing and improving customer relationships (Sofi, Bashir, Parry & Dar, 2020). This helps by knowing the consumer's requirements, preferences, and habits, which improves customer satisfaction and loyalty. Additionally, financial and risk management, which covers the following key components: planning, organising, directing, and regulating a company's financial activities, is included in this step (Crovini, Santoro & Ossola, 2021). It covers budgeting, financial analysis, and cash flow management. Risk management includes recognising, analysing and minimising possible risks to a company's activities or objectives (Crovini *et al.*, 2021).

- *Entrepreneurship resource*

The third step in entrepreneurship is termed an entrepreneurial resource. Entrepreneurship resources include various items required for a business's success (Manley, Hair, Williams & McDowell, 2021). This resource includes education, training, networking, mentoring, books, and literature. Education and training can be received through online courses and platforms such as Google Garage and Coursera, which provide a wide range of courses in entrepreneurship, business strategy, and marketing (Avram & Hysa, 2022). Networking is an essential business resource (Anwar & Ali Shah, 2020). This suggests that entrepreneurs/SME owners attend local and industry-specific networking events to meet other entrepreneurs, potential partners, and mentors. Online networks like LinkedIn and Facebook may be used to interact with professionals and businesses worldwide. Seek mentorship through official programmes or informal collaborations with experienced entrepreneurs who may provide guidance and insight (Hanson, 2021). This shows that SME owners still seek the advice and insights of successful entrepreneurs to build and expand their businesses through mentorship.

The entrepreneurial resource step encourages entrepreneurs or SME owners to take advantage of surrounding possibilities, such as the National Youth Development Agency (NYDA) and the Youth Pipeline Development Programme, which provide resources and guidance to small businesses (Zuma, 2022). This will help SME owners deal with their main problem: a need for more assistance and resources. Thus, exploring government grants and financing efforts to boost entrepreneurial ventures is encouraged (Anwar, Tajeddini & Ullah, 2020). Furthermore, the entrepreneurship resource needs SME owners to apply market research methods (Temouri, Shen, Pereira & Xie, 2022). These technologies provide market research data for determining industry trends and client preferences. Government statistics can be used to investigate the industries in which entrepreneurs operate (Temouri *et al.*, 2022).

This stage does not overlook the identification and financing of venture capitalists and investors (Glücksman, 2020). This indicates that entrepreneurs/SME owners should seek bank financing to help their businesses move further. Furthermore, this stage recognises the need to leverage technology and tools to advance the organisation (Safitra, Lubis & Fakhurroja, 2023). This implies that SME owners and managers must streamline their operations by employing project management software,

communication platforms, and collaboration tools. Other strategies can involve using platforms such as Facebook, TikTok, and WhatsApp to assist in setting up and managing online businesses.

- *Implementing and managing the ventures*

After acquiring the resources, the entrepreneur/SME owners must use the resources to implement the business plan (Gregory, Ngo & Karavdic, 2019). Implementing means executing and implementing the vision (Szpilko, 2020). "Action" is defined by Zacher and Frese (2018) defined "Action" as consisting of goal development, goal redefinition, detailed planning, execution with quality action, monitoring the plan, processing feedback, and developing visions for the future. This is when an entrepreneur or SME operates the business and uses resources to achieve its goals/objectives. This step also involves monitoring performance to ensure that resources are well-spent (Khoja, Adams, Kauffman & Yegiyani, 2019). This step also involves reinvestment by the owners of the ideas to ensure that their business grows into success and hires more people. Consequently, the expansion of the business assists in building its worth.

- *Harvesting the ventures*

This is the last step in entrepreneurialism. Harvesting the ventures involves selling the business, liquidation, mergers, and acquisitions (Hisrich & Ramadani, 2017). When the entrepreneur chooses to sell the business, he or she must get permission from the family or partners to smooth the process (Zacharakis & Bygrave, 2019). The agreement abides by the legal requirements. Liquidation occurs when no one wants to buy the business, and the entrepreneur may want to leave the venture and will liquidate assets, settle debts and sever employees (Nguyen, Pham & Do, 2023). Mergers and acquisitions occur when an individual decides to buy the majority of all shares of the organisation (Velázquez & Bielous, 2022).

2.2.1.4. Entrepreneurship skills

This section explains the entrepreneurial skill sets required to ensure that SMEs overcome all the barriers they face. According to Cooney (2012:6), the following are the most required skills that SME owners should adopt to grow and succeed in their enterprises:

- *Change-oriented*

Change-oriented means encouraging the exploration of new and better methods of doing things or attempting to reveal latent potential in people, things, or situations (Sulastini, Wijayanti & Rajiani, 2023). Change is necessary for all SMEs to grow. Therefore, the leaders of SMEs should be change-driven in order for them to grow. SME owners and change-oriented leaders will likely adapt to changing circumstances (Zighan, Abualqumboz, Dwaikat & Alkalha, 2022). Change-driven SME owners adapt to the changing market and can often use the new technological equipment introduced along the way (Bakar, Talukder, Quazi & Khan, 2020). Technological equipment would ensure high productivity and profit (Akpan, Udoh & Adebisi, 2022). Consequently, change-driven SME owners would help to expand their businesses, and businesses would hire more people.

Adapting to change includes the ability to cope with risks. The first high-risk individuals to enter SMEs; therefore, the ability to take high risks in enterprises is crucial (Densberger, 2014). The literature shows that SME owners with a high-risk propensity are likely to proliferate and adapt to changing environments (Shahzad, Khan, Saleem & Rashid, 2021). The law of business is that the more SME owners take high risks, the higher the return would be, therefore, all SME owners must instil the ability to take risks in them (Bergner, Auburger & Paleczek, 2021). As a result, the success of the SMEs would be enhanced; thus, more people in the SMEs would not be retrenched, and poverty would be reduced.

- *Good communication*

Hikamah, Rohman and Kurniawan (2021) perceive effective communication as exchanging ideas, thoughts, views, information, and facts to receive and understand the message clearly and purposefully. Communication between SME owners,

workers, and customers is crucial in every SME. Clear communication between SME owners and enterprise workers ensures effective productivity (Rincón, Sukier, Contreras & Ramírez-Molina, 2019). This indicates that SMEs cannot attain high productivity without employees and managers speaking with each other; therefore, strong communication is crucial among team members in dealing with productivity challenges. Thus, SME owners should give workers room to ask questions in cases where they do not know what is expected of them. SME owners who frequently engage with workers are likely to know what workers are confronted with (Krishnan, Ching, Ramalingam & Maruthai, 2019). This illustrates that SME owners must engage with employees because they are the ones who interact with consumers regularly. For example, SME workers must inform owners about the equipment they are using so that the owner can know what can be fixed or replaced.

The success of SMEs is in the hands of the customers (Selamat & Windasari, 2021). This demonstrates the need for effective communication between SMEs and their customers. This lets SME owners and employees detect product and service shortcomings through customer complaints. This emphasises the need for clear and effective communication between owners/managers of SMEs and customers. Therefore, by actively listening to and responding to customer concerns, SMEs can acquire useful insights into areas for development. In essence, efficient communication with customers is vital for continuously improving the quality and satisfaction of the SME's services or products (Gilboa, Seger-Guttmann & Mimran, 2019). As a result, the SME will expand and hire more people.

- *Research and development*

Research and development are the collection of creative actions conducted by companies or governments to produce new services or products and improve existing ones (Biel, 2023). Research and development are crucial for SMEs because they can have an advantage over their rivals (Udriyah, Tham & Azam, 2019). This may suggest that SME owners who conduct research often know what their competitors are doing well and need to improve and develop their businesses to narrow the gap. Research gives SME owners ideas for improving their products or services (Rhee & Stephens, 2020). This highlights how conducting research can provide SME owners with

significant insights and suggestions to improve their products or services. This indicates that SME owners with research and development skills will likely learn about industry trends, customers, and best practices, which help SMEs grow significantly.

Research and development provide SMEs a competitive edge in adjusting to the changing environment (Udriyah *et al.*, 2019; Das, Kundu & Bhattacharya, 2020; Rhee & Stephens, 2020). This means that SME owners or workers who do research frequently are likely to be informed about any new technology or strategy that is put in place. Research and development can ensure that SMEs have an excellent competitive edge by nurturing a culture of continuous improvement and adaptability within SMEs. This allows them to respond quickly to market changes, emerging trends, or unforeseen challenges, maintaining a level of agility that is often advantageous. Thus, successful research and development initiatives result in the expansion of SMEs, leading to increased local wages and, consequently, a decrease in poverty levels.

- *Marketing*

Marketing is the activity, collection of institutions and procedures for producing, conveying, delivering, and trading offers with value for consumers, clients, partners, and society as a whole (Webster, 1994; Mustafa, Samsudin & Abdullah, 2021). SMEs' progress depends on their marketing skills within their enterprises. Indeed, all SMEs need it to boost their sales (Udriyah *et al.*, 2019). Marketing makes customers aware of certain products and services. SME owners or workers with good marketing skills will likely attract more customers to buy their products and services (Prasanna, Jayasundara, Naradda, Ekanayake, Rajapakshe & Abeyrathne, 2019). Therefore, it is recommended that all SME owners recruit workers who understand and can operationalise the marketing skills they have. SME owners must master marketing skills to move their businesses to the next level (Totanan *et al.*, 2021). As a result, more customers in enterprises help improve profits, and SMEs grow and recruit more local people, giving them some earnings.

- *Planning*

Most SMEs need to pay more attention to the power of planning in their enterprises despite planning being an essential element in SMEs (Rozak, Adhiatma, Fachrunnisa & Rahayu, 2021). Planning is defined by Rice and Mars (2023) as the process of determining the activities necessary to achieve a desired objective. Planning involves using limited resources effectively and efficiently; therefore, SME owners and workers must use their limited resources to improve their enterprises. Planning helps SME owners and workers to set goals and determine when to achieve them. Setting goals helps to ensure resource forecasting (Raof, Basheer, Shabbir, Ghulam & Jabeen, 2021). Furthermore, planning involves a decision-making process that helps SME owners and workers decide where to place the resources and how to improve the SMEs with the available resources (Hauser, Eggers & Guldenberg, 2020). Thus, planning would help to improve productivity in enterprises and, as a result, expand.

- *Motivating*

Motivating implies "providing an incentive or impelling to action and might describe a talk, a force, or a message of some type" (Seven, 2020:63). Various challenges can cause SME owners or workers to leave the enterprises. However, due to challenges, motivated SME owners or workers cannot easily exist in the enterprises (Kusa, Duda & Suder, 2021). Thus, SME owners must have motivational skills to instil hope in their employees through motivation. This will ensure that workers continue moving the enterprises despite facing challenges (Jafari-Sadeghi, Dutta, Ferraris & Del, 2020). Motivated and disciplined employees are more likely to ensure high productivity in SMEs. As a result, high productivity guarantees the expansion of enterprises (Kusa *et al.*, 2021).

2.2.2. Human Capital Theory

This study is also grounded in human capital theory; therefore, this section unfolds the conceptualisation of human capital theory and the uses of human capital in the development of SMEs. The section further discusses and deconstructs the source of human capital for SME owners and managers.

2.2.2.1. Conceptualisation of Human Capital Theory

The human capital theory was developed in the 1950s and Theodore Schultz and Gary Becker created its analytical framework at the Chicago School of Economics (Sweetland, 1996; Nafukho, Hairton & Brooks, 2004; Tan, 2014). Human capital theory emerged due to limited resources and increased illiteracy (Adejumo, Asongu & Adejumo, 2021). This arose because most developing countries need more resources and have many illiterates. Thus, Tayimlong (2021) adds that illiteracy and lack of resources are the root reasons for the underdevelopment of these developing countries. Human capital theory places the availability of resources, education, and training at the foundation of its argument. It aims to explain the benefits of investing in human resources through education and training. This theory considers people as a form of capital for development (Nafukho *et al.*, 2004). Human capital theory states that investments in people generate economic benefits for both individuals and communities (Sweetland, 1996; Tan, 2014; Buzavaite & Korsakiene, 2019).

Human capital theory outlines the advantages of investing in human resources through education (Abraham & Mallatt, 2022; Ngoc & Tien, 2023). This is because education has a controlling impact on the country's population. It is clear that most educated individuals do not give birth to a high number of children, therefore, they have a greater chance of avoiding falling below the poverty line (Cahyo, Setyowati & Prabowo, 2022). Lakomý and Alvarez-Galvez (2022) believe that education improves the overall quality of life. This suggests that without education, the quality of life of most people would remain low. Giroux and Bosio (2021) state that education enables an ordinary, informed public to engage in democracy. This suggests that educated individuals are more inclined to engage in electoral processes since their education has empowered and encouraged them.

Human capital theory also believes education and training are central to developing societies (Valladares, 2021). Abraham and Mallatt (2022) found that education and training are most countries' decisive development drivers. This is because proper education and training are used in most countries to ensure poverty reduction, equality, gender equality, and peace. This suggests that education should be prioritised in all countries worldwide because it improves societies. Furthermore,

human capital theory is used to form knowledge of the relationships between higher education and the workplace (Römgens, Scoupe & Beusaert, 2020). Kandiko-Howson and Buckley (2020) reveal that while human capital theory argues that education and training ensure equality, most societies have remained unequal due to the notion of merit as learnt and transferable ability retains legitimating authority. This occurs when education and hard work determine success.

According to human capital theory, economic growth depends on educational investment and serves as the foundation for increasing the human quality of life (Bawono, 2021; Gruzina, Firsova & Strielkowski, 2021). Hanushek and Woessmann (2023) emphasise that education investments are thought to increase economic production through developing individuals' skills and knowledge. This is because higher productivity leads to more production per worker. Tan (2014) and Adejumo *et al.* (2021) agree that human capital theory assumes that a person with more education and training can contribute more valuable and productive effort than someone with less education and training. According to human capital theory, a well-educated and talented workforce can better develop and accept new technologies and innovations (Shabshai, 2019). Human capital theory emphasises the economic benefits of education and skill development and recognises the larger implications for promoting human well-being (Bawono, 2021). Investing in education can result in increased revenues by improving people's capacities and possibilities (Gruzina *et al.*, 2021). Economic progress and wealth would be achieved.

Education and training have always been acknowledged in SMEs as crucial tools for ensuring good development and growth. However, the need for more education and training significantly impacts South African SMEs in townships (Wuttaphan, 2017). Thus, conforming to the premise of the human capital theory must be compulsory for SMEs. Human capital theory suggests that organisational performance would increase by providing SME owners and employees in townships with the appropriate education and training (Wuttaphan, 2017). Kasa, Kho, Yong, Hussain and Lau (2020) postulate that by educating SME owners in townships, the company's performance can be improved, and information can also be passed on from the current SME owners and employees to the new SME owners and employees. Training and education can inspire SME owners and township workers to have the guts to advance their SMEs

(Jahangir, Usman, Murshed & Mahmood, 2022). In addition, practical training and appropriate education boost worker productivity and profit, ensuring that SMEs in townships grow and employ more people to help minimise poverty (Aboramadan, Albashiti, Alharazin & Dahleez, 2019).

2.2.2.2. The Uses of Human Capital in the Development of SMEs

According to the human capital theory, education and training guarantee gains in labour productivity, which affects wages (Wuttaphan, 2017). This section outlines and examines the uses of human capital in SMEs.

- *Education*

Education gives Individuals the skills and information they need (Hilton & Pellegrino, 2012). Mtotywa (2022) states that the necessary skills and knowledge increase efficiency in corporate operations. According to the study by Akour and Alenezi (2022), some SMEs that provide technical and management skills to their staff through education perform well in terms of productivity. Furthermore, Civelek, Ključnikov, Fialova, Folvarná and Stoch (2021) believe that innovation and adaptation cannot occur in businesses if SME owners and staff are ignorant. Thatrak (2021) believes that educated SME owners and staff are better able to innovate and adapt to changing market conditions. This is because education encourages critical thinking, problem-solving, and creativity, all of which are required for SMEs to remain competitive and responsive to the requirements and markets of clients.

Through education, entrepreneurs and SME personnel can develop a spirit of entrepreneurship (Mashamaite, 2023). Yeboah (2021) emphasises that education can motivate SME owners and employees to look for possibilities, take prudent risks, and develop creative company ideas. Agyapong, Maaledidong, and Mensah (2021) remind us that this is why the entrepreneurship theory values the entrepreneurial mindset, which is critical to the growth and expansion of SMEs. On top of that, education often produces SME owners and workers who respect the principles of professionalism and commitment (Anike, 2023). These SME owners and employees are vital for maintaining customer satisfaction and building a reputable brand image—adhering to

industry best practices and delivering high-quality products or services. As a result, SMEs would improve enormously and hire more people.

Patnaik (2024) discovers that an educational institution can be a hub for networking and accessing resources such as mentoring, funding, and business support. This means that SMEs can use the resources by engaging with educational institutions and participating in relevant programmes to overcome challenges and capitalise on growth opportunities. In addition, the use of new technology can be achieved through education. The study by Akour and Alenezi (2022) shows that educated workers quickly adopt the new technology. Through education provided by universities or colleges, employees can acquire the digital literacy skills needed to leverage technology to improve operational efficiency and competitiveness (Cetindamar, Abedin & Shirahada, 2021). This means that SMEs need to invest in their workers because that would contribute positively to the development and growth of SMEs.

Crovini *et al.* (2021) highlight that education in SMEs can enhance the ability of owners and workers to assess risks, make informed decisions, and manage resources effectively. This could help SMEs because they operate in dynamic and uncertain environments where sound decision-making can differentiate between success and failure. This implies that investment in education by SMEs leads to the long-term sustainability of building a knowledgeable and skilled workforce capable of driving innovation. Education must be prioritised to create a good foundation for SMEs' continuous growth and development.

Education is the primary means by which one can accumulate various sorts of information and comprehend a variety of objects and their purposes (Giouli, Pisinis, Kanzola & Petrakis, 2021). Therefore, education improves the capacity of SME owners and managers to deal with ambiguity and helps them become better problem solvers. It emphasises how crucial education is to increase staff competency and productivity. This is made feasible by how education affects one's thinking and productivity (Buzhade & Korsakiene, 2019). Human capital theory places more investment in education because it is argued that education ensures the easy transfer of knowledge from one to another (Kasa *et al.*, 2020). This means that older SME workers or owners can transfer knowledge to new workers. Additionally, education can motivate owners

or workers of SMEs to take courage and move to the next level of their business (Jahanger, Usman, Murshed, Mahmood & Balsalobre-Lorente, 2022). This occurs when all employees of SMEs agree.

- *Training*

Training is the mother of skill enhancement in SMEs (Sukmana, Hatimah, Wahyudin & Akhyadi, 2022). Jacobs and Pretorius (2020) point out that training programmes allow employees to develop and enhance skills relevant to their role within SMEs (Demirkan, Srinivasan & Nand, 2022). This happens when SMEs take out their workers for specific training and hire an outside company to train their employees. For example, if one is hired as a consultant, the training should be based on ensuring that employees are provided with soft skills such as communication and teamwork to perform well. Jacobs and Pretorius (2020) posit that SMEs operate in a dynamic and changing environment characterised by rapid technological advancements and shifting market demands. This means that continuous training is required to help employees stay on track in relation to technology and the market. As a result, SMEs would adapt quickly and remain competitive.

According to Rivaldo and Nabella (2023), training programmes improve employee productivity and efficiency. This happens when the employees are trained to operate within the SMEs, thus optimising workflows, reducing errors, and streamlining processes. Through training, SME employees would be more effective in their roles (Panagiotakopoulos, 2020). This means that SMEs can achieve higher growth while reducing loss and inefficiencies. In addition, Reid, Parsons and Green (2021) discovered that providing training to employees would provide them with skills often required to ensure that customers receive good services. This is important to SMEs because it builds customer satisfaction and increases the number of customers, thereby contributing to the growth and sustainability of SMEs.

According to Pol, Balagué, Ric, Torrents, Kiely and Hristovski (2020), training cannot be ignored in ensuring innovation and creativity within SMEs. This is because training often encourages employees to think critically, explore new ideas, and experiment with novel approaches. This makes training compulsory for SMEs, as it ensures continuous

learning and skill development. Furthermore, SMEs investing in training demonstrate a commitment to employee development and career advancement, which can improve morale and foster loyalty among staff members (Demirkan, Srinivasan & Nand, 2022). Bilan, Mishchuk, Roshchuk and Joshi (2020) state that SMEs that provide training are likely to retain highly skilled employees because they constantly learn and improve their professional growth.

Most enterprises use training to teach their employees about risk mitigation and compliance (Bandari, 2023). According to McIlwraith (2021), training programs help SMEs mitigate the risks associated with regulatory compliance, safety hazards, and operational vulnerabilities. Training reduces the likelihood of costly fines, lawsuits, and reputational damage by ensuring that employees are knowledgeable about relevant laws, regulations, and best practices. This means that SME workers can never break the laws if such training programmes are provided. Furthermore, training is critical in succession planning and leadership development within SMEs (Kazim, Alam, Brohi & Khalid, 2021). This happens when SME owners identify high-potential employees and provide them with targeted training opportunities; SMEs can groom future leaders from within their ranks, ensuring continuity and sustainability over the long term.

Practical training and development programmes are essential and can foster staff commitment and satisfaction with the organisation (Rawashdeh & Tamimi, 2020). Therefore, SME owners and managers must spend money on training because it guarantees that their staff will improve the performance of an organisation as a whole (Gaikwad, Paul, Moktadir, Paul & Chowdhury, 2020). For example, a government institution like the National Development Youth Agency provides SME owners with training (Magagula & Tsvakirai, 2020). Human capital theory believes that providing well-designed training is valuable to SMEs since it increases worker productivity (Aboramadan *et al.*, 2019).

2.2.2.3. The Source of Human Capital for SME Owners, Managers and Workers

SMEs can access various human capital resources to help them develop their knowledge and abilities. This section focuses on the sources of human capital for SMEs in South Africa.

- *Schooling*

Schooling is the most formal way to provide all locals with appropriate education (Ainscow, 2020). Therefore, SMEs can encourage workers to source human capital through schooling. SMEs must enrol in entrepreneurship, business, planning and management courses, as knowledge gained through the mentioned courses would help improve SMEs (Domingo, 2022). This may indicate that SME owners and workers can be exposed to varied ideas through classroom discussions and group projects. The South African government provides a free short course that promotes education at the local school. For example, Kwazini Community Learning College provides students interested in sewing with a short course that improves their skills and knowledge. SME owners would, therefore, improve the productivity of the companies and make more profits to sustain their businesses for more years (Maksum, Rahayu & Kusumawardhani, 2020).

SME owners and employees can obtain knowledge from academic resources such as libraries, research papers, and academic publications (Islam, Jerin, Hafiz, Nimfa & Wahab, 2021; Widiarty, 2023). This implies that SME owners and staff must visit libraries or any online platform to find books, journals, and magazines relevant to the field in which their businesses operate. This academic resource helps SMEs better understand their businesses and how to expand or do things differently. Furthermore, networking opportunities with professors, alumni, and industry professionals ensure SME owners and workers acquire knowledge and experience (Bodolica & Spraggon, 2021). This is mainly because academics, graduates, and industry professionals have extensive experience and expertise in SMEs, allowing them to provide better advice to SME owners and staff.

SME owners and staff can gain knowledge by offering internships to graduates (Gallagher & Stephens, 2020; Lantu, Suharto, Fachira, Permatasari & Anggadwita, 2022). This means that SMEs must provide opportunities for interns because interns'

pupils are likely to offer new ideas and insights into their company's operations. Thus, SMEs can benefit from the most recent information and skills gained through university courses (Kurdve, Bird & Laage-Hellman, 2020). Interns can be assigned to work on specific projects or activities within the firm, giving them hands-on experience and helping the organisation achieve its goals. Furthermore, interns may offer new ideas and solutions to the SME's current difficulties.

SMEs may cooperate on projects within and internationally to effectively acquire useful information (Messeni-Petruzzelli, Murgia & Parmentola, 2022). This could include collaborating with other companies, academic institutions, or research groups on cooperative initiatives to address similar industry concerns or explore new prospects (Castañer & Oliveira, 2020; Messeni-Petruzzelli *et al.*, 2022). Project-based collaborations can give SMEs access to specialised skills, resources, and finance they might not have in-house. Furthermore, working on projects encourages information exchange and networking, allowing SMEs to broaden their professional networks and learn from others in their industry.

- *YouTube*

YouTube is an online video-sharing website where people upload videos, and anyone can access them (Anugerah, Yuliana & Riyanti, 2019). Websites contain all the good and bad videos. The websites have various videos; therefore, SME owners must know what type of videos they want (Mangan, Cakir, Yurttaser Ocak, Tekcan, Balci, & Ozcelik Kose, 2020). For example, SME owners who have a marketing firm could search videos about what other international firms do to attract more customers. SME owners would subscribe to the channel that they think is relevant and more appropriate to them; thus, in the future, when the owner of the channel uploads videos, SME owners will get a notification (Teoh, Ahmad, Abdul-Halim & Ramayah, 2022). The algorithm would also ensure that videos similar to the ones SME owners searched for are recommended whenever SME owners access YouTube (Papagiannis, 2020). As a result, SME owners would have access to relevant and appropriate education.

Niu, Bartolome, Mai and Ha (2021) indicate that YouTube encourages informal mentoring relationships for personalised training and assistance. This is significant for

SMEs, as it allows them to interact with more experienced or educated people in a less organised context via YouTube. Informal mentorships build trust and relationships between mentor and mentee (De Ossorno & Doyle, 2021). This implies that SME owners can ask for assistance, share issues, and explore new ideas. Furthermore, YouTube frequently shares success stories, challenges, and techniques to overcome barriers (Cruz, Goff & Marsh, 2020). This suggests that SME workers could learn from and relate to other SME workers, as these YouTube videos provide practical ideas, suggestions, and tactics for addressing unique company difficulties.

YouTube is thought to be more cost-effective than traditional education programmes or courses (Fadhil-Abbas & Ali-Qassim, 2020). This implies that disadvantaged SMEs that cannot afford educational programmes or courses can obtain knowledge on YouTube at lower prices, such as by purchasing reasonably priced data. Lijo, Quevedo, Castro, and Horta (2021) stipulate that YouTube can provide engineers with access to knowledge that is not relevant to their area, thus allowing SMEs to explore whatever they choose. YouTube enables specialist learning based on individual interests or areas of competence (Dubovi & Tabak, 2020). According to Gaufman and Möller (2022), interactive learning on YouTube is promoted through comments, conversation, and question-and-answer sessions.

YouTube may serve as a complement to classroom learning for SMEs (Aliyu, 2020). Kanetaki, Stergiou, Bekas, Jacques, Troussas, Sgouropoulou and Ouahabi (2022) agree that YouTube can act as a learning classroom, as it provides visual aids that help improve knowledge. Most people learn well using visual aids, which means that SME owners, managers, and employees can better absorb and remember information that can benefit them. SMEs can access YouTube from anywhere via the Internet (Permana, Rivani & Budiyanti, 2021). This means that SMEs are flexible in terms of learning hours because Internet access is all that matters. Furthermore, YouTube provides tutorials and guidance for learning practical skills (Maziriri, Gapa & Chuchu, 2020). This implies that small businesses in the field of cooking can learn how to cook using these tutorial videos.

- *Social media platforms such as Facebook and Twitter*

Social networks have been rated as a way to provide various types of information to locals (Saud, Mashud & Ida, 2020). Therefore, SME owners need to source education through social media platforms such as Facebook or Twitter by simply searching for videos or images that are related to their line of work (Fahmi, Sihotang, Hadinegoro, Sulastri, Cahyono & Megah, 2022). For example, SME owners with an enterprise that is related to cooking can easily find videos that guide them on cooking. This social media platform offers SME owners an excellent opportunity to learn more about their SMEs at low prices. The social media platform has an algorithm that assists the SMEs with the recommended videos or images related to what they have searched previously (Saud *et al.*, 2020; Papagiannis, 2020). This exposes SME owners to various information that adds value to SMEs.

SME owners and managers should engage appropriately on social media sites (Khanal, Akhtaruzzaman & Kularatne, 2021). Spicer (2020) emphasises the need for SME professionals to engage in constructive conversation and courteous discourse when discussing business-related topics on social networks. SMEs can expand and develop quickly using social networks to share accurate information, spark essential debates, and promote good change (Spicer, 2020; Khanal *et al.*, 2021). This suggests that effective social media activity could help SMEs find mentors and advisers who can provide constructive feedback.

Social networks feature a follow button that can assist SME owners in growing their operations (Son & Niehm, 2021; Maduakolam, 2022). Stephens and McLaughlin (2020) declare that the follow button enables SME owners, managers, and employees to follow outlets, organisations, and experts in their field of interest. The follow button would assist SMEs in adapting to the changing landscape by allowing them to follow global SMEs doing the same thing. As a result, they emulate some of the fresh developments in those multinational firms. Specialists with extensive experience and expertise could help SMEs by providing guidance. This is important because SMEs often face similar difficulties.

SMEs can stay up to date on a variety of points of view via social networks (Eze, Chinedu-Eze & Bello, 2021). This occurs when Tembisa Township-based SMEs seek various perspectives and voices on social media to grasp complex topics better. This

is because something may be an issue in one location but not another. SMEs can broaden their perspectives and avoid echo chambers by following people or organisations with diverse backgrounds, views, and experiences (Vrontis, Siachou, Sakka, Chatterjee, Chaudhuri & Ghosh, 2022).

- *Informal engagement*

Informal involvement is crucial for SME owners or workers because it provides informal education (Zia, Decius, Naveed & Anwar, 2022). This happens when SME owners engage with other SME owners or just ordinary people about how to improve the SMEs or solve their challenges (Zia *et al.*, 2022). Thus, SME owners gain more insight into understanding and knowledge through informal engagement. However, informal engagement depends on the kind of people one engages with (Shaik & Makhecha, 2019). For example, if one has an engagement with uneducated people or has failed before in the SMEs, turn to think of the discouragement in the engagement. Although informal engagement helps improve SME owners' communication skills, which are critical for the development of SMEs (Shaik & Makhecha, 2019; Zia *et al.*, 2022). As a result, SME owners can source human capital through informal engagement.

SMEs can gather information by attending networking events (Gilmore, 2020; Ghauri, Mazzarol & Soutar, 2023). Leick and Gretzinger (2020) proclaim that networking events frequently include industry conferences, meetings, and seminars related to SMEs' interests or competence areas. The SME personnel who attended the events should encourage participants to converse with each other, exchange ideas, and ask questions to gain insight and knowledge. Furthermore, SMEs can join social gatherings in their communities (Ullah, Ahmad, Rehman & Fawad, 2023). This social event, such as dinners, parties, or casual encounters, can be used to participate in discussions with colleagues or friends who can provide significant insight or information to SMEs.

SMEs may encourage people to continue the conversation by being interested and open-minded while discussing challenges relating to their business (Rashid & Ratten, 2021). Letto, Ancillai, Sabatini, Carayannis and Gregori (2022) state that when SMEs

approach informal interaction with curiosity and openness, they can get fresh ideas, views, and possibilities that would help them increase their productivity. Additionally, SMEs can follow up on informal engagements with individuals or groups (Botelho, Harrison & Mason, 2023). This demonstrates that one values the insight and is willing to continue the conversation or further investigate prospective collaborations or possibilities. Consequently, informal involvement might help SMEs get sponsors or investors.

2.2.3. The Complementary Relationship between Entrepreneurship and Human Capital Theory

Entrepreneurship theory and human capital theory complement each other because both focus on factors that influence business success and sustainability. This suggests that entrepreneurship theory and human capital theory cannot function effectively in isolation, as their combination provides a clear signal for the growth and advancement of SMEs. Basit et al. (2020) and Densberger (2014) emphasise that entrepreneurship theory elucidates innovation, creativity, risk-taking, ongoing learning, and adjustment to the evolving landscape faced by entrepreneurs or SME proprietors/managers, whereas human capital theory, according to Mtotywa (2022), underscores the knowledge, skills, and education that support business success. This suggests that when merged, these two theories can offer a more comprehensive insight into how entrepreneurs or SME owners/managers establish and expand their businesses.

Caballero-Morales (2021) notes that the theory of entrepreneurship examines the reasons why people launch businesses. This involves recognising opportunities and introducing creative and innovative concepts to establish a successful business. Human capital outlines how the education, experience, and skills of SME owners/managers or entrepreneurs influence their capacity to operate and expand a business (Ainscow, 2020). This shows that an entrepreneur might be driven to launch a business, but lacking essential skills such as financial literacy, management, and networking will restrict their success.

Kusa *et al.* (2021) assert that success in entrepreneurship is influenced by individual characteristics and acquired knowledge. This indicates that motivation, innovation,

creativity, and taking risks alone are not enough without the appropriate skills and knowledge. Therefore, Ncube and Chimucheka (2019) contend that many SMEs in townships struggle because of insufficient human capital, specifically education and adequate training. This occurs when owners/managers of SMEs or entrepreneurs face difficulties due to insufficient business management abilities, poor financial literacy, and limited access to training. Consequently, to establish a successful business, entrepreneurship and human capital theories must not be viewed in isolation but rather through a hybrid approach that accounts for both the mindset and skillset required for enterprise success.

2.3. THE IMPORTANCE OF SMALL AND MEDIUM ENTERPRISES FROM INTERNATIONAL PERSPECTIVES

This section discusses the importance of SMEs in a global context, their type and characteristics, and their motivating factors. It also further uncovers the underlying challenges of SMEs in a global context.

2.3.1. The Significance of Small and Medium Enterprises in Global Context

This part examines the significance of SMEs in townships in a global context. SMEs remain important in countries such as Uganda, Zimbabwe, Botswana, and the United States of America because they improve the quality of life of citizens, both directly and indirectly (Bushe, 2019). This section begins with the creation of jobs.

2.3.1.1. Job Creation

SMEs are considered the primary source of jobs in sub-Saharan Africa (Abisuga-Oyekunle *et al.*, 2019). This is because 99% of firms in sub-Saharan Africa are SMEs (Abisuga-Oyekunle *et al.*, 2019). SMEs have a higher labour intensity than larger corporations (Oyieno, 2022). This may suggest that SMEs employ more people relative to their size. Evidence shows that SMEs, including microenterprises, account for 63% of total employment in Organisation for Economic Cooperation and Development countries, with large enterprises only accounting for the remaining 37%

(Abisuga-Oyekunle *et al.*, 2019). SMEs in Kenya are responsible for about 80% of the employment. Although SMEs comprise 17.3 million businesses in Nigeria, they employ approximately 32 million people, 25% of total employment (Oyieno, 2022). Most SMEs operate in labour-intensive sectors such as manufacturing, retail, hospitality, and service.

SMEs often provide local people with employment because SMEs are deeply rooted in local communities (Oyieno, 2022). Del Baldo (2012) states that Italian family SMEs tend to hire locally, providing employment opportunities to people within their community. This implies that SMEs play a critical role in local areas. This happens through contributing to the socioeconomic development of regions by reducing unemployment rates and supporting livelihoods. Akter (2020) proclaims that SMEs in Bangladesh promote employment to young people and women who may face barriers to entry into large corporations. This suggests that SMEs are flexible in employing people who qualify for some positions. This may also imply that SMEs often hire people who do not have experience because they offer entry-level positions, training programmes, and flexible working arrangements, making them more accessible to marginalised groups.

Gavigan, Ciprikis and Cooney (2020) found that SMEs in Uganda encourage entrepreneurship and self-employment. Successful SMEs motivate young entrepreneurs to start small businesses rather than seek traditional employment. This exists in most developing countries where traditional employment is limited, and sometimes, the country's actively seeking employment-population surpasses the number of employees in the country. Furthermore, Gavigan *et al.* (2020) posit that SMEs provide jobs with an economic multiplier impact. This occurs when individuals are employed; they have discretionary cash to spend on products and services, which drives demand and produces further job opportunities in related areas.

SMEs in rural Pakistan are essential in creating job opportunities for low-income rural people (Manzoor *et al.*, 2021). Uduji, Okolo-Obasi, Onodugo, Nnabuko and Adedibu (2021) agree that most Nigerian SMEs in rural areas generate employment for the rural population because they engage in activities such as agriculture, agro-processing, handicrafts and tourism. This suggests that rural communities in Nigeria

continue to conduct operations in both the primary and secondary sectors. Furthermore, SMEs in Africa are good at formalising informal employment, giving pathways for workers to break into the formal economy (Kiaga & Leung, 2020). This suggests that SMEs can offer legal employment contracts and formal training and development programmes to help improve labour standards and reduce informal employment.

2.3.1.2. Export Opportunities

SMEs significantly expand export opportunities in developing and developed countries (Cassetta et al., 2020; Cragg, Mcnamara, Descubes & Guerin, 2020). According to Liu and Fong (2010), SMEs account for 68% of China's exports and play a massive role in the global market. The total number of SMEs exporting was 62.6%, and their total imports were 38.5% in 2012 (Ensari & Karabay, 2014). SMEs performed 92.9% of the exports of manufactured products. Ensaria and Karabay (2014) state that SMEs are instruments to ensure that local products and services are introduced to the international market. SMEs are different and thus help reduce reliance on a few large players in the international market by exporting goods (Banham & He, 2014). This makes the country's economy more resilient to external shocks. Furthermore, SMEs provide revenue streams and contribute to a country's economy by balancing trade (Ritchie & Brindley, 2005; Sanda, 2020).

SMEs benefit significantly from international trade (Crag *et al.*, 2020; Sanda, 2020). For example, international trade encourages technology transfer and knowledge exchange between SMEs and their foreign counterparts. Foreign markets can teach SMEs about new technologies, production methods and market trends, helping them improve their efficiency, productivity, and competitiveness (Jin & Cho, 2018). This suggests that SMEs can share their knowledge and new solutions with foreign partners, promoting mutual learning and collaboration. Furthermore, the Malaysian government provides initiatives to promote and support schemes exclusively for SMEs (Hashim, 2012). These initiatives and support schemes offer SMEs training, market information, financial assistance, and networking opportunities to help them navigate international trade challenges and expand their export operations.

Mohiuddin and Su (2013) found that global trade allows Canadian SMEs to access resources, raw materials, and inputs that may not be available domestically or are less expensive abroad. Access to international input enables SMEs to improve product quality, lower production costs, and increase competitiveness. This suggests that SMEs should take advantage of the export prospects within their businesses. Furthermore, Liu and Fong (2010) found that consistently exporting products or services to foreign markets can help SMEs in China build their brand recognition and credibility. Favourable interactions with foreign customers and partners could result in word-of-mouth referrals, increased brand awareness, and the building of a global presence. Therefore, the promotion of international expansion and market penetration.

Jin and Cho (2018) state that SMEs that engage in foreign trade face competition from foreign companies. In Vietnam, competition from foreign firms encourages SMEs to enhance their products, services, and processes to meet international standards and remain competitive (Le Thanh, Ngoc & Trung, 2022). This occurs when SMEs regard competition as a positive force rather than an impediment to their growth and development. Therefore, SMEs often improve their efficiency, innovation, and adaptability. Furthermore, SMEs frequently face issues associated with financial export activities, such as securing working capital, acquiring export credit insurance, or managing foreign exchange risks (Jin & Cho, 2018). SMEs can access financial resources and services targeted at their export needs through export financing institutions and trade facilitation mechanisms, such as export credit agencies, trade finance banks, and trade promotion organisations.

2.3.1.3. SMEs as Seed for Large Enterprises

SMEs are considered seeds for huge businesses worldwide (Leboea, 2017; Adongo, Atugeba & Insah, 2020). SMEs can be regarded as seeds for a huge company because they provide a learning slope that enables SME owners to learn more about how to grow their businesses (Abor & Quartey, 2019). This is clear from Cant (2012) study, which discovered that owners of SMEs prioritise all jobs rather than just the ones they love doing. For example, even if the owner dislikes marketing, they must execute marketing-related responsibilities and thus require marketing abilities; hence, they learn everything related to running both SMEs and huge businesses.

Furthermore, SMEs play a key role in introducing innovative goods and services that benefit people worldwide (Ncube & Chimucheka, 2019). Dzingirai (2021) states that SMEs give their owners all the skills and expertise they need to manage a large company. SMEs mimic the operations of big businesses on a smaller scale; therefore, they share some traits with them. As a result, SMEs are viewed as the foundation of a global, large enterprise.

Dzieńdziora and Smolarek (2021) assert that SMEs are sometimes built on creative ideas, disruptive technology, or unique market possibilities. Entrepreneurs use SMEs as experimental laboratories to explore new goods, services, and business strategies. For this reason, most of the successful large Brazilian companies began as modest start-ups that brought market-changing ideas (Botelho & Almeida, 2024). Furthermore, SMEs have distinct agility and adaptability (Fatoki, 2018). SMEs are noted for adjusting quickly to market changes, consumer feedback, and emerging trends (Maloka, 2013). This flexibility enables SMEs to embrace opportunities and carve out niches within sectors, providing the framework for future development and expansion. As a result, SMEs act as seeds for large companies.

SMEs thrive in a supportive environment that provides access to resources, networks, and knowledge (Pulka, Ramli & Mohamad, 2021). Uganda's government offers SMEs resources, networks and information to help them handle problems (Muhammad et al., 2024). These environments provide a suitable environment for entrepreneurship and innovation, creating a fertile ground for SMEs to thrive and expand into larger firms. Furthermore, SMEs in Kenya usually operate as suppliers or subcontractors for giant corporations (Okatch, Mukulu & Oyugi, 2011). This occurs when SMEs provide specific goods and services to larger enterprises, establishing beneficial ties within supply chains. Large organisations view SMEs as preferred suppliers or strategic partners due to their dependability, quality, and scalability. This can lead to long-term cooperation and mergers and acquisitions as more giant corporations seek to absorb successful SMEs into their businesses.

2.3.1.4. Economic Growth

SMEs are the engine of economic growth in other developed and developing countries (Smit & Watkins, 2012; Leboea, 2017; Kowo, 2019; Madzimure, 2019; Erdin & Ozkaya, 2020). The reason SMEs are the engine of economic growth in these countries is that they are more flexible in manufacturing opportunities than large companies, which enables them to quickly respond to changes in demand and enter situations with full competition (Kuratko, 2011; Abor & Quartey, 2010; Erdin & Ozkaya, 2020). Thus, SMEs aid in promoting the country's economy. SMEs are the basis of creativity and are crucial in promoting new products and techniques. Therefore, they are regarded as the main creators of employment opportunities (Ncube & Chimucheka, 2019). Therefore, SMEs are seen as a tool for creating employment opportunities. In Zimbabwe, SMEs employ about 5.8 million people, generating more than 60% of the country's GDP (Mapuranga, Maziriri, Rukuni & Lose, 2021). Thus, SMEs are regarded as the main economic growth drivers in developing and developed countries.

SMEs are seen as an essential part of global supply chains and networking in a global context (Cassetta *et al.*, 2020; Cragg *et al.*, 2020). The reason why SMEs are essential for ensuring global supply chains is that they supply raw materials to larger companies around the world. SMEs ensure the smooth functioning of global chains (Cragg *et al.*, 2020). SMEs are tools to maintain regional and global networking, thus promoting knowledge sharing and economic growth. These networks and collaborations formed by SMEs make it easy for the country to source raw materials from other countries (Mueller-Using, Urban & Wedemeier, 2020). SMEs help improve the efficiency and competitiveness of a global supply chain by forming alliances and collaborating. This may indicate that the participation of SMEs in global marketplaces creates prospects for development, innovation, and knowledge sharing.

Lutfi, Alsyouf, Almaiah, Alrawad, Abdo, Al-Khasawneh, Ibrahim and Saad (2022) posit that Jordanian SMEs are essential in encouraging technological adoption and digital transformation across industries. This is because SMEs are known to be early adopters of new technologies, using digital tools and platforms such as Facebook, WhatsApp, and Instagram to streamline operations, access new markets, and increase competitiveness. Furthermore, SMEs operate within local communities in Sichuan Province, China, contributing to regional development and prosperity (Lu, Wu, Peng & Lu, 2020). SMEs strengthen local supply chains, obtain resources locally, and

employ local workers. As SMEs grow, they stimulate economic activity in their communities by attracting investment, infrastructural development, and talent. For this reason, SMEs are seen as key drivers of economic growth.

2.3.2. The Types and Characteristics of SMEs in Global Context

It is widely acknowledged that SMEs are the main forces behind economic change and poverty eradication (Fatoki, 2018; Selelo, 2023). SMEs are located all over the world and play a unique role. SMEs are likely defined differently in different countries depending on opinions, but their immediate goal is always to let the lowest of the poor participate in the prosperity of their nation (Bellamy, Amoo, Mervyn & Hiddlestone-Mumford, 2019; Ključnikov, Civelek, Klimeš & Farana, 2022). SMEs are a source of employment, innovation, and entrepreneurial skills (Maloka, 2013; Fatoki, 2018; Selelo, 2023). Additionally, SMEs allow the nation to lessen global monopolies (Naradda, Ekanayake, Abeyrathne, Prasanna, Jayasundara & Rajapakshe, 2020). Therefore, researchers worldwide need to investigate and examine the type and characteristics of SMEs.

2.3.2.1. Tuck Shops

Tuck shops may be characterised differently from one country to another, but some of their traits are similar (Stroud & Jegels, 2014). The term 'tuck shop' is used in countries such as Ireland, New Zealand, Nigeria and Australia (Mzobe & Msezane, 2024). In Australia, the tuck shop is a small retailer located within or close to the grounds of a school, hospital or apartment complex (Harber & Harber, 2021). In Britain, tuck shops are associated with selling confectionery, sweets, or snacks (New & Livingstone, 2003). In other countries such as Tukey, tuck shops are typically positioned inside the operators' residential stands or on heavy foot traffic roadways in residential districts (Mukucha, Mushanyuri & Chari, 2022). This is because tuck shops are located in residential areas where customers can easily access their beads without travelling long distances (Escamilla, Fransoo, & Tang, 2021; Chola, 2022). Most Namibian suburbs have tuck shops near their customer base (Nickanor, Crush & Kazembe, 2019).

Tuck shops are locally owned and serve a small community (Kiwia, Bengesi & Ndyetabula, 2020; Makgamatha, 2022). According to Gračner, Kapinos, and Gertler (2022), Tuck shops provide the local community in Mexico with essential services such as groceries, snacks, beverages, and often essential household items. Kozanayi and Frost (2002) discover that in Southern Zimbabwe, tuck shops are small because they often have limited space, resulting in limited shelf space. Furthermore, most tuck shops in the United Kingdom are flexible regarding operating hours (Freathy & Leigh, 2013). Therefore, tuck shops will likely operate early in the morning and close in the evening to cater to customers' needs (Kalombo, 2020).

Tuck shops in China are small stores that use online ordering and delivery to adapt to changing customer preferences (Dannenberg, Fuchs, Riedler & Wiedemann, 2020). This is due to a significant shift in consumer behaviour toward convenience and efficiency in urban settings. The study by Nemeth, Rudnak, Ymeri and Fogarassy (2019) found that Tuck shops in Hungary often sell locally produced or culturally specific products to cater to customers' preferences. Tuck stores compete with larger retail chains, emphasising their local focus and personalised service (Chola, 2022). Owners and staff often have a close relationship with regular customers, offering personalised service and sometimes extending credit to trusted patrons (Escamilla *et al.*, 2021; Chola, 2022).

Tuck shops can be considered SMEs for various reasons (Phalatsi, 2016). In Nigeria, tuck shops are classified as SMEs since they typically employ less than 100 people and have sales of less than 4 million (Etuk, Etuk & Michael, 2014). Tuck shops in Zimbabwe are also small, providing them with flexibility, which is one of the traits of SMEs (Mukucha *et al.*, 2022). For example, this means that tuck shops can sell half a loaf of bread, but larger firms cannot. A tuck store supplies locals with less conventional ways of payment, such as swapping goods and accepting credit requests (Gomber, Kauffman, Parker & Weber, 2018; Mukucha *et al.*, 2022). Furthermore, tuck shops serve a local region, making them eligible to be categorised as SMEs (Kiwia *et al.*, 2020; Makgamatha, 2022). This indicates that the market for tuck stores is small compared to large corporations worldwide.

2.3.2.2. Bars or Pubs

In France, during the 14th century, the bar or pub often served roast meats and essential dishes such as bread, cheese, and bacon (Mac et al., 2013). In 1789, the pub in the middle of a small town or hamlet was a typical centre of social and political activity (Burnett, 2016). *Kneipe* is a typical German term for a tavern or bar (Kolb & Miller, 2022). During the sixteenth century, only males were allowed to visit pubs. This was because society rejected women's intoxication (Jennings, 2021). In recent years, pubs in the United Kingdom have varied dramatically in terms of the variety and quality of beers, wines, spirits, and cuisine served (Bamforth, 2023). Most high-quality pubs continue to provide cask ales and meals (Bamforth, 2023). There has been a shift toward "gastro" pubs, where the food is more ambitious. Initially, pubs or bars acted as rest stops every fifteen miles, and their primary function was to provide shelter to all travelling (Jennings, 2021).

In Scandinavia, a bar or pub is integral to cultural and commercial life and serves as a hub for work and relaxation (Rimstad, Sagvaag & Robertson, 2023). Specifically, frequent drinking in bars fosters communal bonds in which artists and labourers seek protection (Murzyn-Kupisz & Działek, 2021). Purchasing beverages rather than conserving money was a logical approach before transitioning to a cash economy (Saraf & O'Malley, 2023). In Byzantine times, bars or pubs were places to socialise, where people could enjoy a meal, live music, easy conversation over a drink, and a modest range of cuisine (Sitwell, 2020). In the Czech Republic, bars or pubs refer to conventional restaurants where people eat and bars where people mostly drink and mingle (Tripska, 2023). Bar or pub might be with or without meals, although it is usually served with bottled beer (Mantzari & Marteau, 2022).

In Baltimore, bars or pubs are enterprises that serve alcoholic beverages, including a variety of beers, wines, spirits, and sometimes speciality cocktails (Frankenstein, Eck, Lu, Webster, Jennings, Latkin, Milam, Furr-Holden & Jernigan, 2020). Bars or pubs often offer comfortable seating, allowing social gathering spaces where people can meet, relax, and socialise with friends, family, or even strangers. Bars or pubs in Cambridge also offer food, ranging from simple bar snacks such as peanuts and nachos (Newman, 2019). Some bars or pubs in Iraq and Syria are known for their historic or rustic charm, featuring old architecture, wooden interiors, and cosy

atmospheres that evoke a sense of nostalgia (Hayes, 2021). Bars or pubs often feature entertainment options such as live music, DJs, trivia nights, karaoke, or big-screen TVs for sports events, enhancing the overall experience for patrons. In some cases, taverns offer local craft beers or speciality drinks, supporting local breweries and offering unique beverage choices (Winston, 2022). Many bars or pubs provide outdoor seating, especially during the warmer seasons, allowing patrons to enjoy their drinks and meals in the fresh air. Taverns in California must adhere to strict alcohol licensing and safety regulations to ensure responsible alcohol service and a safe environment for patrons (Matthay, Mousli, Apollonio & Schmidt, 2023).

Bars and pubs are classified as SMEs for a variety of reasons. Bars and pubs in Korea operate on a much smaller scale than larger businesses (Kim, 2020). This means that bars and pubs frequently have restricted seating and capacity, consistent with the SMEs' criteria based on revenue, assets, and number of employees. Bars and pubs are typically owned by small company owners or entrepreneurs rather than large chains or corporations (Aharoni, 2024). One of the characteristics of SMEs is that they are family-owned or have a limited group of stakeholders that govern the business (Ncube & Chimucheka, 2019). Bars and pubs need more financial resources, workforce, and access to capital, as do SMEs; therefore, bar and pub owners must be resourceful and inventive in operating their businesses.

2.3.2.3. Internet Cafe

According to Szablewicz (2020), most internet cafes in China are in large cities. This may suggest that Internet cafes are more likely to be located in areas with a large population, particularly those without fast and inexpensive Internet access, compared to home use. Internet cafes in some affluent areas in Sweden were used as gathering places for wealthy elites to do business and socialise (Holmqvist, 2023). Krasniqi and Williams (2020) define internet cafes as modest, privately held, primarily unregistered businesses. This may suggest that many Internet cafes need to be registered because they do not meet government criteria. Shaker, Shams-Aliee and Fotohi (2021) point out that Internet cafe owners bypass the time-consuming registration process. In Brazil, internet cafes are the best way to test new technology and showcase games

(Naseri, Taghvaei, Saleh-Sedghpour & Ahmadi, 2021). This emphasises that new technologies can be available in Internet cafes in wealthy countries.

Internet cafes in Indonesia, particularly in Yogyakarta, are still primarily concentrated in major cities, near colleges, and at tourist sites (Wibowo, Udasmoro & Noviani, 2020). This mainly means that expanding into smaller towns and villages has been slow. The main aim of Internet cafes in Indonesia is to provide internet connectivity to ordinary people living in economically challenged areas (Wibowo *et al.*, 2020). People frequently find computers at internet cafes that help speed up connection (Lopez-Sintas, Lamberti & Sukphan, 2020). This allows customers to seek information and interact with others electronically via e-mail and chat. Most people in rural regions need more computer skills (Ferri, Grifoni & Guzzo, 2020). Therefore, Internet cafe employees usually give crucial instructions to new customers on Internet use and information access. This means that knowledge and skills are transferred to Indonesian internet cafes.

Internet cafes in developed countries such as the United States of America provide access to high-speed internet connections; usually, they offer 5G networks, which aim to ensure smooth online experiences for users (Reardon, Belton, Liverpool-Tasie, Lu, Nuthalapati, Tasie & Zilberman, 2021). Internet cafes use modern computers that offer up-to-date computer hardware and software, such as Windows 12 or 8GB of RAM (Wibowo *et al.*, 2020). Internet cafes also offer Wi-Fi access for customers who bring their devices and charging stations for laptops and mobile devices (Wibowo *et al.*, 2020). Internet cafes attract customers through comfortable seating arrangements to encourage customers to work or relax for extended periods. Internet cafes maintain their security and privacy using security features such as antivirus software and firewalls to protect users' data (Griffiths, 2021).

Qureshi (2017) states that some Internet cafes in Ghana are well-funded, so they provide refreshments such as coffee, snacks, and beverages to enhance the customer experience and encourage extended stays. This indicates that Internet cafes in Ghana continue to struggle to obtain loans, financial support, and sponsorship. Internet cafes also offer digital literacy classes or workshops to help users develop their computer and Internet skills (Lembani, Gunter, Breines & Dalu, 2020). Internet cafes are well

known for their hourly or daily rates, accommodating customers' needs and budgets. Mutie (2018) shows that Internet cafes in Kenya adapt quickly to emerging technology trends, such as virtual or augmented reality experiences. This could imply that Kenyan internet cafes are well funded, allowing them to adapt to rapidly changing technological landscapes. Internet cafes can be regarded as SMEs for many reasons.

The Internet cafe employs locals and provides them with money to meet their necessities (Barska & Wojciechowska-Solis, 2020). Internet cafes typically serve the local community rather than functioning nationally or globally (Kim, Gray, Ciesla, & Yao, 2022). Internet cafes are well known for their versatility and responsiveness to changing market conditions and customer preferences (Pai & Mayya, 2022). Internet cafes operate in tiny physical spaces that are occasionally rented and include a limited number of computers and dining places (Barska & Wojciechowska-Solis, 2020).

2.3.2.4. Salons

Salons offer professional beauty and grooming services such as haircuts, styling, nail colouring, skincare treatments, and massages (Chang, Chen, Chen, Lin & Jung, 2023). The aforementioned service requires expert and knowledgeable stylists. Hence, great salons in Turkey recruit skilled and experienced stylists (Liebelt, 2022). This is because skilled staff help salons compete effectively. Furthermore, salon owners in Thailand often stay updated with the latest trends and techniques (Sunanta, 2021). This is because most salon stylists undergo ongoing education compared to those in developing countries. This may suggest that salon stylists in most developed countries have more resources than the poor salons of emerging nations. Sylvia and Sumadhinata (2021) discovered that most stylists are licensed and well-trained in their respective fields. This shows that most salons in developed countries have more people willing to invest in their businesses.

Salons in Iran are associated with excellent customer service (Karami, Karami & Elahinia, 2021). Oshima and Llewellyn (2023) point out that most salon workers in the United States, such as stylists and cleaners, prioritise the needs and preferences of clients. This is because most stylists love to engage with their clients. After all, they understand that no one wants to be prominent in the entire service. Salons in Sri Lanka

operate by appointment to efficiently manage customer flow; although they accept walk-ins, they prefer appointments (De Silva & Hansson, 2022).

Furthermore, excellent customer service in salons requires a clean, well-maintained, and visually appealing salon facility (Maubane, 2021). This indicates that most customers anticipate the stylist to work in a clean environment because they feel comfortable and relaxed. Harness (2020) adds that stylists actively listen to clients' preferences and clearly explain services, treatment, and results.

Salons often use high-quality haircare, skincare, and beauty products to achieve the best results (Mohammad, 2012). The best result in salons is ensured through consistency. Thus, most salons' success is in the hands of the client, who knows what result to expect every time they visit one of the salons. This demonstrates the ability of salons to provide quality products to their clients. Furthermore, sustainability is becoming increasingly important, and some salons in developed countries adopt eco-friendly practices, using green products and minimising waste (Robertson, 2021; Adams, 2022). This emphasises the ability of salons to comply with the regulations and the laws that prohibit the use of some products due to their impact on the environment.

Spa salons often have private treatment rooms for massages, facials, and other body treatments to enhance the relaxation experience (Patterson & Balderas-Cejudo, 2022). Yifan (2019) states that salon professionals in China can educate clients on proper grooming and skincare routines, helping customers maintain their appearance between salon visits. Furthermore, salons in developed countries adhere to health and safety guidelines (Michaelis, Stößel, Stranzinger & Nienhaus, 2021). This may indicate that salons must follow strict hygiene and sanitation practices to ensure client safety and well-being. For example, during COVID-19, salons did not allow customers to enter their premises with masks in response to adhering to government health and safety guidelines.

Salons are designated as SMEs for the following reasons. Salons are frequently sites of innovation and creativity (Acar *et al.*, 2019; Thukral, 2021). This means that salons help introduce new items or services to the market, which is why they are compatible with SMEs. Hair salons often demand low initial investment and few bureaucratic

impediments compared to large corporations (Rambe & Mpiti, 2017). Salons, like all other SMEs, are seen as a source of employment and a significant contributor to poverty alleviation (Smit & Watkins, 2012; Leboea, 2017). Salons in Africa's continent promote social cohesiveness by facilitating community participation, contact, and cooperation (Maseng, 2019). This occurs in the comfortable seats in the salons, which generate a pleasant environment for community involvement, connection, and cooperation. As a result, salons are classified as SMEs.

2.3.2.5. Street Vendors

In countries like Los Angeles, street vendors are defined by Rosales (2020) as someone who sell food or other products on the streets, sometimes illegally. This is because most street vendors lack a legal license that allows them to perform the work, and as a result, they may engage in illegal activity. Furthermore, Panwar and Garg (2015) define street vendors in India as people who sell things to the general public without having a permanent built-up building from which to operate. This may highlight street vendors' need for more resources, particularly in emerging countries.

In Malaysia, street vendors offer various cuisines, including international and fusion dishes, cater to diverse tastes, and often provide unique or gourmet options (Mohamad, Palan, Roslan & Nasron, 2022). Many street vendors operate from food trucks or mobile carts, allowing them to change locations according to demand, events, or seasons. This implies that street vendors usually go to sites with a high concentration of clients, such as sports fields and significant events where celebrities are invited. High-quality and fresh ingredients are commonly used to prepare food on-site, focusing on flavour and quality (Kowalczyk & Kubal-Czerwińska, 2020; Guha, Neti & Lobo, 2022). Street vendors often introduce innovative or creative dishes that stand out from traditional restaurants. This can include unique combinations of flavours or ingredients (Pani, 2020).

In French urban areas, street vendors often cater to late-night crowds, providing food options for those out and about after regular restaurant hours (Agmapisarn, 2019). Some street vendors in New York City, Paraguay, and the United States of America emphasise ethical and sustainable practices, such as using environmentally friendly

packaging or sourcing humanely raised meat. Additionally, street vendors can make gourmet or niche foods accessible to a broader audience by bringing them to the streets, making it convenient for people to try new flavours (Tucker & Devlin, 2019). Developed countries have regulations and health inspections to ensure street vendors adhere to food safety standards. This means that street vendors adhere to the laws and policies of developed countries. Many street vendors use social media to inform customers about their locations, menu changes, and special promotions (Laguna, Fiszman, Puerta, Chaya & Tárrega, 2020; Michaelis *et al.*, 2021).

Street vendors align with SMEs for a variety of reasons. Street vendors typically operate on a small scale, with minimal funds and resources (Bernal-Torres, Peralta-Gómez & Thoene, 2020). Street vendors seek the entrepreneurial solid skills that are prominent in SMEs. Street vendors demonstrate entrepreneurial skills such as taking risks, innovating, and adapting to changing market conditions (Sulastini *et al.*, 2023). Furthermore, the fact that street vendors migrate from one area to another is compatible with one of the most essential characteristics of SMEs, which is flexibility (Guha *et al.*, 2022). Street vendors suffer some of the same issues that SMEs encounter, including competitiveness, legal limits, access to capital, and economic instability (Nyathi, 2022). Street vendors provide locals with job opportunities, poverty reduction, and improved local economic growth (Leboea, 2017). Therefore, street vendors are considered SMEs.

2.3.3. Motivating Factors of SMEs in a Global Context

Individuals from diverse backgrounds worldwide are pursuing SMEs (Games, 2019). Therefore, it is imperative to investigate and analyse the factors that drive these businesses. SMEs support the community in many ways; therefore, there are no globally accepted definitions of SMEs. This section unfolds and unpacks the motivating factors of SMEs in a global context.

2.3.3.1. Market Opportunities

Most entrepreneurs in developing countries such as Zimbabwe, Botswana, and Kenya ventured into SMEs because of an available market (Games, 2019; Carson, O'Connor,

& Simmons, 2020; Zhu, Warner, & Sardana, 2020; Selelo, 2023). According to Cantú, Aguiñaga and Scheel (2021), if there is no market available, businesses cannot survive; therefore, individuals who discover new market niches are more likely to succeed in business. Mihailova, Panibratov and Latukha (2020) and Selelo (2023) also agree that access to markets is a critical path to the development and growth of SMEs. The time of crisis gives SMEs an advantage in identifying marketing opportunities, which increases their chances of survival. This was evident during COVID-19 when most people ventured into making masks because they understood that everyone needed it. However, after COVID-19, the market for masks has decreased (Gereffi, 2020). This implies that individuals who enter SMEs because of specific market opportunities should research the future of the service and product. Creating SMEs due to specific marketing opportunities remains a key to the success of enterprises (Games, 2019; Carson *et al.*, 2020; Zhu *et al.*, 2020; Selelo, 2023).

Identifying market possibilities involves solving a local problem (Lanzolla, Pesce & Tucci, 2021). SMEs can achieve customer satisfaction by addressing a local problem they see as a market need (Wicaksono & Illés, 2022). This suggests that market opportunities have the potential to increase customer happiness and loyalty. Additionally, SMEs that begin by identifying market possibilities do not struggle to recruit investors (Lanzolla *et al.*, 2021). This is because investors are interested in SMEs capitalising on market opportunities since this displays the possibility for a return on investment. This shows that for SMEs to attract investors, they must be clear about the market opportunity in their industry, as no investor wants to lose their resources. Finally, contribute to the success of SMEs.

Through the identified market opportunities, SMEs can reduce the risk of wasting time and money (Etemad, 2020). This is because when SMEs identify a market, they merely demonstrate some of the enterprise's relevance and validation. This may explain why most SMEs fail in developing countries; some start a company in an untested market with unclear demand. On top of that, market opportunities frequently guide entrepreneurs/SME owners on how to expand and scale their businesses (Wanambisi, 2022). This suggests that market opportunities position SMEs for short-, medium- and long-term success and growth. This illustrates that the larger the market, the faster the SMEs can grow and thrive.

SMEs can only gain a competitive advantage by effectively recognising market opportunities (Harjadi, Yuniawan, Abdurrahman, Dananjoyo, Filatrovi & Arraniri, 2020). Etemad (2020) highlights that most SMEs enter specific markets early because the opportunity allows them to establish a strong foundation and build brand recognition before competitors enter the market. This emphasises the importance of SMEs seeking new markets because the previous market already has people with a solid footprint and brand recognition. Furthermore, Costa and Castro (2021) found that markets are constantly evolving, and that SMEs must adapt to changes in customer preferences and technology. This is because the formation of SMEs based on market opportunities ensures that entrepreneurs or SME owners enter a dynamic market that allows innovation and adaptability.

2.3.3.2. Profitability

One of the motivating factors for SMEs is profitability (Al Balushi, Locke & Boulanouar, 2019; Grimstad, Glavee-Geo & Fjørtoft, 2020). SME owners and employees are motivated by profits to bring innovation to local communities in developing and developed countries (Vuorio, Torkkeli & Sainio, 2020; Zheng Li & Liu, 2021). These individuals understand and know that by making more profit, they could compete in the international market, so profit is their priority. SMEs cannot compete and grow without more profit; thus, Selelo (2023) reminds us that profit is necessary for local and international enterprises. However, some people who venture into SMEs to profit often denigrate customers who do not look rich (Omonona, Oni & Oluwole, 2021). This SME owner often does not consider adhering to international quality control and standards. Thus, sometimes SMEs are confronted with the challenge of being shut down by government officials (Maingi, Kinanga & Odimba, 2019). These individuals want to maximise their profit despite the goodness and badness of products and services. As a result, SMEs motivated by profit do not want to follow international sustainability and environmental regulations (Maingi *et al.*, 2019; Omonona, Oni & Oluwole, 2021).

Most SMEs that create more job possibilities make a profit (Abisuga-Oyekunle *et al.*, 2020). This is because most people reinvest their profits in their businesses, growing

operations and necessitating hiring more employees (Adom, Ankamafio, Anambane & Hinson, 2023). SMEs accomplish expansion through profit generation, allowing them to invest in marketing campaigns and new products or services. Bilan *et al* (2020) adds that profitable companies could invest in research and development, offer competitive salaries, and improve their infrastructure and benefits to attract top talent. In these ways, SMEs would have a competitive advantage in the marketplace.

Bilan *et al.* (2020) point out that SMEs can only attract portable investors if they create profits. SMEs that do not create more profit are viewed as high-risk investments and may need help to acquire capital for expansion or other projects (Tan, Sugiarto and Budhijono, 2021). Thus, locals must start businesses motivated by profit, which will facilitate their capacity to acquire capital or loans. Furthermore, according to Sanny, Angelina and Christian (2021), profitable SMEs offer high-quality products or services, outstanding customer service, and innovative solutions, eventually leading to better customer satisfaction and loyalty.

Ahinful, Boakye and Osei Bempah (2023) state that the most profitable SMEs contribute positively to economic growth. Profitable SMEs contribute to economic growth because those SMEs pay taxes very well, support suppliers, and stimulate consumer spending. This suggests that most SMEs do not pay taxes or support suppliers due to the low profit they produce. Furthermore, most SME owners or entrepreneurs realise that profitable enterprises enable them to adapt to changing market conditions, pursue new possibilities, and pivot their strategy as needed (Qalati *et al.*, 2021). This suggests that it is costly for companies to adjust to changing circumstances or seek new opportunities. For example, investigating new opportunities can require purchasing new equipment such as laptops, tractors, and vehicles, which are costly but necessary to adapt to the changing environment.

2.3.3.3. Passion and Vision

The extent to which SMEs grow and develop depends on the passion and vision of SME owners (Sari & Ahmad, 2022; Omeihe, Harrison, Simba & Omeihe, 2023). Tchouwo Veilleux and Poulin (2022) highlight that SME owners are open enterprises that align with what they love and have passion for; thus, they enjoy doing what they

do every day. For example, people who love cooking will likely enter SMEs related to cooking. These individuals have the desire and vision to make a difference in their local communities (Ahmad, Mahmood, Han, Ariza-Montes, Vega-Muoz, Din, Iqbal Khan & Ullah, 2021). This implies that for people with a slight vision and weak passion, their businesses would remain small, and their growth would stagnate. In addition, visionary and passionate entrepreneurs would receive enormous growth and development in their SMEs. As a result, SME owners' passion and vision determine SMEs' size and growth (Sari & Ahmad, 2022; Omeihe *et al.*, 2023).

Most entrepreneurs and SME owners in the United States of America recognise that incorporating passion and vision into their businesses leads to greater resilience (Sharma & Rautela, 2022). This is because SMEs are frequently confronted with failure; thus, resilience is vital. Resilience enables SMEs to learn from their mistakes, pursue new possibilities, and persevere in achieving their goals (Emrizal, Taifur, Rahman, Ridwan & Devianto, 2020). Furthermore, entrepreneurs/SME owners in China, with immense enthusiasm and ambition, act as an example for others (Rajendran, 2020). This can be attributed to their boldness, dedication, and inventiveness, which motivate others to follow their aspirations and goals.

Building a business built on passion and vision makes Italian SMEs authentic and genuine (Pagano, Petruccib & Bocconcelli, 2021). Most authentic SMEs connect with customers, employees, and other stakeholders, building trust and loyalty (Tiep Le, Ngo & Aureliano-Silva, 2023). This indicates that passion and vision are vital for retaining customers, causing them to rely too heavily on the enterprise's services and products. Furthermore, passion and vision are excellent for creating companies in Zambia and Zimbabwe, thus producing long-term commitment to value (Mwamba, Chigumira, Mudenda, Simuchimba & Mudzonga, 2022). This is because vision lets one be clear about the business idea and its future. Thus, SMEs are more likely to stay dedicated in the long run and could overcome any obstacles or setbacks.

Ye, Liu, and Tan (2021) state that creativity and innovation occur through passion and vision in China. It happens when entrepreneurs or SME owners are deeply invested in their business ideas; this encourages them to think beyond the box, investigate new prospects, and devise novel solutions to problems. This could imply that passion and

vision reveal and unfold the best possibilities of entrepreneurs, SME owners, or employees. Furthermore, in Saudi Arabia, passion and vision are powerful forces that keep entrepreneurs motivated despite the inevitable hurdles and failures of starting and running a firm (Alreshoodi, Rehman, Alshammari, Khan & Moid, 2022). This emphasises the importance of passion and vision in the long-term commitment of SMEs worldwide.

2.3.3.4. Family Legacy

According to Bauweraerts, Rondi, Rovelli, De Massis and Sciascia (2022) and Pan, Chen, and Qiu (2023), the desire to leave a family legacy is one of the driving forces for SMEs. In developing countries such as Latin America, the idea of creating SMEs to build a family legacy is slowing but increasing (Discua Cruz, 2020). The family legacy is often regarded as the backbone of individuals (Omeihe, Simba, Rae, Gustafsson & Khan, 2021). Furthermore, with the advent of unemployment in Kenya, SMEs would create employment for future generations of the family (Chege & Wang, 2020). This happens by passing on the SMEs to future generations. Individuals are also motivated by creating wealth for the family; thus, a family legacy is a hope for the future. Thus, the family legacy is one of the various reasons for entering SMEs (Bauweraerts *et al.*, 2022; Pan *et al.*, 2023).

The study conducted by Kariyapperuma and Collins (2021) in New Zealand indicates that family SMEs frequently continue to provide a means of honouring and safeguarding the family legacy created by previous generations. This is to keep alive the values, principles, and traditions passed down through the family (Burton, Vu & Cruz, 2022). For example, most Jewish people are skilled at owning family enterprises, which means that businesses like shops or supermarkets founded by the oldest family members are still in the hands of their current generation. Krueger, Bogers, Labaki and Basco (2021) discover that most Arab family businesses produce a sense of responsibility for family members. Rustam and Narsa (2021) agree that family enterprises in Indonesia ensure that family members obtain certain reputations and integrity from local communities.

Tien (2021) points out that family businesses in Vietnam and Poland play a critical role in the communities where they operate. SMEs can create job opportunities, promote local projects, and contribute to the local economy (Krueger *et al.*, 2021). This means that family enterprises provide for family members and local people outside the family. Obasan (2022) reports that most family businesses prioritise the creation of generational wealth and the security of future generations. This means that by investing more effort into family companies, families would leave a lasting financial legacy for their family members.

Utomo, Irwantoro, Wasesa, Purwati, Sembiring and Purwanto (2023) proclaim that others form family SMEs to increase their pride and achievement. Utomo *et al.* (2023) further state that when they effectively manage a family business, they experience a feeling of pride and accomplishment because they know that they are contributing to the continuation of a family legacy and creating something valuable for future generations. On top of that, Holt, Pearson, Carr and Barnett (2017) discovered that family businesses increase the sense of pride, accomplishment, and personal fulfilment. This suggests that family businesses give individuals a sense of purpose and fulfilment. Family members value themselves because they are part of something bigger and contribute to their family's continued success and prosperity.

2.3.3.5. Government Support and Incentives

Government support and incentives motivate SMEs, especially in developed countries such as the United States (Lamoureux, Movassaghi & Kasiri, 2019). SME owners or entrepreneurs are motivated by government support and incentives to create new SMEs, and these incentives motivate entrepreneurs and SME owners to be innovative in their enterprises (Sharma, Govindan, Lai, Chen, & Kumar, 2021). Additionally, innovation allows them to bring new products and services to the market (Anwar & Li, 2021; Dvouletý, Srhoj & Pantea, 2021). Government support facilitates their ability to solve problems, meet evolving customer needs, and stay ahead of the competition (Ullah, Ahmad, Rehman & Fawad, 2021). Therefore, government support and incentives are crucial to the success of SMEs in both developed and developing countries (Lamoureu *et al.*, 2019; Anwar & Li, 2021; Dvouletý *et al.*, 2021).

Doh and Kim (2014) perceive that government incentives and support in South Korea help SME owners and entrepreneurs minimise the costs associated with starting and managing a business. Costs may include recruiting subsidies or decreased regulatory fees (Lam & Liu, 2020). This reduces the barrier for SMEs to enter and improves the financial viability of a business venture. Furthermore, Zulu-Chisanga, Chabala and Mandawa-Bray (2021) reveal that government support and incentives improve SMEs' access to resources. Thus, most SMEs enter business because they are provided with government programmes such as business development assistance, mentorship programmes, networking opportunities, and access to government contracts (Nakku, Agbola, Miles & Mahmood, 2020). This suggests that SMEs recognise that using these resources could help them manage the complexity of beginning and running a business more effectively.

Government support and incentives in India frequently influence entrepreneurs regarding the type of firm they should start (David, Gopalan & Ramachandran, 2021). Some government assistance and incentives frequently prioritise strategically crucial areas for economic development (Guerrero, Liñán & Cáceres-Carrasco, 2021). For this reason, entrepreneurs or SMEs that connect their business ideas with these priorities could profit from greater demand, market awareness, and access to potential clients or partners. Saloner, Gollust, Planalp, and Blewett (2020) add that government assistance programmes help reduce entrepreneurship risks by providing a safety net or insurance against potential losses. This might boost entrepreneurs' confidence in pursuing creative ideas or entering new industries that they might otherwise consider too risky. In China, government support programmes prioritise businesses that solve social or environmental problems, such as renewable energy, healthcare, and education (Zhao *et al.*, 2021). This suggests that SMEs must align with these objectives to have a good chance of being funded. Hou, Zhang, Wu and Song (2023) feel that by aligning themselves with the above ideals, entrepreneurs can contribute to constructive social change while benefiting from government support and incentives.

2.3.4. Challenges Facing SMEs in a Global Context

Globally, SMEs continue to face obstacles that limit their ability to reduce poverty, improve the local economy, and accelerate economic growth, even though they are crucial to the growth of local communities and households (Nkwabi & Mboya, 2019; Morris, Morris, & Bowen, 2022). These difficulties occasionally impede SMEs' chances of success and survival globally. For SMEs to operate effectively and contribute to the decrease in poverty, they need a favourable environment (Leboea, 2017; Adongo *et al.*, 2020). However, several academics emphasise that SMEs' most significant challenges are funding shortages, intellectual property protection, linguistic and cultural barriers, technology adoption, global competition, and non-compliance with sustainability standards and environmental regulations (Ahmedova, 2015; Sommer, 2017). SMEs need help to eliminate poverty due to these issues successfully. This section focuses on the challenges mentioned above.

2.3.4.1. Access to Capital

The lack of access to capital is the greatest challenge facing SMEs in Tanzania (Nkwabi & Mboya, 2019). Morris *et al.* (2022) stress that lack of access to capital makes SMEs unable to respond to unforeseen circumstances. Ansong (2015) postulates that SMEs could not reduce the adverse effects of cash flow problems due to a lack of access to external finance. In most developing countries such as Zimbabwe, Kenya, Botswana, and Lesotho, lack of access to capital hinders SMEs (Mashamiate, 2023). The reason why SMEs lack access to capital in one of the Zimbabwean Townships named Bindura is that SME owners do not have a good-quality financial statement and collateral to give to external funders (Kabonga, Zvokuomba & Nyagadza, 2021). Furthermore, borrowing costs discourage SME owners in Zambia who qualify for loans from applying (Bwembya, 2022). Akingunola (2011), Mayadunne (2016) and Park (2016) lament that SMEs are considered the riskiest businesses to invest in compared to large companies, so it remains challenging to secure loans from banks. The absence of fixed assets such as land and buildings limits the ability of the owner of a small business to obtain short-term credit from banks (Eniola & Entebang, 2015). Therefore, more access to capital is needed to ensure the development and growth of SMEs (Nkwabi & Mboya, 2019; Prasanna *et al.*, 2019).

Limited access to capital is attributable to the low level of education of SME owners in North-Western Nigeria (Aliyu, Ahmad, Nordin, & Abdullahi, 2019). The low educational level of SME owners makes investors stay away from enterprises (Selelo, 2023). SME owners and employees are known as people who do not know at all, which gives them wrong impressions of those who can earn money (Tahi, 2011; Aliyu *et al.*, 2019). Mashamaite (2023) stresses that the low level of education SMEs provide does not give them the privilege of creating their capital. The highly educated people do not want to work in SMEs because they believe it does not pay more money, which weakens the power of the SMEs in the Czech Republic and the Slovak Republic to gather the capital necessary for their development (Belas, Amoah, Petr kov, Kljuchnikava & Bilan, 2020). Consequently, low educational levels are associated with low capital formation (Tahi, 2011; Aliyu *et al.*, 2019).

2.3.4.2. Intellectual Property Protection

SMEs in China and Pakistan that operate internationally face intellectual property protection challenges such as lack of awareness, cost of protection, and lack of intellectual property knowledge (Ali, Gen & Saleem, 2020). SME owners need to learn concepts related to intellectual property protection due to a need for more awareness about the matter (Okonkwo, 2021). Most SME owners in developing countries such as Kenya and South Africa still need to finish secondary school; therefore, it is challenging to absorb knowledge about intellectual property protection (Mwangi, 2015). Ali *et al.* (2020) state that in China and Pakistan, the cost of intellectual property protection is expensive; therefore, due to SMEs' lack of access to finance, they need more access to finance to ensure the protection of their intellectual property. Okonkwo (2021) adds that even though some SMEs have intellectual property protection, they are weak, which means SME owners are confronted with intellectual property theft. Lack of intellectual property rights means that the products and services produced by SMEs are not protected from impersonation, piracy, and other actions that are not fair (Nurani, Nurjanah & Prihantoro, 2020). Thus, SME owners must have intellectual property to run their businesses worldwide successfully.

2.3.4.3. Cultural and Language Barriers

In Iran, cultural and language barriers are considered one of the main barriers to SMEs successfully (Rezaei, Ferraris, Heydari & Rezaei, 2021). Cultural and language barriers are considered the main barriers to the success of SMEs in most developing countries because SME owners need to gain knowledge of foreign cultures and languages. SMEs often need help to adapt to the changing environment; thus, operating in a different culture is a struggle for them (Nazir & Roomi, 2020). Lifintsev and Wellbrock (2018) found that SMEs in countries of Europe and Africa, such as Bulgaria, Egypt, Germany, Morocco, Portugal, Romania and Ukraine, are enterprises that are known for their incompetence; therefore, dealing with other cultures, both domestic and international, remains a challenge because identifying and transcending cultural boundaries requires competence. External export obstacles such as cultural-linguistic differences that firms encounter in various foreign markets are regarded as blockages to the success of SMEs (Kljunikov, Civelek, Klimeš & Farana, 2022). Communication between customers, suppliers, owners, and employees of SMEs is not clear; thus, the development and growth of SMEs do not increase (Civelek & Krajčík, 2022). Other differences in communication styles, such as body language or gestures, may also create obstacles for companies when keeping in touch with their suppliers, customers and intermediary companies (Kljunikov *et al.*, 2022). Culture and language are significant constraints that SMEs face.

2.3.4.4. Technology Adoption

SMEs are struggling with technology adoption in both developed and developing countries (Lutfi, 2020; Jere & Ngidi, 2020; Ghobakhloo, Iranmanesh, Vilkas, Grybauskas & Amran, 2022; Selelo, 2023). SMEs in Indonesia face limited availability of resources, such as a lack of access to capital and finance; therefore, they cannot purchase equipment that facilitates technology adoption (Pranata, Soekarni, Mychelisda, Novandra, Nugroho, Rifai, Buhaerah, Zulhamdani & Yuliana, 2022). Most SMEs are in areas with inadequate infrastructure, reducing access to connectivity and making it difficult for SMEs to access the Internet or social media platforms (Rasheed, Siddiqui, Mahmood & Khan, 2019). SME owners and employees need to be exposed to good training; therefore, they cannot use the available equipment effectively (Hasnan, Basha, Amin, Ramli, Tang & Ab Aziz, 2022). Furthermore, SMEs need more experts who can demonstrate and articulate the values of new technologies.

Therefore, some SME owners and employees do not trust technology. Therefore, they do not use it to the fullest extent possible (Hameed & Naveed, 2019). Other scholars believe that the government needs to provide sufficient awareness to SMEs about how best to use technology in their SMEs (Ali *et al.*, 2020; Okonkwo, 2021). With technology adoption, SMEs' productivity and production are maintained and improved.

2.3.4.5. Global Competition

In Ghana, global competition is considered one of the main factors in the failure of SMEs (Amoah, Jibril, Luki, Odei & Yawson, 2021). SMEs in Indonesia do not keep up with global competition because they need more finance and investment than large companies (Cakranegara, Hendrayani, Jokhu & Yusuf, 2022). Large enterprises have an advantage over SMEs because they have many resources. Large enterprises provide customers with cheap services and products because they have good international investors, while SMEs are failing to reduce prices because they do not have sufficient resources (Narada-Gamage, Ekanayake, Abeyrathne, Prasanna, Jayasundara & Rajapakshe, 2020). Furthermore, large companies hire experts to assist in marketing their products and services; thus, they always have more customers. This puts SMEs from the Asian and Pacific region in an unfavourable position and sometimes collapse within 5 years of operations (Fatoki, 2018; Naradda *et al.*, 2020). SMEs are struggling to cope with the uncertainty or marketing competition; therefore, most continue to struggle. The intensification of global competition is enforced by the various formats of online channels, such as electronic or e-commerce, to which SMEs do not have access, making SMEs, especially in developing countries, struggle with global markets (Games, 2019; Carson *et al.*, 2020; Zhu *et al.*, 2020; Selelo, 2023). Moreover, many SMEs need help to engage in a coherent global digital transformation process.

2.3.4.6. Sustainability and Environmental Regulations

International sustainability and environmental regulations continue to pressure SMEs in the United Kingdom (Nguyen & Adomako, 2022; Afolabi, Ram, Hussainey, Nandy & Lodh, 2023). This happens when government bodies enact strict environmental regulations to encourage companies to implement sustainability innovations (Lutfi,

2020). Sustainability and environmental regulations preach the ideology of green innovation, which poses significant challenges to SMEs because they cannot afford to purchase the technology manufactured under green innovation (Jere & Ngidi, 2020; Ghobakhloo *et al.*, 2022). Furthermore, in Vietnam, where the government needs to readily provide funds and supportive materials to SMEs, SMEs need help to comply with sustainability and environmental requirements (Nguyen & Adomako, 2022). According to Nguyen and Adomako (2022), meeting sustainability and environmental regulations helps SMEs to be internationally competitive, but it is demanding to meet them. Meeting sustainability and environmental regulations is expensive; therefore, SMEs in developing countries do not meet those regulations because they are characterised by a lack of resources and finance (Nkwabi & Mboya, 2019; Prasanna *et al.*, 2019).

2.4. POVERTY REDUCTION STRATEGIES: AN INTERNATIONAL PERSPECTIVE

The idea of reducing poverty has attracted the attention of scholars around the world (Fraser & Restrepo-Estrada, 2002; Wabwire, 2013; Fombad, 2018; Aboagye-Attah, 2019; Dzingiri, 2021; Ayoo, 2022). Depending on viewpoints, the definition of poverty reduction can change from one country to the other (Makhubu, 2021). From a research point of view, reducing poverty includes the techniques that many nations worldwide may suggest (Ndaguba & Ijeoma, 2019; Makhubu, 2021). Other nations also see poverty reduction as a tool involving both direct and indirect government initiatives that work to reduce poverty practically (Jaiyeola & Bayat, 2019). Furthermore, giving people employment opportunities is one way to reduce poverty (Jaiyeola & Bayat, 2019). Poverty reduction also occurs when local people are allowed to get quality healthcare and education (Ayoo, 2022). Thus, researchers from all over the world are interested in the idea of poverty reduction (Fraser & Restrepo-Estrada, 2002; Wabwire, 2013; Fombad, 2018; Aboagye-Attah, 2019; Dzingiri, 2021; Ayoo, 2022). This section focuses on poverty reduction strategies in a global context.

2.4.1. Economic Empowerment Programme

Economic empowerment programmes are a collection of efforts, policies, or interventions to improve the economic condition and prospects of people,

communities, or specific demographic groups (Hunt & Samman, 2016). In Mexico, economic empowerment programmes are defined as programmes that help people, particularly women of low-income backgrounds, gain the education, training and job-related skills they need to maintain themselves and their children (Worthman & Rueda-Barrios, 2022).

The economic empowerment programme refers to programmes that provide local people with resources such as money and human and physical resources, improving their quality of life (Ogujiuba, Ndlovu & Agholor, 2021). For example, the Women's Economic Empowerment Programme enhances the ability of female entrepreneurs who provide energy services and goods to provide energy access to the disadvantaged (Dutta, 2015). The Women's Economic Empowerment initiative, which ran from 2014 to 2017, aims to scale up practical business concepts to increase the potential of 3000 women (Dutta, 2015). This shows that the Women's Economic Empowerment Programme recognises that women are disadvantaged, and by assisting them, it would ensure that poverty at the home level is abolished.

Economic empowerment initiatives are used by nations worldwide to fight poverty (Nawawi, Ali, Irawan, Ahmad, Mukramin, Marsuki, Umanailo & Kaya, 2020). This is evident in the study made by Nawawi, Ali, Irawan, Ahmad, Mukramin, Marsuki, Umanailo and Kaya (2020), who found that the goal of the village Kalesang programme was to end poverty by promoting local participation in government and public service. Djafar, Syam, Raharjo, Abdussamad and Akib (2019) state that initiatives such as Welfare Card, Hope Family and Rice for Poor Families help to raise the standard of living for Indonesian citizens. The government of India declared the Women's Empowerment Year Programme in 2001 to focus on a vision in which women and men are seen as equal partners. The programme ensured that women were empowered by gaining employment in all spheres of government and the country's development (Kapoor, 2019; Venugopalan, Bastian & Viswanathan, 2021; Reshi, 2023).

Self-help groups in women entrepreneurs' programmes have helped countless women in India to improve the welfare of their families and the nutrition of their households (Kapoor, 2019) by ensuring that women have access to education and ownership of

land and assets. Non-governmental organisations (NGOs) in India have been launched to promote micro-business enterprises to support women's empowerment in rural areas by providing technical training, teaching them about the market, and guiding them about exports. Therefore, the participation of women increased afterwards (Kapoor, 2019; Venugopalan *et al.*, 2021; Reshi, 2023). Thus, economic empowerment programmes are the vehicle for reducing poverty.

The Relief-Type Poverty Alleviation Programme was put into place in rural China in 1980 (Liu, Feng, Wang & Qiu, 2020). The Relief-Type Poverty Alleviation Programme aims to tackle the problem of inadequate food and clothing resources while providing food and clothing aid to impoverished rural individuals (Liu *et al.*, 2020). Between 1980 and 1984, the Chinese central government provided more than 30 billion yuan for the Relief-Type Poverty Alleviation Programme (Zhou, Guo, Liu, Wu & Li, 2018). According to Liu *et al.* (2020), rural poverty in China decreased by half, from 250 million in 1978 to 125 million in 1985, declining by 9% annually. Furthermore, Bangladesh's Grameen Bank program, founded in 1983, is a dedicated microfinance bank that prioritises community development (Amin & Sheikh, 2011). The objective of the Grameen Bank programme was to offer small loans to the impoverished without requiring any collateral (Li, 2023). This suggests that microcredit initiatives have consistently contributed to improving the welfare of low-income families. The funds obtained through the Grameen Bank programme can be used to improve the nourishment and education of the borrowers' children while empowering the women. Therefore, this effort has the potential to reduce poverty.

2.4.2. Entrepreneurship and Small Business Development

In Nigeria, the National Economic Reconstruction Fund (NERFUND) was founded in 1990 (Ugwu-oju, Onodugo & Mbah, 2020). NERFUND planned to provide medium- to long-term loans (10 years) to SMEs at low interest rates, reducing one of the most significant barriers to SME development (Adegbite, 2021). This was done because Nigeria wants to close the observed growing resource gap for SMEs. In Zimbabwe, according to a study by Pasara, Makochekanwa and Dunga (2021), Savings and Credit Cooperatives (SACCOs) are cooperative financial institutions owned and typically governed by members who have voluntarily joined. These activities are

motivated by the desire to increase the savings in a pool, on the one hand, and to provide credit at a low interest rate, on the other. Zimbabwean SMEs could join the SACCOs because they are qualified to take a loan from them. This suggests that one of the SMEs' concerns, a lack of loans, has been addressed and that SMEs may raise the standard of living for their employees. Furthermore, the government introduced the Zimbabwe Enterprise Development Initiative to stimulate the growth and survival of small businesses. The initiative offers programmes that attempt to provide access to skills through mentorship, training, and resources (Adegbite, 2021).

Entrepreneurship and small business development are the path to reducing poverty in developing countries (Herrington & Coduras, 2019; Si, Ahlstrom, Wei & Cullen, 2020). Entrepreneurship and small business development help reduce poverty because entrepreneurs such as farmers can transform urban living conditions (Herrington & Coduras, 2019; Si *et al.*, 2020). Mashamaite (2023) states that entrepreneurship and small business development create employment and improve the livelihoods of local people in countries such as China, Malaysia and Singapore. Entrepreneurship and small business development increase the country's economic productivity and creative ideas; thus, they can easily avoid disrupting markets by introducing new products and technologies.

Si *et al.* (2019) allude that entrepreneurship ensures that resources and capital are distributed to the poor people of the United States of America. Entrepreneurship creates new significant markets, such as notebook computers and other devices that improve companies' productivity (Wadhvani, Kirsch, Welter, Gartner & Jones, 2020). In the past two decades, entrepreneurship and small business development have ensured that China's economy moved from closed and stagnation to sustainable growth and dynamic industrial expansion (Li & Matlay, 2015). Therefore, entrepreneurship and small business development help to reduce poverty.

The National Board for Small-Scale Industries (NBSSI) initiative promotes small-scale enterprises in Northern Ghana (Tackie, Chen, Ahakwa, Atingabili & Ansah, 2022). The NBSSI assisted the local government in developing approximately 120 start-up companies. The institution organised 362 training programmes and workshops, which benefited about 10,738 local participants (Tackie *et al.*, 2022). NBSSI 2005 organised

entrepreneurship programmes for final-year students from tertiary institutions to acquire entrepreneurial skills to undertake local business opportunities (Tackie *et al.*, 2022). NBSSI launched entrepreneurship seminars for final-year students at tertiary institutions to help them develop entrepreneurial skills and pursue local business opportunities (Tackie *et al.*, 2022). The goal was to encourage business students to explore business sector opportunities, ranging from local marketing, production, and exports to foreign commerce and negotiations. The government financially supported these young entrepreneurs by offering credit facilities with flexible payment periods to stimulate the local business sector (Adongo, Hamza, Abubakari, Hananu & Mahamoud, 2020).

2010, the Chilean government initiated a Start-Up Chile programme (Villegas-Mateos, 2021). Start-Up Chile provides financial support, guidance, and tools to entrepreneurs from different nations in the early stages of their business projects to help them build and grow their companies in Chile (Cordova & Cancino, 2020). Start-Up Chile aims to position Chile as the hub of innovation and entrepreneurship in Latin America. Start-up companies extended their activities to Chile to participate in a half-year programme offering 40,000 US dollars (R746,128.00), co-working space access, and peer mentoring to assist in their business expansion (Bustamante, Mingo, & Matusik, 2021). Saucedo-Bendek, Ewel and Roman-Roig (2020) discovered that the Start-Up Chile results positively impact startups in terms of increased capital, generated sales, survival rates, and expanded client portfolios. As a result of this program's help, most companies in Chile would grow, creating more jobs and ultimately reducing poverty among the population.

Enterprise Ireland was founded in 1998, according to Hynes (2010). Enterprise Ireland aims to support Irish businesses as they navigate their initial set-up, growth, and global expansion processes. Enterprise Ireland provides Irish entrepreneurs and small businesses with financial aid, direction, market understanding, and further support to help them succeed domestically and internationally. One of Enterprise Ireland's main goals is to boost the growth of female-led established companies expanding globally. Next, increasing the presence of women in middle and senior management roles and leadership positions in Irish companies is necessary. In addition, an increasing number of women are starting their businesses. Increasing the number of female-led start-ups

with high growth potential is the fourth goal (Derwin, 2022). Women are prioritised in this programme because they constitute most of the disadvantaged population worldwide and have faced historical marginalisation; therefore, this initiative aims to improve their overall well-being.

2.4.3. Access to Education and Skills Development

Access to education is one of the most effective ways of reducing poverty, and it is now being used globally (Asare & Barfi, 2021; Mora-Rivera & Garca-Mora, 2021). Previous research has shown that investing in education is a means of reducing economic disparity and poverty. Education indicators significantly impact a nation's poverty (Asare & Barfi, 2021; Mora-Rivera & Garca-Mora, 2021). This is demonstrated by the research done by Mora-Rivera and Garca-Mora (2020), who found that education boosts people's access to the internet, strengthening social and commercial interaction by allowing for more effective access to a wide range of opportunities. Paraschiv (2017) further states that governmental investments in public education provide greater social returns than additional advantages at the individual level, according to studies. As a result, at the national level, breaking the cycle of poverty could be achieved by raising the standard of public education. Awan, Malik, Sarwar, and Waqas (2011) state that the higher the education level of Pakistan's population, the lesser the number of poor people because education imparts knowledge and skills that support a higher wage. This could make it a crucial tool for improving employment prospects, raising educational standards, and raising income, which would help fight poverty through these processes (Tasos, Amjad, Awan & Waqas, 2020).

The Erasmus + programme guarantees access to education and skill enhancement (Jacobone & Moro, 2015). The Erasmus+ programme is the European Union's education, training, youth, and sports programme from 2014-2020 (Nogueiro, Saraiva, Jorge & Chaleta, 2022). The Erasmus+ programme offers opportunities for students, teachers, and experts to learn, gain experience, and volunteer abroad, which helps to encourage mobility, collaboration, and ongoing education. This programme guarantees that most adults lacking skills receive the necessary training. It also seeks to decrease the elevated rate of early school dropout, which places youth at risk of unemployment and social exclusion (Samuk, Nienaber, Kmiotek-Meier, Vysotskaya,

Skrobanek, Ardic, Pavlova, Marinescu & Muresan, 2021). Lendvai and Huszár (2021) discovered that over a period of 30 years, a total of 9 million individuals have been able to use the opportunities provided by the Erasmus programme. Therefore, the Erasmus programme could be viewed as a tool to encourage individuals to spend time in educational institutions or as company interns to help them secure future employment opportunities.

Access to education and the acquisition of skills could be achieved through Coursera for Refugees, according to Sekret and Jansen (2019). Coursera for Refugees, a programme created by the online learning platform Coursera, offers free access to online courses and learning materials for refugees and displaced individuals worldwide (Sekret & Jansen, 2019). Coursera seeks to give refugees the tools and expertise to improve their chances of finding work and rebuilding their lives. Since 2016, over 11,000 refugee learners have been provided free access to Coursera's catalogue through the programme (Barcena, Read & Sedano, 2020). Furthermore, in Singapore, SkillsFuture creates opportunities to learn and improve skills (Ng, 2017). SkillsFuture is a country-wide programme in Singapore that promotes continuous learning and skill development to help people adapt to changing economic demands and technological advancements (Ng, 2017). SkillsFuture offers a range of courses, incentives and benefits to encourage Singaporeans to acquire new skills and remain competitive in the workforce (Ng, 2017). In 2022, around 560,000 people took part in initiatives supported by SkillsFuture Singapore (SSG), of which 192,000 used their SkillsFuture credits (Fung & Hosseini, 2023). This shows an annual increase of around 12,000, up from 156,000 in 2019.

Pratham, a non-governmental organisation in India, focuses on improving educational and skill development chances (Banerji, 2020). Pratham, founded in 1995, is an Indian non-profit organisation focused on improving the quality of education and educational outcomes for children in disadvantaged communities (Bano & Oberoi, 2020). Pratham implements fresh programmes such as Read India to improve primary school students' essential reading and math skills through community participation and teacher guidance (Azad & Chakravarty, 2022). Pratham has put into practice cost-effective educational strategies, launched Read India, Pratham books, founded Pratham Council for Vulnerable Children (PCVC), Early Childhood Care and Education Centre

(ECCE), Vocational Skills Programme, and Computer-Assisted Literacy (Banerji, 2020). Pratham has made a difference in the lives of 1.2 million children, influenced 22,000 teenagers, and enrolled 4,500 school dropouts. Collaborating with the government has resulted in reaching 4.5 million children, as stated by Sharanappa (2019).

2.4.4. Infrastructure and Basic Services

Infrastructure and providing essential services to local areas are critical in reducing poverty (Sebola, 2018; Roberts, Sander & Tiwari, 2019; Kgobe, 2020). Yang, Sherbinin, and Liu (2020) state that infrastructure and essential services ensure that rural and urban poor people sustain their livelihoods, thus improving their living standards. Sewell, Desai, Mutsaa and Lottering (2019) highlight that the quality of infrastructure and essential services, such as roads, help local people produce maize meals to lower the prices of production inputs in Ghana. He further states that the road infrastructure ensures local business owners increase their profit efficiency (Sewell *et al.*, 2019). The reason is that good roads in producing areas enhance the inflows and outflows of production inputs and outputs, increasing maize production and preventing post-harvest losses (Wongnaa, Awunyo-Vitor, Mensah & Adams, 2019).

Having adequate infrastructure and essential services in Nigeria, Zimbabwe, and South Africa is crucial to alleviating poverty (Adeyeye, Ashaolu, Bolaji, Abegunde & Omoyajowo, 2023). This occurs because infrastructure and vital services, such as roads, help communities increase their independence and sustainability. Local community members can access schools and employment opportunities, allowing them to invest in their community. Qin, Wu and Shan (2022) all agree that improving rural transportation infrastructure in China lowers transportation costs for farmers and improves market opportunities for local agricultural products. In addition, wireless network infrastructure assists small and medium-sized enterprise owners, and employees access the Internet whenever necessary (litumba, Mthoko, White, Madzena, Drummond, Johnson & Densmore, 2023). Numerous small businesses in rural areas can use social media platforms such as Facebook, WhatsApp, and Twitter, along with a reliable Internet connection, to market and sell their products and services digitally. Infrastructure is acknowledged as the enabler of this progress.

Various initiatives worldwide focus on providing clean water and sanitation services to disadvantaged communities. China is committed to tackling the water crisis by implementing projects to transfer water and implementing regulations to control water pollution, all to supply its citizens with clean drinking water (Wu, 2020). In 2017, China increased the percentage of safe drinking water access for the rural poor population from 81% to 89.2% (Liu *et al.*, 2020). By offering clean drinking water, people in China, the most impoverished, could be protected from diseases such as diarrhoea and cholera from unsafe water. The main challenges in achieving this objective are more water, regional differences, cities' growth, and climate change's effects. Masindi and Foteinis (2021) mention that many sub-Saharan African nations are working to reduce waterborne diseases and improve overall health by introducing filtration, improving sanitation facilities, and building wells.

The Sao Paulo Metro Line 5 initiative in Brazil, implemented between 2010 and 2020, reduced the average commute time for commuters by half and served around 500,000 daily riders (Martin, 2023). According to Krüger, Titz, Arndt, Groß, Mehrbach, Pajung, Suda, Wadenstorfer & Wimmer (2021), the implementation of the rapid bus transit infrastructure (BRT) in Nigeria through the Lagos Urban Transport Project 2 led to a 30% reduction in public transport expenses for 200,000 commuters per day between 2010 and 2017. Therefore, the money saved by reducing expenses can be used by the poorest people to purchase necessary items and reduce the poverty level in the community.

The Community Mortgage Programme (CMP) in the Philippines helps low-income families in informal settlements obtain land tenure and housing financing for home purchase and improvement (Cash, 2021). Numerous government and non-governmental projects are dedicated to enhancing slums, offering essential services, and enhancing living standards in informal urban settlements nationwide. Ballesteros (2010) finds that the CMP has helped more than 300,000 households achieve home ownership. Furthermore, India's Rural Electrification Programme aims to provide electricity to isolated rural regions where many impoverished residents (Thomas, Harish, Kennedy & Urpelainen, 2020). By providing electricity to villages and homes, this initiative increases productivity, improves healthcare and education services, and

supports economic activities such as small businesses. Banerjee, Barnes, Singh, Mayer and Samad (2014) found that India's Rural Electrification Programme electrified around 600,000 villages or rural areas in India. Efforts to bring electricity to rural areas started in the 1960s and have succeeded in the past few years.

2.4.5. Social Safety Nets and Welfare Programmes

Social safety nets and welfare programmes are recognised as effective strategies for reducing poverty, according to the World Development Report 1990 (Singh & Chudasama, 2019). The European countries, namely France, Germany, Sweden, and the United Kingdom, provide social safety nets and welfare programmes to their poor people. France provides social benefits for 30% of its gross national product and about 45% of households (Grottera, Barbier, Sanches-Pereira, de Abreu, Uchôa, Tudeschini, Cayla, Nadaud, Pereira, Cohen & Coelho, 2018). Furthermore, the Supplemental Nutrition Assistance Programme in the United States provides food and cash assistance to poor people, especially during COVID-19 (Moffitt & Ziliak, 2020). Aboagye-Attah (2019) posits that the Savannah Accelerated Development Authority (SADA) in Ghana is a strategy that focuses on ensuring that disadvantaged people, such as women, their assets and land can sustain their food crop production (Asitik & Abu, 2020).

In the United States, social assistance programmes are called safety nets. Typically, qualifications for social insurance programmes are connected to a person's work history or advanced age, while means-tested benefits are based on current levels of income and assets (Chang, Romich & Ybarra, 2021). Social Security Retirement and Survivors Benefits, Disability Insurance, Medicare, Unemployment Insurance, and Workers Compensation are some social assistance programmes available in America (Bailey, Hoynes, Rossin-Slater & Walker, 2023). This safety net or social assistance offers citizens a source of income in times of necessity. Social support has been recognised as the most efficient way to reduce poverty. Additionally, Temporary Assistance for Needy Families (TANF) is seen as a way to alleviate poverty in the United States (Parolin, 2021). Pac, Garfinkel, Kaushal, Nam, Nolan, Waldfogel, and Wimer (2020) suggest that while TANF benefits may not bring many families out of poverty, they can still reduce the severity of poverty.

Supplemental Security Income (SSI) offers financial assistance to elderly, blind, or disabled people with limited income and support resources. According to Savin, Morales, Levi, Alvarez and Seligman (2021), SSI assists individuals in meeting their basic needs, such as food, shelter, and clothing, by providing monthly cash support to prevent or alleviate poverty. This specialised support reduces the economic burden on at-risk populations, improving their standard of living and lessening the impact of poverty. Furthermore, SSI aims to reduce inequalities in resource access by providing support to people with the greatest need (Anderson, Hartman & Ralston, 2021). Individuals with disabilities or older people frequently encounter obstacles when it comes to finding work, which can result in restricted options for generating income. Therefore, SSI closes this gap by offering monetary assistance regardless of the job situation, guaranteeing that people unable to work because of their circumstances can still obtain essential items. By reducing economic struggles for these communities, SSI helps create a fairer allocation of resources and addresses the impact of poverty on marginalised groups in society.

Bolsa Família is Brazil's conditional cash transfer programme to reduce poverty and inequality (Mariano, 2020). Bolsa Família provides financial assistance to low-income families, particularly those with children, under the condition that they meet specific requirements related to healthcare and education, such as regular school attendance and vaccinations (Boi, 2020). The programme has successfully improved health and education outcomes while reducing poverty (Boi, 2020). The Bolsa Família reaches 11.1 million families (over 46 million people) per year, making it the most significant Conditional Cash Transfer (CCT) programme in the world (Cunha, 2008). According to Rosa (2021), Bolsa Família reached around 14 million families in Brazil. This initiative positively impacts the lives of Brazil's citizens, helping poor people escape poverty.

Mexico's Prospera, formerly Oportunidades, is globally recognised as a leading conditional cash transfer programme (Inamdar & Khanam, 2023). A primary goal of Mexico's Oportunidades programme is to reduce poverty among disadvantaged groups in Mexico, as Inamdar and Khanam (2023) stated. Mexico's Oportunidades aims to improve living standards and increase access to necessities such as food,

education, and healthcare for impoverished families through cash transfers. Oportunidades in Mexico offer cash transfers to low-income families based on specific criteria, like child school attendance and health check-up attendance. De la Cruz-Góngora, Shamah-Levy, Villalpando, Humarán, Rebollar-Campos and Rivera-Dommarco (2021) discover that oportunidades in Mexico benefit around 6.6 million households, representing 22.7% of the population. Equivalent programmes can be found in other Latin American nations like Colombia (Familias en Acción) and Peru (Juntos) (De la Cruz-Góngora *et al.*, 2021). Mexico's Oportunidades programme has been recognised for successfully decreasing poverty levels and enhancing health and education results.

2.4.6. Inclusive Economic Growth

Vellala, Madala and Chhattopadhyay (2014) assert that inclusive economic growth contributes to poverty reduction. Inclusive economic growth reduces poverty by allowing local people to add to the economic growth. Growth allows the poor of the poorest to benefit from the growth process (Ali, Hashmi, Nazir, Bilal & Nazir, 2021). Inclusive economic growth creates and expands economic opportunities and ensures access to these opportunities so that members of society, especially the poor of the poorest, can participate in and benefit from growth (Vellala *et al.*, 2014). Lower income inequalities accompany inclusive economic growth, so the increase in income accrues disproportionately to those with lower incomes (Kumara, 2015). According to Erlando, Riyanto, and Masakazu (2020), inclusive economic growth is a powerful tool for reducing poverty and improving the quality of life in developing countries because it generates excellent circles of opportunity, prosperity, and happiness. Good inclusive economic growth can generate employment opportunities and improve incentives for parents to take their children to good schools that provide good quality education (Ayoo, 2022). Furthermore, both emerging and wealthy nations employ economic growth to combat poverty, but it must be inclusive and expand faster than population growth (Ayoo, 2022).

Norway is frequently mentioned as a nation that prioritises inclusive economic growth (Khan, Johansson & Hildingsson, 2021). To promote fair economic growth in Norway, Norway follows a progressive tax system, which means that people with higher

incomes are taxed at higher rates (Aaberge, Atkinson & Modalsli, 2020). This redistribution method aims to decrease income inequality by ensuring that those who can give more money do so and offering social services and assistance to individuals with lower incomes. Norway enacts labour market strategies designed to improve job prospects for all sectors of the population (Bjrnshagen & Ugreninov, 2021). This involves programmes to help marginalised groups like immigrants, youth, and individuals with disabilities re-enter the workforce through active labour market programmes, vocational training, and support (Bjørnshagen & Ugreninov, 2021). Norway aims to reduce poverty and enhance social inclusion by promoting employment and economic participation. Norway prioritises education and skills development to promote inclusive economic growth (Gunnulfsen & Møller, 2021). The nation provides tuition-free schooling at every stage, even for higher education, and supports vocational training initiatives to ensure that people possess the necessary abilities and credentials to excel in the workforce

Denmark encourages communication and collaboration among employers, employees and the government by emphasising collective bargaining and robust labour unions (Liukkunen, 2021). This cooperative method ensures that economic growth is distributed fairly and that employees can mould labour market policies and procedures. Denmark's "flexicurity" approach mixes labour market flexibility with social safety nets (Kreiner & Svarer, 2022). This method enables employers to hire and fire workers quickly while offering extensive unemployment benefits, job training, and assistance for workers moving between positions. The flexicurity model supports economic dynamism and worker security, fostering inclusive growth (Holck & Paunova, 2021). Denmark offers its citizens a comprehensive social welfare system, including universal healthcare, education, unemployment benefits, and pensions (Dencik & Kaun, 2020). This safety measure helps to reduce poverty, guarantee access to necessary services, and help people in times of financial difficulty.

Rwanda has implemented policies targeting the poor to reduce poverty and advance economic inclusion (Umutoni, 2021). These measures include social safety nets such as the Vision Umurenge Programme (VUP), which offers needy households cash aid and job opportunities (Nirere, 2022). Furthermore, programmes such as Girinka (One Cow per Poor Family) have been implemented to give livestock to impoverished

families, helping them financially and enhancing their quality of life (Faustin, 2020). Rwanda has implemented policies and initiatives to facilitate the development of SMEs, which is crucial for fostering inclusive economic growth (Niyonsaba, Muathe & Namusonge, 2022). Initiatives such as the Business Development Fund (BDF) offer SMEs financial support and expert guidance, helping them expand and generate job opportunities (Hagabirema & Kungu, 2020). The government has established special economic zones and industrial parks to encourage investment and stimulate the growth of essential sectors such as manufacturing and agribusiness (Umutoni, 2021).

2.5. THE CONTRIBUTIONS OF SMALL AND MEDIUM ENTERPRISES TOWARDS POVERTY REDUCTION IN THE INTERNATIONAL PERSPECTIVE

Globally, SMEs' contributions to reducing poverty have been acknowledged (Masocha & Dzomonda, 2016; Kowo, 2019; Saah & Musvoto, 2020). SMEs are the source of employment and income for approximately 80% of the world's population (Muriithi, 2017). According to Muriithi (2017), SMEs comprise over 90% of all businesses and 50% of all jobs in Africa. Therefore, SMEs in Africa are seen as a tool to ensure economic progress and poverty reduction (Msomi *et al.*, 2021). SMEs help a country's social and economic development, including employing people, alleviating poverty, developing human resources, and contributing to GDP (Ansu-Mensah *et al.*, 2021). However, it is agreed that SMEs in developing countries shut down within five years of operation (Saah & Musvoto, 2020; Masocha & Dzomonda, 2016). As a result, a high number of people lose jobs through retrenchment. SMEs collapse due to load-shedding, lack of access to finance, managerial skills, and market (Dzomonda, 2016). Therefore, financial support for SMEs could be used to solve all the stated issues. These will increase the success of SMEs, and SMEs can hire more people to help reduce poverty in developing countries (Ayomiytunde, Adekunle, Olubunmi & Iyabode, 2020).

In Kenya, SMEs employ approximately 85% of the workforce, about 7.5 million Kenyans of the current total employment (Amran & Mwasiagi, 2019). SMEs contribute to 18% of the GDP. Women are argued to account for 47.4% of SMEs (Njagi, Wachira & Onyango, 2019). Most women in Ruiru Township spend their earnings from SMEs to develop their families and the nation's development, ultimately reducing poverty

(Makena, Kubaison & Njati, 2014). However, borrowing costs discourage SME owners in Kikuyu Township from borrowing (Muteru, 2013). This negatively affects SMEs, as the panacea of SMEs depends on financing. Furthermore, in Ghana, SMEs are plagued with systemic challenges, including regulatory and supervision problems, high interest rates on loans, lack of sustainable capital, and failure to support the marginalised and vulnerable as intended (Gakpo, Wujangi, Kwakye & Asante, 2021). Consequently, SMEs in Ghana townships find it difficult to alleviate poverty, as the above-mentioned challenges turn off its effectiveness. According to Manzoor *et al.* (2019), despite focusing on SMEs, people still live in extreme poverty in Sub-Saharan Africa.

In Zimbabwe, SMEs comprise 70% of economic activities, employing approximately 62% and around 50% of the national GDP (Dlamini & Schutte, 2020). Dlamini and Schutte (2020) highlight that Zimbabwe SMEs utilise information and communication technology to maximise profit and increase labour productivity and job creation. Thus, more jobs are created, people get employed, earn income, and can meet food and other requirements; therefore, the number of poor people should decrease (Chikwira, Vengesai & Mandude, 2022; Mateko & David, 2022). Chikwira *et al.* (2022) assume that providing loans to SMEs in Zvishavane Township will lower households' risk of poverty because they can create jobs. Despite this, the functioning of SMEs in Zimbabwe could be improved due to economic crises and environmental changes (Munyawarara & Govender, 2019). As a result, the Zimbabwean government cannot implement SME policies well, resulting in a 'miscarriage' of the growth of SMEs in Tshovani Township (Chapungu, Chikodzi & Dube, 2023). Burch (2017) notes that tech-innovative strategies may fail to positively influence the growth of SMEs for various reasons, which are attributed to poor adaptability to the changing environment and technology. Therefore, the reduction of poverty is undermined. The subsequent section discusses the contributions of SMEs towards poverty reduction from an international perspective.

2.5.1. Income Generation

SMEs help reduce poverty by generating income for community members (Abisuga-Oyekunle *et al.*, 2020). Abekah Carter, Awuviry Newton, Oti and Umar (2022) explain

that the income produced by SMEs in Nsawam, Ghana, enables people and families to meet their essential needs, including food, housing, clothing, and healthcare. This could indicate that SMEs help people in the community improve their quality of life and overall health, raising them from poverty. Specific individuals in Brazil use funds from SMEs to buy education, essential to disrupting the cycle of poverty (Carvalhaes, Senkevics & Ribeiro, 2023). This shows that sufficient revenue from SMEs can assist families in covering costs such as school fees, supplies, and other educational expenses such as school supplies for their children. According to Mtotywa (2022), education helps people acquire the necessary skills and knowledge to obtain higher-paying jobs, ultimately pulling them out of poverty.

SMEs in Yogyakarta offer sufficient income to the local population (Hadi & Supardi, 2020). Tandoh, Amevinya, Addo and Laar (2022) argue that generating sufficient income through SMEs enables people to obtain healthcare services and nutritious food, leading to better health results. Enhancing healthcare improves productivity and quality of life by decreasing illness and offering healthier nourishment (Ruthsatz & Candeias, 2020). This means that individuals will have a more remarkable ability to participate in economic activities and overcome cycles of poverty. Furthermore, people can acquire assets such as savings, property, or livestock using the earnings produced by SMEs (Chibbonta & Chishimba, 2023). Ben-Lahouel, Taleb, Ben Zaied, and Managi (2024) discovered that assets serve as a cushion against economic shocks and have the potential to generate additional income through investments. Collecting assets helps people build resilience and attain lasting financial security, thus reducing susceptibility to poverty. This implies that future SME owners and employees can handle the poverty cycle.

Successful SMEs in Uyo often produce greater profits as a form of income (Etuk & Emenyi, 2022). Ahinful, Boakye and Osei Bempah (2023) suggest that income is necessary for creating or growing businesses. SMEs offer opportunities to increase wealth and generate jobs, benefiting not only SME owners but also their employees. This means aiding SMEs can boost economic growth by creating income-generation opportunities and helping reduce poverty. Holt-White and Montacute (2020) suggest that SMEs offer individuals employment opportunities that generate income, ultimately improving social mobility. This allows people to move up the social ladder. The

increased profits made by SMEs allow individuals to afford better housing, education, and healthcare, resulting in better prospects for SME owners or employees and their families (Abekah-Carter *et al.*, 2022). This indicates that moving up the social ladder allows people to break free from the cycle of poverty passed down through generations and improve their economic status.

Income generation by SMEs helps improve economic growth and infrastructure development, thus contributing to the overall progress of communities (Holt-White & Montacute, 2020). This occurs when employees in SMEs receive higher salaries due to their contributions to local markets, businesses, and tax revenues. This income can be used to fund public services and projects for community development. Etuk and Emenyi (2022) argue that improving community development leads to a better environment for successful poverty reduction initiatives.

2.5.2. Improvement of Local Economy

Spanish SMEs help reduce poverty by improving the local economy (Rincón-Moreno, Ormazabal, Álvarez & Jaca, 2020). This happens because a robust local economy usually results in the generation of additional jobs in different industries. Moss-Pech, Lopez, and Michaels (2021) argue that as more job options become available, people have better prospects of finding reliable and well-paying employment. Furthermore, as the local economy expands, wages and salaries tend to increase because of the increasing demand for labour (Zarifhonarvar, 2023). Increased income allows residents to access improved quality of life, such as education, healthcare, nutrition, food, and housing. This might indicate the necessity of developing resilience within the community's economy, helping elevate impoverished individuals and their families from poverty.

SMEs contribute to a robust local economy that supports both entrepreneurship and the development of informal or small businesses (Igwe, Odunukan, Rahman, Rugara & Ochinawata, 2020). This opens opportunities for people to establish their businesses, paving the way for generating employment, fostering innovation, and boosting economic growth in the locality (Mashamaite, 2023). Prosperous SMEs have the potential to create wealth and aid in decreasing poverty by offering income and

jobs for both employers and workers. Furthermore, Alexandro and Basrowi (2024) found that evidence from BRICS nations indicates that local economies can be linked to economic advancement through improved infrastructure and greater access to essential services such as transportation, healthcare, and education. Yusoff (2020) agrees that improved infrastructure and services improve quality of life and generate more job opportunities and economic growth, especially in the construction, healthcare, and education industries.

SMEs play a role in sustaining economic growth through increased tax revenue, according to Cheong, Lee and Weissmann (2020). Tax revenue can be used to support social welfare initiatives to reduce poverty. African governments allocate resources to social safety nets such as cash transfer programmes, food aid, healthcare subsidies, and education projects to assist vulnerable groups and promote equal sharing of economic growth benefits (Devereux, 2021). Furthermore, SMEs in sub-Saharan Africa contribute to decreasing reliance on external aid and remittances within the local economy (Alhassan, Ansah, Niyazbekova, & Blokhina, 2024). Since SMEs positively impact the local economy, they become stronger and gain a certain level of self-reliance and resilience (Alhassan *et al.*, 2024). Therefore, communities can be more resilient to economic shocks and external pressures, ultimately decreasing the likelihood of slipping into poverty when faced with crises (Miklian & Hoelscher, 2022).

SMEs boost the local economy by motivating communities to collectively take charge of their growth and address local obstacles (Maspul & Almalki, 2023). Sabet and Khaksar (2024) adduce that robust community economies encourage social capital by enhancing trust, cooperation, and civic involvement within the locality. This allows communities to gather resources, use local knowledge and skills, and carry out customised poverty reduction strategies that align with their needs and priorities.

2.5.3. Employment Creation

SMEs help alleviate poverty by generating employment opportunities (Okbandrias & Nordjo, 2024). SMEs in Ghana are crucial to generating employment opportunities, as stated by Okbandrias and Nordjo (2024). Having a job enables people to earn money that they can use to satisfy their fundamental needs, such as food, housing, clothing,

and medical care (Zarifhonarvar, 2023). According to research by Okonta, Mobosi and Nwokocha (2024), the consistent revenue produced by SMEs allows individuals to improve their quality of life and decrease their dependence on subsistence tasks or informal employment. Furthermore, SMEs offer job opportunities and opportunities for residents to develop and train their skills (Akter, 2020). SMEs enable individuals to build work experience and develop new skills, boosting their human capital, making them more marketable, and potentially increasing their income over time (Okonta *et al.*, 2024). This means that people with better human capital have better job opportunities and earn higher wages. In this way, SMEs help alleviate poverty by providing employment opportunities.

The jobs generated by SMEs promote social inclusion and empowerment by giving people a feeling of direction, respect, and community (Islam, 2024). A job in Bangladesh has increased self-esteem and confidence, enabling people to engage in their communities and work toward their goals and dreams (Bechange, Jolley, Rozario, Mallick, Islam, Brown & Schmidt, 2024). Collins, Rentschler, Williams, and Azmat (2022) argue that social empowerment is essential for marginalised groups, such as women, youth, and individuals with disabilities, who frequently encounter obstacles in finding employment and participating in social activities. Furthermore, the employment of SMEs also helps promote fairer wealth distribution in society (Sarmah, Saikia & Tripathi, 2021). This occurs when SMEs offer income opportunities to marginalised groups such as women, youth and people with disabilities. More significant expenditure by employed people boosts local economies, leading to more opportunities for job development and economic expansion. Employment plays a role in decreasing income inequality and alleviating poverty.

Formal employment in Indonesia, Vietnam, and Hungary by SMEs frequently includes benefits such as healthcare, retirement plans, and social security, according to Hadi, Ngo and Bruder (2023). Albiston and Fisk (2021) assert that social safety nets offer financial security in unexpected circumstances such as illness, harm, or job loss. This may help prevent people from plunging into poverty due to unexpected situations. Many developing country governments can use tax revenue from formal employment to finance social welfare programmes that aid disadvantaged populations and reduce poverty.

2.5.4. Local Economic Development

SMEs play a role in alleviating poverty in Somalia through LED (Ahmed, 2020). SMEs help boost local economies by supporting local supply chains, obtaining raw materials from nearby sources, and catering to local markets. SMEs boost local economies by keeping money flowing within communities, fostering economic development, and lessening poverty through different strategies (Manzoor *et al.*, 2021). LED efforts result in the attraction of investments and the promotion of entrepreneurship for SMEs, ultimately leading to new employment opportunities (Susilo, 2020). As a result, SMEs help reduce poverty by offering job opportunities to locals, allowing them to earn money and improve their quality of life.

LED initiatives in Botswana assist SMEs by granting access to funding, education, and connections to markets, which helps potential business owners launch or grow their ventures (Svotwa, Jaiyeoba, Roberts-Lombard & Makanyeza, 2022). Therefore, SMEs provide opportunities to start businesses and work for themselves, enabling people to earn money independently, ultimately boosting their income opportunities and lessening poverty. Once again, SMEs can contribute to fostering a more inclusive economy by targeting underrepresented individuals such as women, young people, and minorities (Sivi, 2022). LED initiatives focus on creating inclusive policies and offering specific assistance to these groups (Klassen, 2022). Assistance in systemic barriers to economic participation and empowerment of vulnerable populations helps reduce poverty.

Surya, Menne, Sabhan, Suriani, Abubakar and Idris (2021) suggest that by promoting the development of a wide variety of SMEs in different industries, LED programmes can help broaden the local economy. This variety lessens reliance on one sector or revenue stream, enhancing the local economy's ability to withstand outside disruptions and changes. Consequently, people and societies are more prepared to face economic difficulties, decreasing their susceptibility to poverty. Furthermore, supporting SMEs can also help alleviate poverty by improving the availability of necessary products and services in nearby neighbourhoods (Bechange *et al.*, 2024). When SMEs in Kenya expand and succeed, they often invest money in infrastructure, including transportation systems, health centres, and schools (Muhwezi, Williams &

Taneja, 2021). This has the potential to improve residents' general quality of life, especially those who live in neglected areas.

2.5.5. Facilitating External Economic Development

Uvarova and Vitola (2019) emphasise that European SMEs in township regions generate jobs for people living in neighbouring areas such as rural areas. Clearly, SMEs within the Cape Coast Metropolis, Ghana, frequently need a variety of low skills and expertise across all levels, most of which comes from rural areas, offering employment opportunities to individuals with limited employment skills or experience (Yeboah, 2021). SMEs create employment opportunities for people living in rural or urban areas, reducing unemployment rates and boosting income levels, ultimately helping alleviate poverty. Furthermore, SMEs in Kosovo empower people in both rural and urban areas to earn money by starting businesses and finding jobs (Gjokaj, Kopeva, Krasniqi & Nagy, 2021). People involved in SMEs, including agriculture, agribusiness, crafts, and small-scale production, can earn money to support their families. This extra money helps families meet their essential requirements, support education and healthcare, and improve their overall quality of life.

SMEs frequently act as intermediaries connecting rural producers with urban markets, facilitating rural communities' access to larger product and service markets (Merrell, Phillipson, Gorton & Cowie, 2022). Lwesya (2021) points out that SMEs in Tanzania help rural producers access fair prices and increase the value they gain from their economic activities through market links and value chain development. This increased market entry could boost earnings in rural areas and help decrease poverty levels. Furthermore, SMEs in township locations have the potential to bring in new technologies, methods, and advances that enhance efficiency, productivity, and competitiveness in various fields, such as agriculture and manufacturing (Fanelli, 2021). This new development can be shared with rural businesses that have a good relationship with township SMEs. As a result, rural businesses can improve their productivity and profits by implementing new methods and technologies, resulting in greater earnings for rural workers and business owners.

In Abuja, Nigeria, SMEs often need essential infrastructure such as roads, electricity, water supply, and telecommunications to operate efficiently (Akyuz & Opusunju, 2020). Investing in infrastructure helps SMEs thrive and improves the overall community by improving access to vital services and promoting economic growth (Tiwasing, Clark & Gkartzios, 2022). Improved infrastructure has the potential to lower production expenses, increase market reach, and draw in investments in rural regions, thus driving economic development and reducing poverty. Furthermore, SMEs enhance the value and variety of rural economies by transforming raw materials into products of higher value, including food processing, agro-processing and handicrafts (Gummagolmath & Anand, 2023). SMEs increase income and employment opportunities for rural producers and artisans by enhancing the value of resources found in their local area. Spreading out economic activities in areas decreases their dependence on one specific sector or product, making them better able to withstand economic disruptions and changes.

SMEs located in north Uganda have the potential to promote community development and social unity through their participation with local stakeholders, support community initiatives, and invest in social infrastructure (Bongomin, Woldie, & Wakibi, 2020). By acting as accountable corporate members, SMEs help to improve the social and environmental welfare of rural regions, building connections within the community and promoting a feeling of belonging among its members (Holt *et al.*, 2017). This can help reduce poverty in rural communities by strengthening social connections, the ability to face challenges and united efforts.

2.6. CONCLUSION

The very controversial problem of poverty has detrimental effects on millions of people around the world. However, global poverty will increase dramatically if SMEs fail to reduce it. This is because SMEs face the following obstacles in most international townships: inability to obtain capital, protection of intellectual property, barriers arising from culture and language, adoption of technology, global competition, sustainability, and environmental regulations, primarily in developing countries. Theoretically, according to the literature, one of the strategies suggested to guarantee poverty reduction in the twenty-first century is the use of SMEs. The research accepted that

even if SMEs fail and collapse after five years, the advantages they provide to reduce poverty cannot be understated. This is due to the fact that SMEs help the nation by boosting the local economy in township areas, which increases GDP in nations like Kenya, Zimbabwe, and China. This chapter included a detailed analysis of the global literature on the contributions of SMEs to the fight against poverty. The theoretical literature on entrepreneurialism and human capital theory is presented in this chapter. This chapter also included conceptual literature on the value of SMEs.

CHAPTER 3: SMALL AND MEDIUM ENTERPRISE AND POVERTY REDUCTION IN A SOUTH AFRICAN CONTEXT

3.1. INTRODUCTION

The contributions of Small and Medium Enterprises (SMEs) towards poverty reduction in South Africa have been recognised (Ali, 2013; Namyalo, 2013; Sharafat, Rashid & Khan, 2014; Madzimore, 2020). As a result, South Africa is trying to reduce its poverty rate through SMEs, which play a significant role in reducing poverty levels, creating jobs, and accelerating economic growth (Ali, 2013; Namyalo, 2013; Sharafat *et al.*, 2014; Madzimore, 2020). South African SMEs contribute up to 52% to 57% of the nation's GDP, which shows that SMEs can potentially reduce poverty (Madzimore, 2020). Ribeiro-Soriano (2017) agrees that SMEs are crucial to promoting economic development and improving the quality of life of local people. Ribeiro-Soriano (2017) further states that SMEs assist in developing new, competitive markets and enterprises through innovation, which leads to job creation and contributes to the economy. SMEs provide local people in South African townships with the ability to earn income; thus, they are empowered (Maloka, 2013; Namyalo, 2013; Kowo *et al.*, 2019). The National Small Business Act (1996), the Broad-Based Black Empowerment Act (2003), and the National Empowerment Fund (NEF) Act (1998) are some of the legislative frameworks that are said to support SMEs. Thus, SMEs in South Africa continue contributing to GDP (Dzingirai, 2021).

Various authors, however, agree that SMEs in South Africa are confronted with a high failure rate (Fatoki, 2018; Oladimeji & Aladejebi, 2020; Maduku & Kaseeram, 2021; Musabayana & Mutambara, 2022). More than 63% of SMEs in South Africa fail within the first five years of operation despite implementing the broad-based black economic empowerment policy (Musabayana & Mutambara, 2022). The failure of SMEs resulted from load shedding, a lack of access to finance, and the market, technology, and training and education. Therefore, South Africa's poverty remains high (Francis & Webster, 2019). This chapter begins by providing an introduction to the contributions of SMEs to poverty reduction in South Africa. This chapter also discusses the importance of SMEs in South African townships. It further contextualises poverty

reduction strategies and the contributions of SMEs towards poverty reduction in South African townships. Lastly, it provides conclusion.

3.2. THE IMPORTANCE OF SMALL AND MEDIUM ENTERPRISES IN SOUTH AFRICA

This section begins by covering the significance of SMEs in South African Townships. It then helps to understand the type and characteristics of SMEs in South African townships, discusses SMEs' motivating factors and typologies in South African townships, and unfolds the challenges facing SMEs in South African townships and the legislative framework for supporting SMEs in South Africa.

3.2.1. The Significance of Small and Medium Enterprises in South African Townships

This section begins by covering the significance of SMEs in South African Townships. It then helps to understand the type and characteristics of SMEs in South African townships and their motivating factors and typologies in South African townships. Lastly, the study describes the challenges facing SMEs in South African townships and the legislative framework for supporting SMEs in South Africa.

3.2.1.1. Economic Development

SMEs are the cornerstone of economic development in South Africa (Leboea, 2017; Kersten, Harms, Liket & Mass, 2017; Bushe, 2019; Ansu-Mensah *et al.*, 2021; Msomi *et al.*, 2021). The rationale for SMEs being seen as the cornerstone of economic development is that SMEs employ people from poor backgrounds and give them the means to earn income to purchase basic needs (Maloka, 2013; Madzimure & Tau, 2021). Therefore, SMEs are essential in ensuring an increase in the quality of life enjoyed by locals (Amin, 2021; Kersten *et al.*, 2017). Furthermore, despite the racially discriminatory laws of apartheid in South Africa, SMEs such as tuck shops were the only method to guarantee that black people were not left behind and were included in the economy, which had a positive impact on South Africa' overall economic

development (Madzimore & Tau, 2021). As a result, SMEs in South Africa support and promote economic development (Msomi *et al.*, 2021).

SMEs contribute significantly to economic development by participating in rural development initiatives. Zhou and Gumbo (2021) find that approximately 41% of KwaZulu Natal (KZN) small businesses are in rural areas. This small business in rural areas provides employment opportunities for residents. Lekhanya and Mason (2014) emphasise that rural SMEs in KZN create job opportunities, thus decreasing rural unemployment and migration to urban areas for employment. In addition, SMEs in the eThekweni Municipality are involved in community development projects and corporate social responsibility efforts (Mkhize, 2024). By donating to rural local schools and healthcare facilities, individuals contribute to the overall health and education of the community. SMEs are crucial in providing local products and services with market access (Megersa, 2020). SMEs are vital because they provide local farmers and producers with opportunities to reach larger markets. SMEs help connect rural producers with larger markets, boosting the agricultural sector's growth and local farmers' income by selling local products (Zhou & Gumbo, 2021). SMEs located in rural areas could help maintain and support local cultural customs and traditions (Cunha, Kastenholz & Carneiro, 2020). Businesses that emphasise the production of artisanal crafts or traditional foods can help protect cultural heritage.

Multiple researchers agree that SMEs play a crucial role in spreading wealth (Kiyabo & Isaga, 2020; Mittal, Raheja, Raut & Deshpande, 2024). According to Phalatsi (2020), Tembisa and Ivory-Park SMEs face fewer obstacles when starting up than larger companies. This enables people of various backgrounds, such as women, minorities and those from economically disadvantaged groups, to participate in the business world. Additionally, historically marginalised groups may face difficulties accessing traditional economic opportunities. Due to their small size and organisational setup, SMEs can offer better opportunities for people who encounter obstacles in larger corporate settings (Kiyabo & Isaga, 2020). This enables a wider range of people to engage in economic endeavours. SMEs often concentrate on their local communities, and when operated by individuals from marginalised groups, they have the potential to generate wealth within the community. This specific effect helps to reduce regional inequalities and encourages a more equal sharing of economic advantages.

Entrepreneurs from historically marginalised groups in the townships of the Western Cape have the potential to enhance supplier diversity, especially SMEs (Nyathi, 2022). When large companies work with various SMEs, it helps include more people in the economy. It allows a broader group of entrepreneurs to gain from business partnerships, leading to a more equitable allocation of wealth within supply chains.

3.2.1.2. Local Investment

SMEs are viable machines to ensure local investment (Masroor & Asim, 2019; Gherghina, Botezatu, Hosszu & Simionescu, 2020; Lu, Wu, Li & Nguyen, 2022). SMEs invest back in communities through the payment of taxes that are used to improve local schools, clinics and roads (Adekola & Clelland, 2020). Most successful SME owners invest in their communities by donating clothes and food to the poor, especially students from poor backgrounds (Rand, Rodriguez, Tarp & Trifkovic, 2019; Maluleka, 2021). SMEs also tend to be sponsors of local events, such as the Talents Show, to maintain the culture of the local community (Sheth, 2020). SMEs are known for their creative and innovative ideas, so they are good at addressing the local community's problems (Makgamatha, 2022; Selelo, 2023). SMEs ensure that the circulation of money in the local economy flows smoothly without any disturbance (Harahap, 2023). For example, SME owners and employees in Internet cafes tend to eat at local restaurants. In contrast, restaurant owners print meal posters in the cafes, showing that SMEs support each other and bring the money to the local communities where it comes from. Therefore, SMEs are essential in encouraging local investment (Masroor & Asim, 2019; Gherghina *et al.*, 2020; Lu *et al.*, 2022).

SMEs in Seshego, Chuene, Maja and Sebayeng are generally established within local communities and focus on catering to the needs of local markets, as stated by Tshivhase (2020). This naturally results in local investment through the establishment of physical locations, the employment of local workers, and the utilisation of local resources. SMEs in Thulamela Municipality's rural areas are inclined to interact with and comprehend the local community's requirements (Kativhu, 2022). Consequently, they tend to put money into projects that benefit the community, like backing schools, funding local events, or participating in development projects. Local SMEs in Sefene Villages often obtain goods and services from nearby sources (Makgamatha, 2022),

which helps to support the development of local suppliers and promotes a network of interconnected businesses in the community. This concentrated supply chain leads to a domino effect that boosts economic growth. SMEs have the option to invest in improving local infrastructure, whether through direct or indirect means. For example, an expanding small business could help with road maintenance or other infrastructure initiatives to make operations run more smoothly and improve the overall business atmosphere.

The development of SMEs can increase the need for commercial real estate in nearby regions (Qwabe, 2018). This could attract property investments and support the growth of local commercial areas. SMEs in Johannesburg frequently play an essential role within local entrepreneurial ecosystems (Mujaja, 2019). Their achievements have the potential to motivate and assist the growth of additional small businesses in the area, resulting in a prosperous environment for creative business ventures. Prosperous SMEs can give back to the community by funding local programmes, charities, or projects for community development. This financial assistance helps to improve the general welfare of the community. SMEs located in Gauteng Townships can participate and positively impact local cultural and social events (Njiro, Mazwai & Urban, 2010). This involvement not only enhances the community but also attracts more investments, such as those from tourism, which can additionally stimulate the local economy. SMEs in Umlalazi Local Municipality support the local economy by paying taxes (Jili, Masuku & Selepe, 2017). Local governments often rely on business taxes to finance public services, infrastructure projects, and community development efforts (Jili *et al.*, 2017).

3.2.1.3. Skills Development

According to Urban and Naidoo (2012) and Viswanathan and Telukdarie (2021), SMEs help promote skills development. SMEs are well known for their ability to give untrained locals jobs, allowing them to develop new skills (Beaver & Hutchings, 2005; Singh, Mondal & Das, 2020). Some SMEs offer their staff training courses and equip them with the knowledge they did not previously have (Ahlgren & Engel, 2011; Tyurina, Troyanskaya, Babaskina, Choriyevev & Pronkin, 2021). SME owners can serve as coaches and mentors for their employees, and this helps to improve their skills. This

allows locals to open their SMEs in the future or find employment in other companies because they are equipped with the knowledge and skills (Tam & Gray, 2021; Schwartz, Bar-El & Bentolila, 2022). Furthermore, SMEs also help to reduce crimes in South Africa (Amoah, Belas, Dziwornu & Khan, 2022). SMEs help reduce crimes by providing locals with employment opportunities (Fatoki, 2018; Abisuga-Oyekunle *et al.*, 2020; Maziriri *et al.*, 2020). Omelogo (2019) and Kaunda (2021) agree that SMEs always keep local people, especially youth, busy, so they do not have time to engage in harmful practices. The two authors also highlight that SMEs provide local people with income, limiting their thinking of creating money incorrectly, such as stealing other people's property. As a result, SMEs help to promote skills development and reduce crime in South Africa.

SMEs implement strategies to promote skill development (Mokomane & Potgieter, 2020). SMEs in Gauteng Townships often offer on-the-job training to their staff members (Mokomane & Potgieter, 2020). Due to their small size and organisation, employees in SMEs may have the opportunity to take on various roles and acquire a range of skills, which can help in their career growth (Church, Riley & Schmidt, 2022). Consequently, workers in SMEs may have the opportunity to take on various tasks and roles, which can help them develop various skills. This expands your skills, enabling flexibility and versatility in various work settings. SMEs located in Limpopo Townships intrinsically support entrepreneurial initiatives and have a proactive mindset towards resolving issues (Nago, 2020). Workers in SMEs have the opportunity to build entrepreneurial abilities such as decision-making, risk assessment, and innovation, which can be beneficial for advancing their careers and exploring entrepreneurship opportunities (Nago, 2020). Workers often have to work together in different areas of expertise in small groups. This promotes a work environment that emphasises teamwork and developing communication skills.

SMEs have the potential to offer mentorship opportunities for their employees, with seasoned experts offering guidance and assistance to those with less experience (Tshehla & Costa, 2021). This mentoring can be essential for improving skills and providing guidance in leadership, communication, and industry-specific knowledge. Church *et al.* (2022) emphasise that SMEs' staff could have increased responsibilities and autonomy in decision-making when contrasted with more prominent corporations.

This encourages responsibility and ownership, facilitating the growth of leadership and management skills. SMEs often work in fluctuating and rapidly evolving environments (Chumphong, Srimai & Potipiroon, 2020). Workers must adapt to changes in the market and new developments, developing a mindset focused on being adaptable and flexible, essential skills in a rapidly changing business environment. Therefore, SMEs allocate resources for formal training programmes and workshops to improve their employees' capabilities. These efforts may encompass technical skills, interpersonal skills, and specialised industry expertise.

SMEs prioritising continuous learning and professional development help foster a culture of lifelong learning within their workforce (Hamburg, 2020). This attitude motivates people to look for opportunities to improve themselves and improve their skills. In smaller groups, face-to-face communication between staff and administration is frequently increased. This allows for sharing knowledge and skills transfer, with experienced employees teaching their expertise to more junior team members. SMEs can collaborate with nearby educational institutions to offer internships, apprenticeships, or joint projects (Brockmann & Smith, 2023). This partnership helps connect academic knowledge with practical skills.

3.2.1.4. Local Empowerment

SMEs provide townships with resilience, self-reliance, and local empowerment (Ogujiuba *et al.*, 2021; Musabayana & Mutambara, 2022). SMEs such as Spaza Shop provide local communities with products that local people use daily without relying on the big cities or towns (Ncube & Chimucheka, 2019). Masocha and Dzomonda (2016) state that SMEs serve the local area by providing job opportunities for local people to earn a living in township areas; thus, local people no longer rely on external employment opportunities. This is evident in Maloka's (2013) study that SMEs provide disadvantaged people, such as untrained, unskilled, disabled, and women, with employment that assists them in earning income. This means that SMEs help townships be more resilient to economic challenges, and local people can buy their basic needs, which reduces poverty in townships (Gweshengwe & Hassan, 2020). Furthermore, SMEs provide some sense of ownership and empower individuals and communities. Local people gain control over the local economy through SMEs

(Ogujiuba *et al.*, 2021; Musabayana & Mutambara, 2022). Therefore, SMEs give townships adaptability, independence, and local capability.

According to Nyathi (2022), SMEs in Western Cape Townships frequently prioritise employing residents and offering employment opportunities to community members. This helps to lower unemployment and also gives people the ability to provide for themselves and their families. SMEs can put resources toward training and improving the skills of their local employees (Mokomane & Potgieter, 2020). This shows that by improving employees' abilities, SMEs enable individuals to assume more significant duties, progress in their careers, and contribute significantly to the company's accomplishments. SMEs can strengthen individuals by promoting an entrepreneurial mindset (Nago, 2020). This means that SMEs help local entrepreneurs by offering support, mentorship, and collaboration opportunities, which help them launch and expand their businesses.

According to Jeong and Chung (2023), SMEs often source goods and services locally, promoting supplier diversity. This practice empowers local businesses and entrepreneurs as they become integral parts of the supply chain, contributing to economic growth within the community. SMEs in the eThekweni region actively engages with the local community by participating in community events, supporting local initiatives, and building relationships with local organisations (Ntlangani, 2021). This involvement helps to build a sense of empowerment and community collaboration. SMEs can adopt sustainable practices that benefit the local environment. This can include reducing the carbon footprint, using environmentally friendly materials, participating in local conservation initiatives, and contributing to the empowerment of the community by promoting a healthy and sustainable environment. SMEs in Seshego Zone 1 that uphold fair labour practices empower their employees by providing fair wages, reasonable working hours, and a safe working environment (Seanego, 2022). This ensures the workforce's well-being and contributes to individuals' overall empowerment.

SMEs operating in culturally diverse areas can actively contribute to preserving local cultures (Maziliauske, 2024). This can include supporting local traditions and arts and crafts and fostering a sense of community pride and empowerment. SMEs that engage

with local markets and support local products empower local producers and artisans (Jeong & Chung, 2023). By providing a platform for local products and services, SMEs contribute to the economic empowerment of local businesses. Some SMEs adopt community ownership models, allowing residents to have a stake in the business (Dibella, Forrest, Burch, Rao-Williams, Ninomiya, Hermelingmeier & Chisholm, 2023). This form of shared ownership empowers the community by providing a sense of economic agency and participation in decision-making processes. SMEs can work toward financial inclusion by supporting local banking and credit unions. This helps empower individuals by providing access to financial resources and services.

3.2.2. The Type and Characteristics of Small and Medium Enterprises in South African Townships

In South African townships, SMEs are crucial (Maloka, 2013; Makgamatha, 2022). SMEs are renowned for promoting inclusive economic growth, attracting local investment, and raising living standards (Maloka, 2013; Fatoki, 2018; Ogujiuba *et al.*, 2021; Musabayana & Mutambara, 2022). Moreover, SMEs facilitate the participation of the most impoverished individuals in the township's local economy (Makgamatha, 2022). Locals can benefit from a portion of the economy; therefore, it is critical to identify the type and study the characteristics of SMEs that are more prevalent in South African townships. Thus, this section reveals the nature and characteristics of SMEs in South African townships.

3.2.2.1. Spaza Shops

Spaza shops are unofficial, unregistered businesses owned and operated by a single individual or family and housed in a room within their residence (Du Toit, 2020; Makgamatha, 2022; Selelo, 2023). Most spaza shops are in South African townships (Du Toit, 2020). These enterprises often do not practice the formality principle, as they are known as traditional retail enterprises. Spaza shops often serve the local area because they operate on a small scale. For example, spaza shops sell the basic daily needs that locals need every day, such as food, beverages, and toiletries (Phalatsi, 2020; Masojada, 2021). According to the research, the proportion of South African customers who shop in spaza stores increased from 45% to 53% between 2016 and

2017 (van Eyk, Amoah & Yase, 2022). This might indicate that most locals rely on spaza stores to meet their basic needs.

Spaza shops are crucial to the local economy. This is necessary because spaza shops contribute 5.2% to the South African economy (Theron, 2023; Matsietsi, 2022). Spaza shops create an estimated 300 000 employment opportunities (Theron, 2023). Spaza stores are often more adaptable to local needs and preferences than larger retailers. They can quickly respond to changes in demand and adjust their product offerings accordingly, contributing to economic resilience in the community.

Furthermore, spaza shops are also known as "home-based enterprises" or tuck shops. This allows spaza shops to be more flexible in terms of extending or lowering operation hours, as spaza shop owners or workers choose to work on weekends and nights or not work at all (Matjomane, 2019; Kalombo, 2020; Matsietsi, 2022). Regarding accommodating customers, Spaza shops are regarded as number one because the owner can even wait for an individual to come and purchase the products. The success of Spaza shops is intertwined with building solid relationships with their customers (Ndimande, 2023). Currently, some Spaza shops have upgraded themselves, as they no longer regard cash as their mode of payment alone but also credit cards and electronic payment options (Yesufu, 2021; Van Dieman & Van Den Berg, 2023).

Spaza shops are best to provide convenience to their customers by offering essential items with easy access, especially in an area where larger supermarkets are unavailable (Hornberger, Hodges & Chitukutuku, 2023). A lack of access to finance characterises spaza shops because they need better financial records and savings (Ramukumba, 2014; Zarrouk, Sherif, Galloway and Ghak, 2020). Therefore, it is difficult for Spaza shops to purchase licensing and permits due to insufficient funds. This made the spaza shop unable to purchase CCTV to ensure good security; therefore, criminals would likely steal their stock (Ramukumba, 2014; Zarrouk *et al.*, 2020). Spaza Shop ensures that informal employment is available to community members. Furthermore, spaza shops enforce community engagement as people, especially young people, gather, socialise and exchange valuable information (Koen, 2022).

Spaza shops are considered SMEs in South African Townships for various reasons (Selelo, 2023). Small retail businesses in towns such as Gugulethu and Nyanga are usually owned and run by individuals or families, known as spaza shops (Mukwarami, 2017). Most spaza shops operate from small, casual buildings, such as repurposed garages or shipping containers. Furthermore, according to Moloji (2014), Spaza shops in Atteridgeville, Tshwane, have a significant impact on alleviating poverty by offering livelihoods for owners and jobs for community members. Spaza shops can start with minimal funds and use existing community resources, which is why they are popular.

3.2.2.2. Taverns

Taverns are one of the businesses that thrive in South African townships in the 21st century (Modise, 2020). Taverns are businesses that serve alcoholic beverages such as beer, wine, spirits, and cocktails (O'Neill, 2022). Their focus is on alcohol, even though they sell other drinks. Therefore, Victor (2022) defines taverns as places that mainly offer alcoholic drinks and frequently offer a gathering place for nearby residents. Taverns promote social gatherings because they are places where people gather to socialise, relax, and enjoy drinks (Sison, Bayuca, Cabas, Marindoque, Norio & Dacuno, 2020). Taverns often ensure relaxation and an informal atmosphere. The tavern realised that people cannot drink alcohol alone; therefore, they often design menus that incorporate snacks and full meals depending on the type of tavern (Fulford, 2023). Taverns provide entertainment to members of the community, such as live music, DJs, or sports broadcast on television screens, and the focus of these activities is to enhance the social experience (Majee, Conteh, Jacobs, Jooste & Wegner, 2021). The target markets of the tavern are often the surrounding areas or regular members of the community who drink beer. A tavern is required by the law to purchase an alcohol license to be allowed to sell beer (Modise, 2020). One of the requirements for a restaurant is to stay away from the church and schools. Furthermore, the tavern follows regulations that dictate its operating hours, age, restrictions, and responsible service of alcohol (Jaja, Anyanwu & Iwu-Jaja, 2020).

Based on Ntimane's (2022) research, the alcohol industry represented a significant portion of South Africa's GDP in 2009/10, with a value of n R40 – R60 billion, accounting for about 43% of total alcohol sales nationwide. Additionally, approximately

80 to 90% of all alcohol sales in the township are made by township taverns, establishing the township market as the primary source of liquor purchases in South Africa (Mrasi, 2016). The South African National Development Plan (NDP) aims for 90% of the job opportunities in the country to come from small businesses like township taverns by 2030 (Wessels, 2021). The data indicate that township taverns are crucial for the country's economy, highlighting the importance of their recovery, refurbishment, and resilience post-COVID-19 for national economic growth and achieving NDP goals.

Taverns are viewed as SMEs for the following reasons. Taverns in Soweto mainly serve residents, offering a communal space to socialise and bond with friends and neighbours (Ntimane, 2022). This service tailored to a specific region matches the usual focus of SMEs that frequently do business within a particular geographical location. Mahajan (2014) found that although each tavern in Diepsloot is small, they significantly impact the South African economy. Taverns provide jobs for servers, bartenders, and kitchen staff and stimulate economic growth by purchasing supplies and paying taxes (Mrasi, 2016).

3.2.2.3. Internet Cafe

The Internet cafe is where computers with fast Internet access can be used for a fee. It can be found in cafes, convenience stores, or businesses that provide Internet services (Makumbe, 2020). Internet cafe enterprises provide locals with access to the Internet at an affordable price (Oyedemi & Choung, 2020). Internet cafes offer services to locals needing laptops, computers, smartphones, or reliable Internet at home; thus, they aim to bridge the digital gap (Makumbe, 2020). Internet cafes in townships are well known for providing various services, including printing, scanning, and photocopying. This is where grade 10–12 students are helped with online applications (Famularsih, 2020). In Tembisa Township, internet cafes allow locals to socialise, play online games, and watch videos, thus promoting a sense of community (Rodrigo, Ocumpaugh, Diy, Moreno, De Santos, Cargo, Lacson, Santos, Aduna, Beraquit & Bringula, 2019).

The Internet cafe hours strive to accommodate everyone in the area, so sometimes they are open 24/7 (Altenried, 2020). This flexibility allows people to access the Internet when it is most convenient. Internet cafes, like any other SMEs, often face security challenges, resulting in most of them closing their businesses early (Tam, Rao & Hall, 2021). Internet cafes are spaces where there are technological upgrades in townships because cafe owners want to adapt to the changing environment and address customer needs (Mittelmeier, Rienties, Rogaten, Gunter & Raghuram, 2019). The Internet cafes in most townships have a local atmosphere and decor, reflecting the culture and spirit of the community they serve (Oyedemi & Choung, 2020).

3.2.2.4. Salons

Naidoo (2021) defines salons as establishments that offer beauty and grooming services. These types of businesses include various services such as haircutting, colouring, manicures, pedicures, and hairstyles. The companies typically recruit more sector-knowledge hairstylists (Aydın, Aksoy & Ceylan, 2020; Singh & Mittal, 2020). Salons in South African townships are often unregistered and employ less than five people. Some salons use the appointments to manage customer bookings efficiently (Beresford, 2020; Mulibana & Rena, 2021). However, other salons are still struggling to manage time and ensure that customers receive timely services effectively. Salons allow walk-in services where people come to the salon to get nail treatments and haircuts quickly (Madichie *et al.*, 2019; Vlahaki, 2021). Few salons are well equipped with tools and equipment, such as hairstyling chairs, manicure tables, and facial beds. However, most salons are not equipped due to a lack of funds (Madichie *et al.*, 2019; Vlahaki, 2021). Salons are often more customer-centric because people are asked what they want before providing the service (Page, Chur-Hansen & Delfabbro, 2022). Salons attract customers through comfort by providing good music and comfortable seating to ensure that they feel welcomed. In terms of payment, most salons use cash, credit cards, and mobile payment options (Warowna, Hordyjewska, Sobolewska-Samorek & Krcisz, 2019).

3.2.2.5. Street Vendors

Street vendors often operate in unfixed business locations, are unregistered, and are absent from the storefront. They sell various products, such as foods, clothing, electronics, and toys (Kamalipour & Peimani, 2021; Dharejo, Khoso, Mahesar and Nisa, 2022; King, 2023). Mahopo, Nesamvuni, Nesamvuni, de Bryun, Van Niekerk and Ambikapathi (2022) define street vendors as selling food or other goods on the street, sometimes illegally. Street vendors can change their products and locations based on local events and customer preferences. For example, the Polokwane Local Municipality hosted a big event that attracted the most street vendors in Polokwane City. Choosing the location where the events occur is considered a strategy as it would maximise the customers (Madhav & Tyagi, 2022). Street vendors are often flexible with respect to their operating hours because when the event is during the day, they work during the day, but when it is during the night, they work during the night (Uddin, 2021).

Street vendors are often established at low costs, which means an individual needs a minimal investment, such as tables and chairs, which are likely to be available at the homes of the individuals interested in them (Hoffmann, Moser & Saak, 2019; Narula, 2020). Some street vendors are slowly adapting to modern payment methods, such as mobile payments and digital wallets. Most street vendors are seasonal (Narula, 2020). For example, during the harvest of potatoes, they sell potatoes, and during the harvest of oranges, they sell oranges. Street vendors ensure social interaction as they engage with customers daily, fostering the community and providing a personalised shopping experience (Lata, Walters & Roitman, 2019).

Street vending accounts for 7% of the GDP in South Africa and supports 22% of the nation's total employment (Gamielien & Van Niekerk, 2017). Gamielien and Van Niekerk (2017) discover that South African informal traders are responsible for producing R32 billion per year. Street vending offers job opportunities for individuals in the informal economy due to limited education, high unemployment rates, and immigration regulations. Street vendors in Stellenbosch Municipality offer a source of income for marginalised groups like migrants, refugees, and low-income earners, according to Hillyer (2018). This shows that street vendors in South Africa are essential to the poorest of the poor and cannot be eliminated.

3.2.3. Motivating Factors of Small and Medium Enterprises in South African Townships

South Africans enter SMEs for a variety of reasons. However, the primary motivation is to create jobs because the country is regarded as having one of the highest unemployment rates in the world (Mtotywa, Seabi, Manqele, Ngwenya & Moetsi, 2023; Ngarava, 2023). In this section, the study discusses the motivations behind SMEs in South African townships.

3.2.3.1. Market Opportunities

Certain SMEs have arisen in South Africa due to individuals identifying market opportunities. According to Musabayana and Mutambara (2022), individuals must recognise specific market opportunities before entering SMEs. The success of businesses in South African townships depends on the market opportunities available. In Tshwane Townships, specific individuals establish SMEs in response to market demand, leading them to provide services or products to address the existing gap (Dhlomo, 2017). People who start SMEs to recognise a market opportunity are more likely to achieve success and expand their businesses, ultimately leading to overall improvement of SME performance (Fatoki, 2018). This decreases the likelihood of starting a business in a market that is not tested and has uncertain demand.

Market opportunities impact the success of South African SMEs and serve as a magnet for investors (Maloka, 2013; Fatoki, 2018). Mlotshwa and Msimango-Galawe (2020) claim that investors in Gauteng Province are attracted to businesses taking advantage of market opportunities as they show promise for investment returns. This could simplify obtaining funding and assistance for individuals who start SMEs. Moreover, investors are typically focused on earning profits since the primary aim of a business is to generate revenue. According to Molobela (2021), SMEs in Mankweng Township have a higher chance of making money and being successful if they match market opportunities. Identifying market opportunities is essential for SMEs to remain relevant in the eyes of the community.

According to Mmusi's (2020) research, SMEs in Northern Cape Province must meet current market demands by offering solutions that customers are actively looking for. This could result in greater customer satisfaction and loyalty, ultimately leading to the success of your business. This shows that focusing exclusively on the current market is essential for developing and expanding SMEs in South Africa. Furthermore, Mputle (2020) asserts that recognising market opportunities can help SMEs in the City of Johannesburg to remain adaptable to the evolving landscape. This implies that SMEs established due to market opportunities offer workers and owners the opportunity to participate in a dynamic market with space for innovation and flexibility.

3.2.3.2. Profitability

Rajagopaul, Magwentshu and Kalidas (2020) see profit as the means for SMEs to advance and guarantee the long-term viability of a business. According to Rajagopaul *et al.* (2020), SMEs could not cover their expenses during Covid-19 due to a lack of profits. This could indicate that the reputation of SMEs is negative. Profit is crucial for all businesses to succeed and reach their goals, which is why many people choose to start SMEs in pursuit of profits. Moreover, as Wellalage and Reddy (2020) stated, most SME owners know that profits are essential for funding reinvestment in their businesses. This indicates that SMEs can grow their businesses, create new products or services, or allocate resources to marketing since profitability facilitates the growth and innovation of SMEs.

According to several researchers, the primary concern of external investors in South African townships is making a profit from SMEs (Bvuma & Marnewick, 2020; Mahohoma, 2020). This is why SMEs that can easily make profits can attract external investors. Profitable SMEs are considered lower-risk investments and thus may have an advantage in obtaining funding for expansion or other projects. Furthermore, Mputle (2020) explains that SMEs in Johannesburg can only gain a competitive advantage if they generate profits. This is because smaller companies cannot allocate funds towards research and development, which is crucial for gaining a competitive edge. Selelo (2023) emphasises that profits allow SMEs to improve their infrastructure and provide competitive salaries to attract highly educated professionals, giving them a competitive edge in the market.

3.2.3.3. Passion and Vision

SME owners sometimes enter SMEs because they love and want to promote cultural heritage through their enterprises (Mura & Kajzar, 2019; Suriyankietkaew, Krittayarungroj & Iamsawan, 2022). Most people who enter SMEs for the abovementioned reasons are talented artisans who create traditional crafts and clothing (Fei, 2019; García, Treviño, Jiménez & Mora, 2021). Some locals in townships are motivated by the local heritage, so they open SMEs that provide cultural tours to visit historical sites, traditional ceremonies and interactions with residents who share their stories and traditions. Traditional healers venture into SMEs because they have unique skills, often provide local people with traditional herbs, and assist in spiritual healing grounded in traditional African beliefs and practices (Mgumia, 2020; Syed & Nadarajah, 2022). Furthermore, other people in South Africa venture into SMEs because they know how to cook pap, chakalaka, and braai, and they believe that most outside and local people will come and experience township life (Mahopo *et al.*, 2022).

3.2.3.4. Family Legacy

According to Maharajh (2021), research shows that in the townships of KZN, family heritage plays a vital role in driving the establishment and survival of SMEs. Maharajh (2021) also points out that the legacy creates a feeling of obligation and satisfaction in carrying on the entrepreneurial drive and the enterprises started by earlier generations. This shows that SME owners can see their businesses as economic entities and legacy assets that preserve family values, customs, and cultural identity. This solid bond for ancestral heritage motivates people to maintain and grow their family businesses, guaranteeing their longevity and advancement through future generations (Semenya, 2019). For example, in many regions governed by customary rulers like Moletjje Moshate in Limpopo Province, they commonly manage businesses, which serve as a source of pride and duty for them (Semenya, 2019).

In the Eastern Cape, the family legacy within SMEs typically results in a significant wealth of knowledge, expertise, and business savvy inherited and preserved over generations (Sixaba, 2022). This passing down of knowledge from generation to

generation provides new entrepreneurs with valuable insights and proven strategies for navigating business challenges. For example, the offspring of SME owners frequently help in their family businesses during breaks from school and on weekends. This allows them to gain valuable experience through hands-on work, preparing them to address challenges in the future effectively. According to Mokoena (2022), a family legacy in SMEs in townships can offer a strong support network, with family members sharing their skills, assets and connections to strengthen the business. This joint effort not only boosts the stability and resilience of the company but also reinforces family relationships and community connections.

Sixaba (2022) points out that with the increase in unemployment in South African townships, relying on family legacy has become more crucial than ever. This occurs due to the family legacy established by SMEs, which enables people to forge their financial journeys, promoting an entrepreneurial environment in communities that can result in widespread socio-economic progress. The persistence of family businesses demonstrates resilience and adaptability, illustrating how township entrepreneurs can succeed despite systemic obstacles (Mokoena, 2022). Family legacy as a driving force in small business creation shows a dedication to respecting history while creatively setting the path for future achievements and community development (Maharajh, 2021). This shows that an individual can have strong self-respect, self-esteem, and confidence due to his family's heritage. For example, individuals from wealthy families who own businesses typically have higher levels of self-confidence and self-esteem than those from less affluent families.

3.2.3.5. Government Support and Incentives

South Africa and other nations encourage the growth of entrepreneurship and small businesses through different approaches (Rambe & Mosweunyane, 2017). SEDA is a strategy used in South Africa to promote growth and help SMEs (Makgamatha, 2022). Mogashoa and Kalitanyi (2023) find that Tshwane Metropole SEDA provides SMEs with various services such as business planning, training, and mentorship. This indicates that there is a possibility that more SMEs are emerging in Tshwane Metropole, which could lead to a higher likelihood of success for SMEs. SEDA has forged strong collaborations with various organisations, such as the NEF and SETA,

to support the growth of the SME sector (Saah & Musvoto, 2020). SEDA's initiative to support and promote SME sector development allows SME managers to use the agency's resources to grow their businesses.

Khula Enterprise Finance LTD is a project that seeks financial assistance to SMEs in South African townships (Mago & Toro, 2013; Netshishivhe, 2021). Khula helps small, medium, and micro enterprises obtain loans without direct financial assistance. The Khula Credit Indemnity Scheme was established to offer financial opportunities to individuals who want to grow or establish SMEs but need more collateral than commercial banks require for loan approval (Saah & Musvoto, 2020). As a result of the intervention of agencies such as SEDA, NEF, and SEFA, South African commercial banks are now offering investment and financial opportunities to SMEs (Selelo, 2023). Small business managers should capitalise on this by applying for more bank loans to support the growth of their businesses. In addition, Khula falls under the jurisdiction of SEFA. With annual funding of R200 million from SEFA, small business managers, particularly young entrepreneurs, have a better opportunity to use this financial scheme and expand their businesses (Saah & Musvoto, 2020). This shows strong support for young people, allowing them to showcase their abilities.

The South African Presidency is persistently lowering the corporate tax rate for SMEs to spur growth in the small business industry, such as reducing it by 1% from 29% to 28% in 2009 (Saah & Musvoto, 2020). Additionally, with the presidency's approval, SARS continuously provides tax incentives to SMEs to achieve goals similar to those of the Department of Finance (Saah & Musvoto, 2020). Therefore, SME managers need to capitalise on the initiatives launched by the South African presidency to promote the sector's development and guarantee the viability of their small business ventures. Furthermore, National Youth Development Agency (NYDA) Act 54 of 2008 led to the establishment of the NYDA, which aims to decrease obstacles youth encounter when initiating small enterprises (Netshishivhe, 2021). NYDA helps people aged 14 to 35 who want to start new businesses or need financial support for current ventures. This shows that young people would be encouraged to start their SMEs for the above reasons.

3.2.3.6. Lack of Employment

South Africa has one of the world's highest unemployment rates (Ngarava, 2023). Its unemployment rate is 32.9% in the first quarter of 2023 (Mtotywa *et al.*, 2023; Ngarava, 2023). According to Mukwarami and Tengeh (2017), locals in the Gugulethu and Nyanga Townships venture into SMEs because there is no employment available, and they are sick of staying home and doing nothing. Pyper (2016) states that people join SMEs because of job losses and are forced to start enterprises, not out of love or passion. Thus, SMEs face a high failure rate as most people view them as their final resort and frequently when they no longer have the means of income (Bushe, 2019; Madichie *et al.*, 2019; Manzoor *et al.*, 2021). In addition, some venture into SMEs because they want to generate income and distribute in townships. SMEs exist in every township, which makes it easy to distribute income and allows the poor locals to have the opportunity to generate income (Fatoki, 2018).

In South African townships, people start SMEs because they want to be self-employed and be their boss. This ensures that local people are empowered and have independence, as they have control over the SMEs (Ostrow, Smith, Penney & Shumway, 2019; Sahtoni, Hati, Kurniati, Ausat & Gadzali, 2023). Decision-making in SMEs also ensures that SME owners and employees are empowered (Hauser *et al.*, 2020). Furthermore, successful SMEs can serve as an example for upcoming township SMEs. Successful SME owners will inspire locals and make them want to follow and start their businesses, which means the owner of the SME serves as a role model (Cunha, Kastenholz & Carneiro, 2020).

SMEs in townships focus on building and developing the townships in them (Svenson, 2021). For example, SMEs in South African Townships are established to ensure the creation of employment opportunities for people of poor backgrounds. Furthermore, locals can earn money to buy basic needs worldwide (Maloka, 2013). By ensuring that local people in townships have the means to buy basic needs, we can improve their quality of life (Fatoki, 2014; Makgamatha, 2022). SMEs are regarded as a tool for addressing social issues such as gender inequality. They ensure that disadvantaged people, such as unskilled women, are involved in the local economy by providing jobs (Maloka, 2013; Selelo, 2023).

3.2.4. Challenges Facing Small and Medium Enterprises in South African Townships

SMEs in South African townships continue to fail due to a variety of issues, including load shedding, limited access to financing, the market, technology, and training and education (Fatoki, 2018; Oladimeji & Aladejebi, 2020; Maduku & Kaseeram, 2021; Musabayana & Mutambara, 2022). SMEs in South Africa receive little assistance from the local government, even though they are the engine of improving LED and guaranteeing fast local economic growth (Moos & Sambo, 2018). Due to this, SMEs in townships need help to effectively adapt to the rapidly changing market (Basit *et al.*, 2020). The difficulties facing SMEs in South African townships are discussed in this section.

3.2.4.1. Electricity Cuts

According to Mafuya (2021), a significant challenge SMEs face in townships is electricity cuts. Electricity cuts continue to halt SME operations in Lusaka's Kalingalinga Township (Banda, 2020). SMEs in South African townships cannot generate income during electricity cuts because SMEs shut down. Mafuya (2022) discovered that most SMEs in Katlehong Township need to spend more on backup power, such as generators. However, they do not have customers because of electricity cuts. Electricity cuts ensure that SMEs in townships are confronted with low production and productivity when backup power is not available (Charity & Simon, 2023). Due to electricity cuts, SMEs have experienced a reduction in business and even if SMEs cannot generate income, SMEs are still expected to remunerate their employees and pay applicable business expenses (Bwalya-Umar, Chisola, Mushili, Kunda-Wamuwi, Kafwamba, Membele & Imasiku, 2021). Thus, electricity cuts are a significant challenge for SMEs in townships.

Electricity interruptions, such as power outages and frequent cycling during load shedding, can damage delicate equipment and machinery (Nyathi, 2022). Fixing or swapping out broken equipment can be expensive and time-consuming, putting additional pressure on the financial resources of SMEs (Bwalya-Umar *et al.*, 2021). This shows that the financial strength of SMEs could be ruined when electricity

outages occur. Furthermore, power outages impact SMEs, their vendors, and collaborators, causing disruptions in the production and delivery processes (Lombe & Simon, 2023). This shows problems with stock shortages, delayed deliveries, and difficulty meeting customer demands.

Criminal activity significantly affects SMEs in South African townships (Nyathi, 2022). The perpetrators exploit the power outage. This is because power failures can put the security of commercial properties at risk, as both surveillance systems and alarm systems might become non-functional (Mafuya, 2022). This implies that the likelihood of theft and vandalism would increase, resulting in possible financial burdens and safety issues. Furthermore, the uncertainty and operational challenges brought about by power outages can discourage investments and hinder business growth (Leonard & Dladla, 2020). This is because potential investors might hesitate to invest in a company that operates in a location with a power supply that is not reliable.

3.2.4.2. Lack of Access to Finance

SMEs in Ga-Rankuwa Township need access to finance (Moos & Sambo, 2018). Small businesses in South African townships cannot access finance because SME owners need the collateral and financial records that commercial banks want when they require loans (Ramukumba, 2014). Zarrouk *et al.* (2020) argue that SME owners fear applying for a bank loan to improve their enterprises. SMEs need better innovation and creativity; therefore, they need help to motivate investors to fund the enterprises (Ngibe & Lekhanya, 2019). Mboniyane and Ladzani (2011) discovered that SMEs in Kagiso Township cannot obtain loans because SME owners need to have financial knowledge. Therefore, due to the lack of external finance in townships, SMEs are not sustained as the funds that SME owners started with them turn to deplete (Mpofu & Sibindi, 2022). Additionally, the balance sheets of the SMEs in townships could be better to finance expansion investments (Sibiya & Kele, 2019).

SMEs need more funding to take all the necessary steps to develop into long-term businesses (Bushe, 2019; Madichie *et al.*, 2019; Manzoor *et al.*, 2021). Manzoor *et al.* (2021) maintain that inadequate access to credit and business funds hinders the development of SMEs in developing countries such as South Africa and Botswana.

SMEs cannot attract bank loans due to high risk and weak expected returns (Smit & Watkins, 2012). Furthermore, most SMEs cannot secure loans at the financial institution because they need a good record of saving or paying debt (Madzimure & Tau, 2021). SMEs are also marred with limited knowledge about financial literacy; hence, it is difficult for them to obtain loans (Derbyshire & Fouché, 2018; Changwasha, 2019).

3.2.4.3. Lack of Access to Market

Another challenge SMEs face is the need for more access to the market (Ramukumba, 2014; Ngibe & Lekhanya, 2019; Msomi *et al.*, 2020). Seeletse (2012) finds that the reason SMEs in Townships under West Rand District Municipality in Gauteng Province are confronted with a lack of access to the market is that SME owners need to be in possession of marketing knowledge and skills (Msomi *et al.* 2020) SME owners ignore the existence of the international market as they undermine themselves (Mukwarami, Mukwarami & Tengeh, 2020). Some SME owners need help to expand their companies to the international market due to international barriers and unfriendly policies (Sibiya & Kele, 2019). Furthermore, SMEs in Garankuwa Township often need to adapt to changing market conditions, making it difficult to access the market (Moos & Sambo, 2018). SMEs cannot access the market due to poor marketing skills within their companies, and SMEs need market linkage (Endris & Kassegn, 2022).

Limited market access is evident in various forms and plays a significant role in the struggle of SMEs in South African townships (Ngibe & Lekhanya, 2019). This is due to the fact that with entry to broader markets, SMEs are allowed a smaller pool of customers, which limits their sales potential and growth opportunities (Msomi *et al.*, 2020). This suggests that SMEs depend too much on a small number of primary customers, exposing them to market changes and potential customer defection. Furthermore, larger companies have developed market entry, providing a competitive edge over SMEs (Mukwarami *et al.*, 2020). SMEs need help competing when they have restricted market entry, particularly when they cannot target the same customer segments or rival larger businesses' marketing and distribution abilities.

According to Malgas and Zondi (2020), SMEs frequently need to gain the necessary knowledge to expand into new markets, specifically on an international scale, which may require dealing with intricate regulatory systems. This is due to the fact that SMEs may need to gain the necessary knowledge and tools to meet various regulatory obligations, which can hinder their ability to grow in new markets. This suggests that SMEs face difficulties as they need more entry to global markets. Furthermore, Moos and Sambo (2018) suggest that having access to the marketplace is crucial to testing and verifying new products and services. However, SMEs need help acquiring the necessary feedback and insights for practical innovation and maintaining competitiveness due to limited market access (Endris & Kassegn, 2022).

3.2.4.4. Lack of Access to Technology

SMEs lacked access to appropriate technologies (Smit & Watkins, 2012; Leboea, 2017; Madichie *et al.*, 2019). Due to a lack of access to technologies, SMEs have a low productivity rate because the technologies they use are not advanced, resulting in SMEs being uncompetitive in relation to rivalry and large firms (Smit & Watkins, 2012; Leboea, 2017). The reason why SMEs need more technology is that they are faced with financial constraints (Leboea, 2017; Madichie *et al.*, 2019). The lack of technology in SMEs produces limited innovation and creativity because there will be no information gathering on relevant and available techniques (Madichie *et al.*, 2019).

SMEs must catch up when they need adequate technology access (Mushtaq, Gull & Usman, 2022). Technology is critical in improving the customer experience with customised marketing, effective service delivery, and robust customer support systems (Motta & Sharma, 2020). With the use of technology, SMEs may be able to meet customers' expectations, resulting in decreased satisfaction and loyalty. Furthermore, Tshivhase (2020) emphasises the importance of technology in promoting innovation, noting that SMEs can face challenges in creating new products or services, embracing new business models, or incorporating innovative strategies without technology (Madichie *et al.*, 2019). This could hinder your ability to remain current and competitive in a fast-evolving market.

Most experts believe that technology improves the success of SMEs in townships (Qalati, Yuan, Khan & Anwar, 2021). This is due to the fact that technology, particularly digital platforms, enables SMEs to access a broader customer base and grow their market footprint (Madichie *et al.*, 2019). SMEs may need help to reach customers outside their local area if they need access to these platforms, limiting their marketing options (Qalati *et al.*, 2021). On top of that, Smit and Watkins (2012) state that modern workplaces increasingly rely on technology to create a flexible and efficient working environment. Not having access to current technology can cause dissatisfaction and decrease employee job retention.

3.2.4.5. Lack of Proper Marketing Skills

SMEs lack a proper understanding of the relevance and importance of marketing (Cant, 2012; Lekhanya, 2016; Krüger, 2020). The reason SMEs lack a complete and comprehensive marketing plan is that SME owners do not possess the required skills or knowledge regarding marketing and how to apply them (Cant, 2012). As a result, SMEs cannot adapt and evolve due to increasing competition in the market (Krüger, 2020). Smit and Watkins (2012) point out that the inability to understand market expectations and access disadvantages SMEs. Wrong business positioning and bad marketing caused most SME owners to not profit from their enterprises (Madzimure & Tau, 2021). Therefore, due to the lack of marketing expertise among rural entrepreneurs, SMEs do not develop into huge enterprises (Lekhanya, 2016).

According to Ogunsanya (2020), SMEs in the northwest townships need help establishing and preserving brand awareness due to the need for proficient marketing skills. This creates a challenge in differentiating themselves in a competitive market, hindering their ability to attract and hold customers. Failure to showcase SMEs can result in missed opportunities for business growth. This is a significant overview of the decline of many township SMEs. Additionally, SMEs might struggle to effectively target their market and connect with the most appropriate customers if they lack marketing expertise (Malesev & Cherry, 2021). This could result in ineffective resource utilisation and marketing activities that do not achieve the intended results.

Lekhanya (2016) states that most SMEs with limited marketing knowledge may need to allocate their marketing budgets more effectively. SMEs may need to see value in marketing their businesses. This may mean that such SMEs can overspend on ineffective channels or underinvest in high-potential areas, leading to suboptimal return on investment and wasted resources. Recently, with many people using social media, SMEs need to focus on effective marketing by generating engaging content to attract potential customers (Leboea, 2017). Nonetheless, Fawzee-Sembiring, Rini and Yuliaty (2022) emphasise that SMEs need to help engage their audience, establish relationships, and nurture leads in the sales funnel if they cannot create top-notch content.

3.2.4.6. Lack of Training and Education

SMEs need proper training and education (Asah, Fatoki & Rungani, 2015; Ncube & Chimucheka, 2019). SME owners need the appropriate skills, training, knowledge, and experience to run their enterprises, so they have a high failure rate and poor performance (Chidi, 2020). Due to the need for more training and education, most SME owners need help developing a good business plan. As a result, they need help understanding the industry and their market and getting funding (Moyo, 2019). It is argued that lack of education and training is established by discriminatory regulations which were used to prevent the black majority from opportunities for education and training (Madzimore & Tau, 2021). This has led millions of black SME owners to confront the lack of education and training (Krüger, 2020; Adanlawo & Vezi-Magigaba, 2021).

Malgas and Zondi (2020) state that SMEs in townships such as Delft and Eindhoven in Cape Town are burdened by regulatory requirements that demand particular expertise. This implies that not receiving proper training can cause nonconformity, resulting in legal problems, penalties, and harm to the company's image. Inexperienced employees may need help recognising and addressing risks, leading to a higher chance of operational interruptions. Furthermore, Ghani, Zada, Memon, Ullah, Khattak, Han, Ariza-Montes and Araya-Castillo (2022) suggest that SMEs commonly experience a lack of training and development prospects, resulting in issues such as low employee morale, retention challenges, and struggles in recruiting skilled

professionals. As a result, recruiting and maintaining skilled workers can be especially difficult for small businesses with limited resources.

With adequate education and ongoing training within SMEs in Seshego, employees will find it easier to generate innovation (Tshivhase, 2020). This suggests that SMEs need help keeping up to date with industry trends, technological advancements, and new methodologies, which could impede their ability to innovate and remain competitive. Scholtz, Cronje and Cilliers (2023) state that SMEs in the Soweto and Diepsloot townships need well-trained employees to be more prepared to provide excellent customer service. However, due to insufficient training in townships, SMEs have a decline in customer satisfaction, negative feedback, and decreased sales.

3.2.5. The Legislative Framework Advancing Small and Medium Enterprises in South Africa

South Africa has several legislative frameworks to promote and support the growth and development of SMEs. This section discusses the key legislative frameworks.

3.2.5.1. National Small Business Act 102 of 1996

The National Small Business Act 102 of 1996, enacted in 1996, was created to encourage the growth of SMEs in South Africa. It was administered by the Department of Trade and Industry (Akinyemi & Adejumo, 2018). The National Small Business Act recommends offering training to SME owners, paying greater attention to the development of trainers, and better coordinating training services to prevent duplication from boosting the performance of the SME sector (Akinyemi & Adejumo, 2018). This ensured that SME employees understood their duties and the expertise and abilities necessary to manage their businesses. This law founded Ntsika Enterprise, tasked with educating SMEs on entrepreneurship through skills-based training (Rankhumise & Lehobye, 2012). However, most scholars contend that the lack of skills-based training and good education given to SMEs in South Africa is the reason why most SMEs fail in a period of one to five years (Asah, Fatoki & Rungani, 2015; Lekhanya, 2016; Dzingirai, 2020). This highlights the need for the South African government to improve the implementation of the National Small Business Act 102 of

1996 by offering training and education to SME owners and workers through workshops and formal classes. Furthermore, this Act entails a schedule that classifies SMEs according to their employee count, annual revenue, and total gross asset worth, excluding fixed property (Vestal, 2002). This indicates that the classification of individual businesses as small, medium, or large is determined by the National Small Business Act 102.

3.2.5.2. Broad-Based Black Economic Empowerment Act 53 of 2003

The Republic of South Africa's Bill of Rights, which guarantees equality of rights, is one of the reasons this Broad-Based Black Economic Empowerment (BBBEE) Act 53 of 2003 was established (Republic of South Africa, 2003; Akinsomi, Kola, Ndlovu & Motloun, 2015; Van de Rheede, 2020). The BBBEE Act promotes equality and growth among those who were previously underprivileged (Akinsomi *et al.*, 2015). Additionally, it seeks to address racial disparities and advance social investment and community empowerment (Esser & Dekker, 2008). This implies that BBBEE encourages social investment and community empowerment by giving black people ownership, management, and business control. Correct past wrongs and foster a more diverse economic environment. BBBEE is contributing to an inclusive economy by promoting economic involvement among groups that have been historically disadvantaged (Musabayana & Mutambara, 2022). This increases local spending, business start-ups, and financial investments, ultimately promoting economic growth.

Francis and Webster (2019) proclaim that the bulk of those who benefit from BBBEE are politically connected, and the rest of the population lacks access; the majority of black people remain stuck in poverty as a result of persistent inequality. The Act also attempted to level the economic playing field for black and white South Africans. This law allows black SME owners to engage in the economy (Van de Rheede, 2020). Dzingirai (2021) contends in disagreement that SME owners face limited involvement in both development and the economy because they need more skills to support their participation. This Act outlines strategies such as giving black people ownership, skills development, and enterprise development to ensure that historical injustice is not perpetuated, as well as ensuring there is an increase in the number of black people

who own and run both new and existing enterprises (Arya & Bassi, 2011; Pike, Puchert & Chinyamurindi, 2018; Van de Rhee, 2020).

The BBBEE Act requires companies to adhere to their regulations to be eligible for government contracts and business opportunities that can improve their market position (Shai, Molefinyana & Quinot, 2019). This shows that adherence to the BBBEE is essential for the success of SMEs in South Africa, as government contracts are more reliable than relying on customers who only do business when they have funds available. Additionally, Horwitz and Jain (2011) note that the BBBEE legislation prioritises skills training and education for black South Africans. This means that black South Africans can have the necessary skills to actively participate in the economy, resulting in a more skilled and efficient labour force.

3.2.5.3. Cooperative Act 14 of 2005

This law was passed in 2005 to foster the growth of sustainable cooperatives in South African SMEs (Nganwa, Lyne & Ferrer, 2010). According to Lyne and Collins (2008), it ensures that SME owners control cooperatives rather than foreign investors. However, Nganwa *et al.* (2010) highlight that investors' lack of control in those businesses will cause them to refrain from investing because they need more control over how their money will be used. Furthermore, this Act supports black-owned cooperatives, particularly in rural and undeveloped areas (Okem, 2016). In order to eliminate the gaps between urban and rural small businesses, this Act encourages black cooperatives by fostering a supportive environment for cooperative firms (Raniga, 2021). The Act encourages the South African cooperative sector to follow worldwide standards and ideals to enable it to enter the international market (Okem, 2016) quickly.

Cooperative acts help SMEs combine resources for better access to more significant markets (Gnyawali & Park, 2009). This ensures that SMEs use a unified strategy to reduce competition within the group and enhance their ability to negotiate with suppliers and customers. The Cooperative Act compels SMEs to attain economies of scale by buying inputs in large quantities, using shared production facilities, and collectively promoting their products. This could indicate that SMEs significantly

decrease their operational expenses while improving efficiency. Furthermore, cooperative acts help SMEs attain financial support by combining their funds and increasing their joint creditworthiness (Okem, 2016). This can simplify the process of acquiring loans and securing other types of financing. However, although cooperative acts improve access to resources, SMEs still need help in obtaining sufficient funding and technical assistance (Moos & Sambo, 2018). Therefore, continuing to participate in government initiatives and other assistance resources is essential.

The lack of commitment to collaboration from SMEs is a challenge to ensure the success of the Cooperative Act (Selelo, 2023). This occurs when SMEs need to promote a culture of working together and supporting each other. This is because SMEs at the local level are reluctant to collaborate, making it challenging to establish apparent cooperation among them. Moreover, continuous dedication and resources are necessary to adhere to the regulations outlined in the Cooperative Act (Nganwa *et al.*, 2010). SMEs need to stay up-to-date with regulations and comply with them. This presents a challenge as many SME owners and employees usually need a better grasp of laws. The government needs to raise awareness about the importance of complying with this Act to improve the understanding of SME owners and workers, as it can be advantageous for them.

3.2.5.4. National Empowerment Fund Act 105 of 1998

This National Empowerment Fund (NEF) Act 105 of 1998 was enacted by the government in 1998 to direct the efforts of the National Empowerment Fund Trust to build a developing, inclusive, and employment-generating economy (Abrahams, 2019; Goga, Bosiu & Bell, 2019). The NEF Act was designed to create a trust to encourage and facilitate historically disadvantaged people's ownership of income-generating assets. However, SMEs run by marginalised people still need help to stay afloat in this economy because no bank wants to fund them, and they are also thought to be riskier than most huge businesses (Madzimore & Tau, 2021). Furthermore, this NEF Act was developed to assist owners of historically underprivileged SME owners, particularly black people, by enticing them to engage in economic and investment activities (Fleiser, 2001; Rankhumise & Lehobye, 2012; Goga *et al.*, 2019). According to Abrahams (2019) and Fleiser (2001), the NEF Act eliminates economic inequality by

allowing historically marginalised black people to own stakes in for-profit or privately held businesses.

The NEF Act promotes the adoption of sound financial practices by SMEs, such as saving and investing, to enhance financial resilience and guarantee long-term viability (Abrahams, 2019). This suggests that SMEs can withstand challenges by following the NEF Act, which provides them access to the necessary funds during difficult times. However, South African SMEs are believed to be at risk from unexpected events such as natural disasters or the COVID-19 pandemic (Asah *et al.*, 2015). Unexpected situations hinder SMEs mainly because they need more adequate savings and investments. Furthermore, Abrahams (2019) stipulates that NEF offers venture capital to assist in the growth and commercialisation of innovative SMEs with high potential. This suggests that the NEF Act shows selectivity by focusing on SMEs with innovative and high growth potential while neglecting to support other SMEs.

The NEF Act encourages the increasing awareness of NEF and its programmes among potential beneficiaries to be crucial (Abrahams, 2019; Saah & Musvoto, 2020). However, many SME owners and workers or black entrepreneurs are unaware of the opportunities and support available through the NEF (Saah & Musvoto, 2020). This means that the South African government still needs to increase outreach and education efforts to ensure that more SMEs benefit from the NEF programmes. The NEF programmes include providing support for creating business plans, mentor guidance and coaching to help SMEs improve their management skills and create effective business strategies (Abrahams, 2019; Saah & Musvoto, 2020). These programmes are designed to improve SME owners' and managers' knowledge and understanding in various areas, including financial management, marketing, and operational efficiency.

3.3. POVERTY REDUCTION STRATEGIES IN SOUTH AFRICAN TOWNSHIPS

Reducing poverty in South African townships has become a priority (Nyawo & Mashau, 2019; Makhubu, 2021). These townships are historically disadvantaged areas with high levels of poverty, unemployment, and social inequality, often resulting from the legacy of apartheid (Mokoele, 2022; Sebola, 2023). Therefore, the South African

government and local people want to reduce poverty using different strategies and approaches.

3.3.1. Economic Empowerment Programme

Vilakazi and Ponte (2022) identify economic empowerment programmes in South Africa as projects aimed at encouraging economic integration, decreasing inequality, and boosting the economic involvement of historically disadvantaged communities, particularly emphasising the black majority. Therefore, some researchers, such as Abisuga-Oyekunle (2020) and Ayoo (2022), agree that poverty reduction can be achieved through economic empowerment programmes in South Africa. Non-governmental organisations and government institutions continue to provide the people of townships with economic opportunities through economic empowerment programmes (Gehlot, 2021; Masiulytė, 2023). The Urban Agriculture Initiative in Johannesburg is one of the initiatives that aims to create jobs through the promotion of entrepreneurial opportunities. The focus of the urban agriculture initiative is to reduce the pressure on food security and food resilience by providing inner-city inhabitants with business opportunities in the farming sector (Cilliers, Lategan, Cilliers & Stander, 2020; Steenkamp, Cilliers, Cilliers & Lategan, 2021).

South African skill development reduces poverty (Beegle & Christiaensen, 2019; Francis & Webster, 2019). For example, the Sector Education and Training Authority (SETA) assists in terms of providing local people with training and education opportunities through internships and bursaries (Motala, Ngandu, & Mncwango, 2020; Selelo, 2023; Raphotle, 2023). SETA goes further by providing mentoring and coaching to help individuals apply the skills learned through various programmes in a practical setting and ensure that individuals progress in their careers (Motala *et al.*, 2020; Selelo, 2023; Raphotle, 2023). Therefore, poverty is reduced in South African townships by using various economic empowerment programmes (Abisuga-Oyekunle, 2020; Ayoo, 2020).

The Expanded Public Works Programme (EPWP) is recognised as a significant economic empowerment initiative in South Africa (Sibanda, 2021). EPWP aims to alleviate poverty by providing temporary employment opportunities to unemployed

people and assisting people without jobs by providing skills training and hands-on work opportunities (Mulungwa, 2022) and ensuring that individuals without jobs are compensated for their efforts in the EPWP. Sibanda (2021) states that the EPWP programme was initiated as a 'crisis relief initiative' following the unemployment of 13 to 18 million individuals during the Great Depression, with over R3.3 billion dedicated to infrastructure development and the employment of 1.5 to 2 million workers. This helps the most impoverished people to escape poverty.

The economic empowerment programme must recognise the importance of the Reconstruction and Development Programme (RDP) (Breakfast & Phago, 2019). The positive impact of the RDP on poverty reduction in South African townships was essential. The RDP housing programme was implemented to address the injustices of the apartheid era by providing adequate housing to disadvantaged individuals affected by the land segregation policies of the apartheid government (Beier, 2023). Aigbavboa and Thwala (2013) state that the South African government distributed 3 million houses through the RDP programme. The government has continued to implement strategies that align with the RDP housing programme to the present day. This initiative helped most impoverished people get housing and be free from the hardship of poverty caused by homelessness.

3.3.2. Entrepreneurship and Small Business Development

South Africa's best way to reduce poverty is through promoting entrepreneurship and small business development (Si, Ahlstrom, Wei & Cullen, 2020; Chen, Kumara, & Sivakumar, 2021). Entrepreneurship is well known for creating new markets, industries, and technologies (Audretsch, Belitski, Caiazza, & Lehmann, 2020; Block, Groh, Hornuf, Vanacker & Vismara, 2021). The new market and industry help the business adapt to changing customer needs and industry trends. Therefore, understanding the market helps enhance employability (Block *et al.*, 2021). Furthermore, new industries coupled with new technology make the production of the business faster than normal, allowing it to make more profit (Khan, Razzaq, Yu & Miller, 2021). The NYDA supports youth in townships starting small businesses with funding, mentorship, and business management training (Ouma-Mugabe, Chan & Marais,

2021; Tala, 2021). This ensures that small businesses grow and survive for an extended period, thus reducing poverty in South African townships.

SEDA is the best choice to drive entrepreneurial and small business growth in South African townships (Makgamatha, 2022). SEDA is a governmental organisation that assists small, medium, and micro enterprises. The SEDA aims to help small businesses maintain their sustainability over time. Its goals are to enhance the competitiveness and productivity of small businesses by facilitating and coordinating projects and programmes. The company provides various services, including helping small businesses with financial support, creating business plans, registering businesses, and offering training and mentoring through workshops (Selelo, 2023). This means SEDA's assistance to SMMEs helps protect individuals' incomes, reducing poverty.

South Africa implemented a BBBEE legal structure to promote entrepreneurship and support the development of small businesses (Akinsomi *et al.*, 2015; Musabayana & Mutambara, 2022). This is achieved by encouraging economic change and increasing the economic involvement of black individuals in the South African economy. This involved increasing black ownership in businesses, improving black representation in executive positions, providing education and training for black employees, supporting black-owned businesses with procurement policies and development programmes, and funding community projects to benefit black communities (Francis & Webster, 2019).

3.3.3. Access to Education and Skills Development

According to Ayoo (2022) and Maisiri, Darwish and Van Dyk (2019), access to education and skills development are regarded as poverty reduction strategies in South African townships. Access to education and skills development is a way to reduce poverty because most educated people cannot use their skills and knowledge; they have to create their employment opportunities (Maziriri & Chivandi, 2020; Liu *et al.*, 2021). Additionally, more knowledgeable and skilled people in townships are likely to secure decent jobs. A decent job can help people escape poverty and raise their standard of living. Increased economic productivity and competitiveness are two

additional benefits of education (Phale, Li, Mensah, Omari-Sasu & Musah, 2021). This implies that access to education and skills development help to reduce poverty in South African townships. The South African government ensures education and skills development access by building vocational training centers such as Ekurhuleni West College in Tembisa Township and Capricorn Tvet College in Seshego Township. People with good education can innovate and contribute creativity to any organisation, making it easy to get work or develop new ideas to generate money (Maziriri & Chivandi, 2020). Consequently, in most local areas, reducing poverty includes giving people access to quality education (Ayoo, 2022).

South Africa addresses township poverty by implementing an Early Childhood Development Programme (ECD) (Chikwanda, Bayat & Madyibi, 2022). ECD includes preschools and ECD centres that concentrate on setting up and assisting preschools to offer fundamental education and development to young children. ECD also emphasises the importance of early childhood education for parents and guides supporting their children's development at home (Bipath & Aina, 2021). Proper nutrition, health, and parental and community support are essential to improve children's sensory, emotional, cognitive, social, and physical development from birth to school age, as stated by Shikwambane (2023). According to Shikwambane (2023), millions of children in South Africa between 0 and 4 participated in ECD programmes in 2022. This demonstrates that ECD truly serves millions and helps them escape poverty.

The South African government has included a project for primary and secondary education to offer students with education (Burnett, 2021). The government aims to enhance primary and secondary education by constructing and refurbishing schools to establish favourable conditions for learning (Mhlanga & Moloji, 2020). The government improves the skills and knowledge of teachers through a professional development programme to improve the quality of primary and secondary education (Burnett, 2021). Some township schools improve the quality of education at primary and secondary levels by offering after-school tutoring and enrichment programmes to improve students' academic achievements.

Implementing Tshepo 1 million can be seen as a tactic to alleviate poverty in Gauteng townships (Matli & Ngoepe, 2021). Tshepo 1 million offers hope to unemployed youth in Gauteng, helping them gain the necessary skills and education to enter the workforce (Maimela, 2021). According to Matli and Ngoepe (2021), Tshepo 1 million aims to eliminate the obstacles preventing young people from finding employment. Mahase (2022) states that Tshepo 1 million impacted 94,422 young people in 2019. This shows how Tshepo 1 million is working towards reaching 1 million youth by providing them with skills training, internships, leadership, and entrepreneurship support.

3.3.4. Road Infrastructure

The supply of road infrastructure is necessary to reduce poverty (Sewell *et al.*, 2019; Mhlanga, 2021). Road infrastructure is considered the cornerstone of economic development and growth. Road infrastructure will aid in connecting rural populations to the economic mainstream (Liu, Xu & Fan, 2020; Qian, Liu, Cheng & Forrest, 2021). The road infrastructure ensures that transport is efficient, allowing locals to visit cities whenever they want quickly. Thus, business owners will not have to move goods and services around. This would also lead to quicker delivery times, allowing them to meet customer demands on time (Pillay, 2023). The road infrastructure is necessary for agricultural companies to trade more efficiently, help create more jobs and improve the living conditions of people in South Africa (Mamirkulova, Mi, Abbas, Mahmood, Mubeen & Ziapour, 2020; Palei, Gurianova, Mechtcheriakova & Safiullin, 2020). Furthermore, business owners and local people benefit from the road infrastructure. For example, by enabling children and adults to go to school in challenging weather, such as heavy rain, road infrastructure ensures that people in townships can access education (Ng, Law, Jakarni & Kulanthayan, 2019; Mhlanga, 2021). Thus, the road infrastructure leads to a reduction in poverty in townships.

Road infrastructure is a cornerstone for developing South African townships regarding access to education and better healthcare services (Pillay, 2017). Liu *et al.* (2020) found that quality roads ensure children can travel safely and quickly to schools, increasing attendance rates and educational outcomes. Enhanced infrastructure facilitates the delivery of educational materials and resources, improving the overall

quality of education (Ng *et al.*, 2019). According to Mhlanga (2021), even if the country can have top healthcare services, poor people can access such healthcare services with proper road infrastructure. Thus, Pillay (2017) declares that good roads allow residents to reach healthcare facilities more efficiently, ensuring timely medical treatment and improved health outcomes. Reliable road networks enable faster response times for emergency services, potentially saving lives and reducing long-term health issues.

Poor spending often focuses on essential services and includes everything (Cowie, Townsend & Saleminck, 2020). Therefore, better roads reduce vehicle maintenance costs and fuel consumption, saving money for residents who commute or transport goods (Santos, de Abreu, de Assis, Ribeiro & Ribeiro, 2021). Sebola and Mokoena (2023) state that improved infrastructure in Seshego Township can lead to better public transport services, making travel more affordable for low-income residents. In Soweto, reliable roads promote social inclusion by allowing residents to participate more efficiently in regional and national economic activities (Maluleke, 2022). Improved roads facilitate more significant community interaction, fostering social cohesion and collaborative economic ventures.

Investors are more likely to invest in areas with good infrastructure (Tantoh & McKay, 2020). The road networks in Cape Town attract both domestic and foreign investment, leading to economic development (Maziwisa, 2021). Better roads can spur real estate development, improve living conditions, and increase township property values. Furthermore, better roads improve connectivity between Khayelitsha township and urban centres, with more employment opportunities available (McDonnall, Cmar & McKnight, 2022). This makes it easier for residents to commute to work, broadening their employment prospects. Improved road infrastructure can attract businesses in or near townships, creating local jobs and reducing employee travel costs.

3.3.5. Provision of Basic Services

The strategy for reducing poverty is believed to be the provision of essential services to township residents (Sebola, 2018; Masuku & Jili, 2019; Kgobe, 2020). The South African government funds free essential services to just over 11 million households

(Kinsey, Hecht, Dunn, Levi, Read, Smith, Niesen, Seligman & Hager, 2020). This gives people experiencing poverty access to electricity, water and sanitation. Essential services, such as electricity and water, encourage children and women to participate in income-generation activities (Lamichhane, 2020). For example, township farmers require electricity and water to prepare their land for cultivating, harvesting, and irrigation of fruits (Mohamed, Belal, Abd-Elmabod, El-Shirbeny, Gad & Zahran, 2021). Furthermore, housing for the local population is crucial because it gives low-income children the safety, security, sense of identity, space, and opportunity they need to maintain their health and well-being, achieve their financial goals, and lower social costs by doing better in school (Cassarino, Shahab & Biscaya, 2021). Thus, providing essential services is an effective way to reduce poverty.

Kanyangarara, Allen, Jiwani and Fuente (2021) point out the provision of essential services such as clean water sanitation and healthcare services. It is necessary because reliable access to clean water and improved sanitation reduce the prevalence of waterborne diseases in impoverished areas. Healthier populations are more productive and have lower medical expenses (Sebola, 2018). Mabila, Demana and Mothiba (2023) declare that the availability of clinics and hospitals within the township of Soweto ensures that residents receive timely medical care, leading to better health outcomes, reduced absenteeism from work or school, and lower healthcare costs. Furthermore, the provision of quality education infrastructure, including well-equipped schools and educational materials, improves learning environments, leading to better educational outcomes (Pillay, 2017). A reliable electricity supply allows students to study after dark, increases the use of educational technologies, and improves overall learning conditions.

The provision of electricity can be seen as a strategy to reduce poverty in South African townships (Mutumbi, Thondhlana & Ruwanza, 2021). This access to electricity enables small businesses to operate more efficiently, extending working hours and increasing productivity (Lemanski, 2020). This is because electricity facilitates the development of new companies that rely on energy. For example, small businesses like Fish and Chips stores rely on electricity to cook food. Reliable public transportation services such as trains that need electricity reduce travel time and costs for workers, increasing access to job opportunities and enhancing economic mobility. This makes

electricity one of the best public services in South African townships. Furthermore, electricity ensures that the Ariel network operates well, facilitating communication services to connect residents within the OR Tambo District Municipality of the Eastern Cape to broader economic and social networks (Snyman & Coetzee, 2024). This is because electricity helps provide opportunities for e-commerce, remote work, and improved access to information and services.

Essential services reduce poverty by improving citizens' living conditions (Sethunya & Mlambo, 2022). Providing adequate and affordable housing reduces overcrowding and provides a stable living environment, essential for physical and mental well-being. For example, the South African government provided low-cost housing and RDP houses for poor people. Matloga, Mahole and Nekhavhambe (2024) highlight that effective waste collection and management services are enhanced by providing essential services such as dustbins and hand gloves. Therefore, it reduces reducing pollution and environmental hazards and creates a cleaner and safer living environment. For example, during COVID-19, South Africa's government provided poor people with sanitiser to ensure that people were safe from the COVID-19 pandemic. Additionally, basic service ensures gender equality and empowerment (Odera & Mulusa, 2020). Essential services such as clean water and sanitation facilities reduce the burden on women and girls, who are often responsible for water collection. This frees up time for educational and economic activities.

3.3.6. Social Safety Nets and Welfare Programmes

Gerard, Imbert, and Orkin (2020) assert that promoting social safety nets and welfare programmes is another effective way to reduce poverty. Most people in South African townships depend on social grants to meet their daily needs (Seekings, 2019; Visagie & Turok, 2021). South Africa has developed strategies to ensure that social grants are provided to poor and vulnerable households in most rural and urban areas; ultimately, social grants help reduce poverty (Satumba, Bayat & Mohamed, 2017). Satumba *et al.* (2017) further highlight that social grants help the poorest of the poor afford necessities, which will likely improve their quality of life. Furthermore, South Africa reduces township poverty by implementing the free meal policy in primary and secondary schools (Dzingirai, 2021).

In South Africa, the South African Social Security Agency (SASSA) is regarded as a strategy to reduce poverty in South Africa (Vyas-Doorgapersad, 2020). SASSA is a national agency of the South African government created in April 2005 to administer South Africa's social security system, including by distributing social grants on behalf of the Department of Social Development (Zikhali, 2021). Its essential functions relate to the administration and payment of social grants, which support a large proportion of the South African population: In 2022, 46% of South Africans received a social grant. In 2015, of the R155.3 billion given to social welfare, R53.5 billion went to pensioners, R47.8 billion to Child Support Grants, R20.2 billion to Disability Grants, and R8.5 billion to other grants, with the remainder spent on management and administration (Wills, Van Der Berg & Mpeta, 2023). SASSA announced that all grants would increase from 1 April 2023. The Older Persons Grant will be increased to R2080 (for recipients between 60 and 74) and R2100 (for recipients over 75 years old). Recipients of the Disability Grant and the Care Dependency Grant will be increased to R2080, while the Child Support Grant will be increased to R500 (with the top-up increasing to R250). The Foster Child grant will increase to R1120, with the War Veteran grant increasing to R2100 and the Grant-in-Aid increasing to R500 (Oosthuizen, 2019).

Initiatives such as the National School Nutrition Programme provide meals to children in schools, improving their health and learning capacity (Muleka, Maanaso, Phoku, Mphasha & Makwela, 2023). This also reduces the financial burden on families and encourages school attendance. Financial aid such as the National Student Financial Aid Scheme (NSFAS) for education ensures that children in poor households can access quality education, breaking the cycle of poverty by improving future employment prospects (Sokhweba, 2022). Furthermore, welfare programmes, such as programmes that can emanate from the National Health Insurance (NHI) bill, provide access to essential healthcare services (Moyo, 2019). This reduces the financial burden of medical expenses on poor households and ensures better health outcomes, enabling individuals to work and attend school regularly. Furthermore, targeted programmes provide treatment and support to people affected by HIV/AIDS, improving their quality of life and reducing the economic impact of the disease on the home. For example, Seshego Hospital has a campaign that trains people on how to wear and use a condom in order to be free from HIV/AIDS in Seshego Township.

Initiatives in Mamelodi and Diepsloot Townships, such as food parcels and community kitchens, ensure that vulnerable populations have access to nutritious food, addressing hunger and malnutrition directly (Mathebula, 2022). For example, the Gift of the Givers Foundation provided millions of people with food after disease, especially in most municipalities in KZN (Ayesh & Terah-Ambala, 2023). In addition, the Department of Agriculture, Land Reform, and Rural Development provides farmers with seeds, tools, and training (Maponya, 2021). This ensures that small-scale farmers improve their productivity, ensure food security, and generate income. The development of small-scale farmers depends on this programme because such programmes focus on tackling the challenges confronting small- and medium-scale farmers.

3.3.7. Inclusive Economic Growth

Inclusive economic growth is a development approach where the advantages of economic growth are distributed equitably among all sectors of the population (Amar & Pratama, 2020). Making inclusive economic growth strategies to reduce poverty in South Africa (Amar & Pratama, 2020; Jeyacheya & Hampton, 2020; Ayoo, 2022). Inclusive economic growth addresses inequality in South Africa by involving low-income people in strategic economic activities (Ayoo, 2022). South Africa also tries to include poor people in the economy by providing them with social relief grants (Seekings, 2019; Visagie & Turok, 2021). Furthermore, inclusive economic growth gives women and disadvantaged people the opportunity to be part of the development in South Africa through the drafting of policies and legislation that enforce their participation in development (Llena-Nozal, Martin & Murtin, 2019). Inclusive economic growth creates better opportunities in South Africa for decent jobs and secures good livelihoods, thus reducing poverty (Liu, Hasan, Xuan, Saydaliev, Lan, & Iqbal, 2023). A country with inclusive economic growth typically supports its businesses to grow fast in the hope that those businesses will absorb more local people and give them the ability to earn money (Van, Vo, Nguyen & Vo, 2021).

According to Chikwanda *et al.* (2022), the South African government employs substantial investment in education, healthcare and skill development to ensure

inclusive economic growth. These investments ensure that all South Africans have the opportunity to improve their abilities and contribute effectively to the economy. For example, the South African government provides free primary and secondary education in Seshego, Khayelitsha and Mankweng Township. This is done to accommodate children of a poor background. In the future, South Africa believes that educated children will become healthier workers, essential for long-term economic sustainability and competitiveness. As a result, enhanced human capital is unstoppable and leads to more incredible innovation and productivity, which are crucial for maintaining economic growth and development.

Ozili (2021) found that inclusive economic growth brings social stability in South African municipalities (Ogujiuba *et al.*, 2021). Magidimisha-Chipungu and Chipungu (2023) concurs that economic inclusion in Cape Town can reduce social tensions and conflicts with those economic disparities. This demonstrates that people would feel that fair access to economic opportunities exists and thus have less likelihood of forming social unrest. This stability creates a conducive environment for sustained economic development, attracting investment and fostering a favourable business climate. The study by Ojo (2020) reveals that economic resilience in Gauteng townships is strengthened through inclusive growth by diversifying the economic base. The various sectors and regions can be independent in a few industries or areas, making the economy more resilient to external shocks, such as global economic downturns or commodity price fluctuations. This diversification ensures more stable and sustainable growth, protecting the economy from adverse events.

Van de Rheede (2020) believes the BBBEE legislature should encourage broad-based economic participation in South Africa to promote inclusive economic growth. Musabayana and Mutambara (2022) agree that these legislatures allow all demographics, including marginalised groups such as women, youth, and rural populations, inclusive growth to harness the full potential of the country's human resources. According to Pike *et al.* (2018), this broad participation drives innovation and entrepreneurship across various segments of society, contributing to overall economic dynamism and progress. Vilakazi and Bosiu (2021) report that few people have benefited from the BBBEE legislature in South Africa. As more people benefit from economic growth, their purchasing power increases, leading to a higher demand

for goods and services. This stimulates business expansion and further economic activity. A more extensive consumer base attracts more domestic and foreign investments, fostering economic dynamism. Increased consumer demand supports the growth of local businesses, contributing to job creation and economic development.

Selelo (2023) and Makgamatha (2022) both state that Mankweng Township employs development of infrastructure inclusive growth. Improved infrastructure, such as roads, schools, and healthcare facilities in the Mankweng Township, enhances connectivity and access to essential services and supports overall economic development and integration. By addressing infrastructure gaps, inclusive growth ensures that all communities can participate in and benefit from economic progress. Furthermore, Chiloane (2020) states that inclusive economic growth empowers marginalised groups in Mamelodi township. Mamelodi township has targeted initiatives such as SETA, which aims to increase employment and entrepreneurial opportunities for these groups, promoting gender equality, youth development, and rural upliftment (Raphotle, 2023). Empowered women and youth contribute to household income and drive community development, creating a virtuous cycle of growth and poverty reduction. Their active participation broadens the basis for sustainable development, ensuring that economic benefits are widely shared.

3.3.8. Provision of Employment

According to Makgamatha (2022), employment provision encompasses the different services, programmes, and policies to establish, assist, and preserve employment opportunities for individuals in an economy. It includes various actions and strategies focused on increasing job numbers, guaranteeing job stability, and improving job quality. Thus, poverty reduction provides poor people employment opportunities (Fombad, 2018). Fombad (2018) posits that poverty is reduced by giving poor people employment opportunities. For example, the South African Department of Basic Education launched a project that employed over 397 000 youth for the position of educational and general assistant (Oxford, 2022). Employment opportunities allow local people to earn income to help them purchase their basic needs (Makgamatha, 2022).

Community radio stations such as Pretoria FM and Turf FM provide information about employment opportunities for the underprivileged (Fraser & Restrepo-Estrada, 2002; Wabwire, 2013; Fombad, 2018). For example, the South African Broadcasting Corporation (SABC) (2021) found that more than 2 755 000 adults listen to Thobela FM; thus, advertised opportunities on Thobela FM about employment will be heard since the poor people are the biggest listeners of the radio and they will apply for jobs. Therefore, to reduce poverty, employment opportunities must be provided to the underprivileged.

Mialon, Crosbie and Sacks (2020) affirm that the sugar industry in South Africa offers jobs in regions with high unemployment rates, especially in remote rural areas with limited economic activity or job prospects. This helps people in poverty buy essential items to improve their standard of living. This comprehensive improvement in quality of life helps lift communities out of poverty and prepares the groundwork for continued economic and social progress. A better quality of life results in improved health and greater satisfaction with life for residents, as they can afford these services. Earnings from work help underprivileged people afford excellent education, enabling them to acquire valuable skills and knowledge (Makgamatha, 2022). Improved abilities and understanding acquired through education can help people living in poverty obtain stable and respectable employment opportunities to provide for themselves, their families and their loved ones.

3.4. THE CONTRIBUTIONS OF SMALL AND MEDIUM ENTERPRISES TOWARDS POVERTY REDUCTION IN SOUTH AFRICAN TOWNSHIPS

SMEs in South Africa account for a large share of companies (Quartey, Turkson, Abor & Iddrisu, 2017). South African SMEs account for 52% to 57% of GDP and up to 61% of total employment, making SMEs important to the country's economy (Madzimure, 2020). SMEs account for more than half of the GDP because South Africa has a programme such as the Broad-Based Black Economic Empowerment (BBBEE). BBBEE creates access to finance for South African SMEs in townships (Musabayana, Mutambara & Ngwenya, 2022). Murage (2021) believes that by providing South African township SMEs with funds and ensuring access to finance, SMEs will expand

and employ more people in South Africa. However, Francis and Webster (2019) stress that since most of those who benefit from BBBEE are politically connected and the rest of the population lacks access, most black people remain stuck in poverty as a result of persistent inequality (Francis & Webster, 2019). It is argued that South Africa is one of the countries with a high unemployment rate, with 24.5% of the economically active population unemployed. Therefore, Adanlawo and Vezi-Magigaba (2021) advise that the best way to get people out of the belly of unemployment is for South African townships to create new SMEs to sustain existing SMEs, thus absorbing potential workers to make new businesses grow. Thus, poverty reduction will be achieved in South African townships (Adanlawo & Vezi-Magigaba, 2021).

SMEs' capacities to improve entrepreneurship opportunities in South African townships must be supported (Baporikar, 2021; Reuschke, Mason & Syrett, 2021). According to Selelo (2023), SMEs are perceived as the entrance for entrepreneurs to the market in South African townships. SMEs ensure that the local entrepreneur partners with other entrepreneurs abroad or locally. The partnership improves the ability of SMEs to respond to unexpected circumstances, thus improving their ability to grow fast, resulting in poverty reduction (Pugh, Soetanto, Jack, & Hamilton, 2021; Khurana, Dutta & Ghura, 2022). SMEs require raw materials daily to operate; therefore, other entrepreneurs can supply other entrepreneurs with raw materials, thus strengthening the relationship between them (Lutfi, Buntuang, Kornelius & Hasanuddin, 2020; Shukla, Khalatkar & Ullah, 2022). SMEs that maintain good mutual relationships with other SMEs grow at a good pace, leading to the absorption of other local people (Puthusserry, Khan, Knight & Miller, 2020). SMEs cannot be separated from innovation because innovation maintains SMEs' existence. Therefore, SMEs are the only place that facilitates entrepreneurs' learning (Ngibe & Lekhanya, 2019). This means that entrepreneurs share the practices and strategies that result in SMEs expanding because they improve how they do things. Mashamaite (2023) points out that SMEs must adopt the entrepreneurship principle to speed up the process of poverty reduction.

One of the main objectives of SMEs is to ensure community development in South African townships (Naicker & Rajaram, 2019; Adanlawo & Vezi-Magigaba, 2021). This happens when SME owners or employees source their raw materials and inputs in

local areas, supporting other SMEs within the community. Most SMEs encourage the development of local supply chains and stimulate economic activity (Alam, Thakur & Islam, 2024). Furthermore, SME owners and employees promote community engagement because they often host community activities and initiatives. These activities and initiatives foster a sense of belonging and cohesion among the members of the community at large (Pillai, Wang & Kuah, 2022). Successful SMEs in most townships donate to charities and sponsor local sports teams. Community development involves providing locals with specific skills and knowledge; therefore, SME owners and employees provide locals with knowledge and expertise to empower them with valuable skills and knowledge (Farisani, 2022).

Furthermore, SMEs ensure community development by reducing unemployment rates and improving the community's economic stability (Naicker & Rajaram, 2019; Adanlawo & Vezi-Magigaba, 2021). SMEs lift people out of poverty, reducing dependency on social support programmes through employment and thus promoting community development (Farisani, 2022). The following section discusses the contributions of SMEs towards poverty reduction in the township of South Africa.

3.4.1. Income Generation

SMEs are known for their ability to generate income to ensure poverty reduction in South African townships (Wiid & Cant, 2021). Mafuya (2022) reveals that income generation in Katsieng townships increases purchasing power and enables poor people to buy essential goods and services. For example, most women who engage in small businesses turn to buy groceries and sometimes pay tuition for their preschool children. This increase in consumption drives demand within the local economy, leading to economic growth and creating more employment opportunities. Moreover, Makuwe (2021) discovered that SMEs help local people in Durban earn more, helping to reduce the debt burden on families. This demonstrates that with additional income, people can pay off existing debts and avoid taking on high-interest loans, often trapping them in a cycle of poverty. Reducing this burden improves financial stability and allows families to allocate resources to other critical areas, enhancing their overall economic resilience.

One of the reasons local people start SMEs is to increase their income in the township of Tembisa (Phalatsi, 2020). It is necessary because families with a continuous increase in income can afford to buy better houses (Sethunya & Mlambo, 2022). This means that local people can live in a comfortable environment that directly impacts their quality of life. SME owners understand that improved housing reduces health risks and provides a stable environment where children grow up. In addition, the demand for better housing stimulates the construction sector, creating jobs and boosting the economy. On top of this, income generated by SMEs in Soweto allows local people to save and build assets (Sibeso, 2022). This stable income from SMEs allows households to save money and secure a financial safety net for unexpected expenses and economic shocks. For long-term wealth and economic stability, local people use money from SMEs to build assets such as purchasing property or starting a small business.

It is necessary to remember how the higher income earned from SMEs improves access to social networks in the Tembisa township (Tshivhase, 2020). Financial stability allows people to engage more actively in their communities and social circles, providing support, sharing job opportunities, and offering valuable information and resources. For example, most people host seminars, which often allow for effective engagement and increase the networks of individuals. As a result, solid social networks contribute to overall economic resilience and social capital, which is essential for sustained poverty reduction. In addition, Hunter, Patel and Sugiyama (2021) point out that most women who participate in SMEs create income to empower themselves. This income generation gives them financial independence and increased bargaining power within households and communities. This empowerment leads to more equitable decision-making and improved family welfare, promoting gender equality and contributing to broader social development.

Individual SMEs can help residents diversify their sources of income in Mankweng Township (Molobela, 2021). This income encourages families to create additional businesses and rely on multiple sources of income. For example, the bar owner decided to open four additional bars to generate various income streams. This diversification reduces vulnerability to economic downturns and provides greater financial security, ensuring families are better prepared to withstand economic

challenges. In addition, income generation through SMEs in South African townships that practice agriculture can significantly increase productivity and profitability (Saah, 2021). Investments in better seeds, tools, and farming techniques lead to higher yields, providing more food to families and generating surplus for sale. This increase in agricultural income enhances food security and supports rural economic development.

3.4.2. Employment Creation

SMEs in western Cape townships are trapped with low returns and create menial employment opportunities for local people, reducing poverty (Nyathi, 2021). This is because SMEs in the Khayelitsha and Gugulethu townships, such as hair salons, struggle to grow as they do not have government support (Madichie *et al.*, 2019; Adanlawo & Vezi-Magigaba, 2021). SMEs in Ga-Rankuwa township need support from the government; thus, many of these enterprises continue not to reach panacea or shut down within periods of 3 years and 6 months after their establishment (Moos & Sambo, 2018). Njiro, Mazwai and Urban (2010) stress that SMEs in Gauteng townships need to support one another, which is why SMEs do not grow and create employment. Thus reducing the small part of poverty. In contrast, Chidi (2020) views SMEs as vehicles that ensure poverty reduction in townships by providing cheaper closest goods, thus increasing their purchasing power. SMEs reduce the travel costs of people living in townships; therefore, poor people can increase their basic needs with the money saved from travelling costs (Makgamatha, 2022).

SMEs in Khayelitsha are used to enhance the educational and skill levels of community residents (McKay, 2019). This occurs when SMEs generate job opportunities. SMEs enrol local people in vocational training and higher education programmes. A well-trained and skilled workforce is essential for SMEs, leading to increased productivity, which helps drive development and reduce poverty. A skilled workforce ensures that employees adapt to changing economic conditions and technology. Furthermore, Maloka (2013) suggests that SMEs play a role in diminishing economic disparity in Mankweng Township. This occurs when SMEs create employment opportunities for all members of society, including marginalised and disadvantaged groups. Providing job opportunities to individuals of different backgrounds enhances economic inclusion, closes the wage disparity, and supports

societal unity and stability (Fombad, 2018). This inclusivity is essential for sustainable growth, guaranteeing that every demographic benefits from the country's economic advancements.

The long-lasting impact of SMEs is closely related to creating employment opportunities that promote social cohesion (Ogujiuba *et al.*, 2021). When impoverished individuals can find jobs with SMEs in towns like Mamelodi, Khayelitsha and Tembisa in South Africa, they are less inclined to resort to crime due to financial difficulties. A steady job helps lower crime rates and related social problems, leading to safer neighbourhoods and a more secure society (Msosa, 2023). This decrease in crime also eases the pressure on law enforcement and the legal system, allowing more resources to be dedicated to development projects. Furthermore, in Gauteng province, SMEs promote social capital by facilitating interactions, collaboration, and networking through employment opportunities (Mlotshwa & Msimango-Galawe, 2020). These relationships are essential for exchanging information, resources, and opportunities, ultimately helping individuals secure better employment and advance in their careers. Klaas (2020) found that robust social networks offer assistance during financial struggles. Creating social connections and support within society is enhanced by increasing employment opportunities.

3.4.3. Reduction of Dependency

The SMEs in South African townships are known to be champions of reducing dependency and, therefore, contribute to the building of local areas (Koens & Thomas, 2015; Subramanian & Suresh, 2022). SMEs are regarded as champions because successful SMEs in local areas fund or sponsor local events, especially those that focus on alleviating poverty. SMEs generate income for the local community, thus reducing their dependence on external financial assistance (Oyelana & Adu, 2015). Selelo (2023) agrees that SMEs ensure that local people rely on something other than external employment because employment will be available nearby. According to Mazanai and Fatoki (2011) and Mlotshwa and Msimango-Galawe (2020), obtaining external funds to build infrastructure in townships is difficult; therefore, SMEs in townships generate the tax revenue that has recently been reinvested in the development of the township infrastructure. SMEs are well known for their ability to

provide services and products that local people use daily (Mazanai & Fatoki, 2011; Maloka, 2013; Selelo, 2023). This helps locals improve their quality of life and reduce travel costs to urban centres. Furthermore, SMEs offer diverse products and services (Rahman & Kabir, 2019; Anshari & Almunawar, 2021). The local economy will be more robust to fluctuations due to this diversity, which can reduce reliance on a particular company or industry.

Ntlakana (2022) claims that SMEs in the City of Johannesburg promote a mindset of entrepreneurship and independence. This motivates people to start their businesses instead of relying only on outside employers or government aid. For example, lower-income individuals would know the origins of their earnings and lessen their dependence on wealthier individuals by earning income through SMEs. This entrepreneurial mindset fosters the development of home-grown skills and original ideas, resulting in the establishment of fresh offerings that meet the distinct needs of society. As more people establish and expand their businesses, the community relies less on external sources for economic growth and employment opportunities (Oyelana & Adu, 2015). The movement toward local ownership and control of economic resources gives communities more power and reduces their susceptibility to outside economic changes.

According to Bophela and Khumalo (2022), SMEs within the eThekweni Municipality are seen as a saviour for the disadvantaged and the government. This is due to SMEs' vital role in reducing reliance on government social grants by offering long-term job opportunities. According to Vyas-Doorgapersad (2020), social grants are crucial for immediate assistance and aid but must offer a lasting solution to poverty. This shows that the increase in social grants does not exceed the increase in inflation rates or cost of living. SMEs create employment opportunities, enabling individuals and families to achieve financial independence and reduce their dependence on government assistance. Moving from dependence to self-reliance improves personal income and eases the burden on public funds, allowing the reallocation of resources to vital sectors like education and healthcare (Rahman & Kabir, 2019).

Viswanathan and Telukdarie (2021) discovered that SMEs play a role in improving local capacity and training individuals in various skills. Numerous SMEs dedicate

resources to training their staff, helping them develop new skills and improve their chances of finding employment (McKay, 2019). This emphasis on improving human capital helps workers be more prepared to seize different economic opportunities, diminishing reliance on only one job or employer. A highly trained workforce allows for better flexibility in adjusting to economic changes, ultimately decreasing the chances of returning to poverty. SMEs in Mankweng Township provide economic advantages and enhance social unity by promoting community participation and ownership in local progress (Maloka, 2013). As SMEs expand, they often return their earnings to the community by supporting local initiatives, infrastructure projects, and social programmes (Msosa, 2023). This reinvestment creates a more united community where residents work together to address shared difficulties. Community-led development reduces dependence on external assistance and builds a stronger and more self-sufficient economy at the local level.

3.4.4. Improvement of Local Economy

SMEs significantly impact alleviating poverty by improving the economy of local communities in South African townships (Msosa, 2023). SMEs contribute to reducing poverty by enhancing the local economy, as a strong local economy facilitates the creation of jobs efficiently. The local economy helps businesses thrive and create jobs, giving community members a reliable income source (Fatoki, 2018). This job helps families fulfil their essential requirements and plan for their future, ultimately disrupting the cycle of poverty. For example, a small business owner can use his business profits to buy food for his family. Additionally, with the expansion of the local economy, businesses experience increased profitability and can provide higher salaries (Viswanathan & Telukdarie, 2021). This shows that higher incomes allow people and families to pay for improved housing, healthcare and education, leading to a notable improvement in their quality of life. Increased income also allows families to save and invest money, establishing a financial safety net to protect against economic instability and encourage long-term financial security. Maintaining a continuous decrease in poverty requires this increase in economic mobility.

Saah (2021) firmly maintains that SMEs serve as the cornerstone of local economies in the North West Province. Therefore, improved infrastructure, access to finance, and

favourable policies provided by local municipalities in the North West Province can lead to substantial economic growth for SMEs (Litheko & Potgieter, 2020). This suggests that these nearby city governments recognise the importance of SMEs for job creation, innovation, and meeting the community's needs. SMEs help create a self-sufficient economic ecosystem that reduces poverty. Furthermore, Phalatsi (2020) mentions that the ongoing enhancement of local economies in Tembisa and Ivory Park draws interest from domestic and international investors. This investment is frequently allocated to infrastructure, technology, and SMEs, boosting economic activities and generating additional employment opportunities. Tshivhase (2020) declares that in the Polokwane Local Municipality, investing in such a way leads to the growth of new industries and the expansion of existing ones. This could indicate that the growth of both new and current industries in the Polokwane Local Municipality can offer a variety of employment prospects and improve economic strength.

SMEs in Seshego, Chuene, Maja and Sebayeng contribute to strong economic growth within their communities, resulting in local development (Tshivhase, 2020). Without a doubt, SMEs provide communities with additional financial resources that can be used for essential services such as healthcare, education, and public infrastructure. SMEs in townships can achieve similar success in healthcare as Net Group, Medi-Clinic, and Life hospital systems groups through investment (Wright, Betts, Kabuya & Adams, 2022). This shows that better public services improve residents' quality of life, stimulate economic activities, and establish a conducive environment for economic growth. This comprehensive growth guarantees that every member of the community receives economic benefits.

Moreover, as stated by Malgas and Zondi (2021), SMEs in Cape Town townships boost the local economy, thereby decreasing the reliance on moving to major cities for job opportunities. This indicates that if there are job prospects nearby, people are more inclined to stay in their hometowns, holding onto their family bonds and cultural connections. This also helps to ease the burden on cities, decreasing congestion, and stress on city infrastructure. Balanced regional development ensures that economic progress benefits both urban and rural areas.

3.4.5. Facilitating External Economic Development

SMEs in townships have the potential to generate jobs for neighbouring villages (Maloka, 2022). These employment opportunities help alleviate poverty in nearby rural areas, where poverty rates are often higher. By providing local jobs, township SMEs reduce the need for people to migrate to big cities in search of work, thereby balancing regional development, easing urban congestion, and ensuring that surrounding communities also benefit from economic growth. Encouraging employment in neighbouring villages can stimulate the growth of key local industries such as agriculture and tourism, which are essential to regional economies (Mokoele, 2022). This occurs when individuals who work in township SMEs return to rural areas to establish their own businesses, further strengthening rural economic development. This highlights the vital role of SMEs in promoting external economic growth and improving rural livelihoods. Furthermore, SMEs in the Eastern Cape Province contribute to community development by reinvesting profits in the local economy and supporting the expansion of related businesses (Msengi, 2022). For example, a successful SME can increase the demand for local suppliers, service providers, and related businesses, resulting in higher economic activity and employment opportunities. This reinvestment at the local level enhances the economic structure of neighbouring areas, increasing their independence and reducing their reliance on outside assistance.

Rural residents often need more skills (McKay, 2019). Access to training and skill development is a significant advantage that SMEs in townships offer to rural residents (McKay, 2019). Saah (2021) agrees that SMEs frequently offer training and skill development on the job to their employees, which improves their ability to find work and efficiency. These abilities not only help individual employees but also enhance the rural labour force's overall skill set, increasing the community's appeal to potential investors and new companies. In addition, SMEs can promote innovation and adjustment in rural economies, according to Selelo (2023). Entrepreneurs living in townships areas often develop creative answers to local problems, such as improving farming methods or introducing new items tailored to local demands (Makgamatha, 2022). This new development has the potential to enhance effectiveness, increase productivity, and create new business prospects, all of which help promote economic growth and reduce poverty.

SMEs in townships have the potential to impact social progress significantly in neighbouring areas (Manzoor *et al.*, 2021). This occurs because SMEs reduce migration to cities by offering consistent job opportunities, thus preserving the unity of families and the social structure of neighbouring areas. For example, the children of the Nkoana family would not leave and would be separated from each other due to the availability of work in nearby townships settings. This stability enables improved social unity and support networks within the community, which are crucial in dealing with the complex aspects of poverty. This shows that the family is united in the fight against a common enemy, poverty, and is determined to eliminate it using every possible method. Furthermore, SMEs in townships enhance economic diversity in neighbouring regions (Adanlawo & Vezi-Magigaba, 2021). As a result, individuals in rural areas are not limited to employment solely in agriculture or one industry; instead, they have job opportunities across multiple sectors, such as retail, manufacturing, and dental services. This diversification provided by SMEs reduces dependency and bolsters economic robustness. Having a variety of sectors means that if one sector struggles, the others can still contribute to employment and income, ultimately helping to stabilise the local economy and decrease poverty.

3.5. CONCLUSION

In light of the above discussion, the literature made it clear and vivid that SMEs can potentially reduce poverty in South Africa. This is because SMEs help to grow the local economy in townships. However, SMEs' current incremental failure rate has a detrimental effect on reducing poverty in South African townships. Many SME owners are forced to retrench some of their staff or workers because they are unable to pay them. The inability of the local government to support SMEs makes it difficult for SMEs to achieve rapid growth. Challenges such as load-shedding, lack of access to finance, the market, insufficient government support, and conflict from SME owners also contribute to the unsuccessfulness of SMEs in South African townships. Therefore, the higher failure rate of SMEs in South African townships makes it difficult for SMEs to reduce poverty.

CHAPTER 4: RESEARCH METHODOLOGY

4.1. INTRODUCTION

The research methodology is essential for every study because it guides how it will be carried out (Selelo, 2023). A strong research methodology improves the credibility and dependability of the research results. Require research methodology for all studies (Makgamatha, 2022). As stated by Moikanyane (2021), the presence of a methodology assists the researcher in selecting suitable methods for gathering and analysing data, leading to a more streamlined research process. It helps eliminate unnecessary procedures and concentrate on the most critical aspects of the study. Therefore, this segment is dedicated to discussing the methodologies and tools used to collect data and information on the contributions of small and medium enterprises (SMEs) to reduce poverty in Mankweng Township (Zone 1)—this part commerce with the research design and methodology.

4.2. RESEARCH DESIGN AND METHODOLOGY

This section concerns the research design and the methods that guided this study. This section aimed to explain why the chosen technique was used and how the study was carried out. It goes on to explain the procedures that were performed to ensure data collection and analysis, the study area, validity and reliability,

4.2.1. Research Design

A research design is a research plan, structure, and strategy devised to find answers to research questions or issues. It is also a procedural method used by the researcher to answer questions legitimately, objectively, correctly, and inexpensively (Kumar 2011). Research design is the arrangement of data gathering and analysis settings to marry relevance to the study goal with technical efficiency (Kothari, 2004; Kumar, 2011). It is the conceptual structure within which research is carried out; it serves as a template for data collection, measurement, and analysis. Consequently, the design includes a general description of what the researcher will achieve, from hypothesis development to operational outcomes to data analysis (Kothari, 2004). The research

design clearly defines the many steps that must be taken during a research programme to achieve the goal of a certain research (Sahu 2013; Mashamaite 2014). Research design aims to have the different research processes go as smoothly as possible, giving maximum information with the least amount of effort, time, and money (Kothari, 2004).

The study adopted a correlational research design. Correlational research is centred on finding connections between more than one variable in the same population or among distinct populations with identical variables (Marczyk, DeMatteo, & Festinger, 2005; Wiley & Sons, 2013; Leedy & Ormrod, 2015; Curtis, Comiskey & Dempsey, 2016). The most crucial advantage of correlational research is that it allows the investigation of various relationships within a single study (Mashamaite, 2014). Correlational research will help measure the relationship between SMEs and poverty reduction. A correlational study aims to determine how much variation in one characteristic or variable is related to variation in one or more other traits. Correlational research supports inferences about causation and, thus, is based on proof behaviour (Curtis *et al.*, 2016). The study also employed a mixed methods approach integrating qualitative and quantitative research approaches.

The study used a mixed methods approach for various reasons. According to Kumar (2014), the mixed methods approach was used to help the study collect more diverse data that helped address the research problem and achieve the aim of the study. Additionally, mixed methods ensure an expansion of research possibilities, where the use of multiple methods provides a way to find answers to all research questions and collect additional research data to support or refute the results of the first method (Melao & Reis, 2020). The mixed methods approach was used to assist in overcoming prejudice and bias regarding the efforts of SMEs in the fight against poverty (Mamogobo, 2021). In this approach, the researcher used concurrent mixed method procedures. According to Mashamaite (2023), the concurrent mixed method involves the researcher combining quantitative and qualitative data to provide a comprehensive assessment of the research issue. This approach allowed the researcher to gather qualitative and quantitative data simultaneously or in parallel. Therefore, the research integrated both qualitative and quantitative approaches to fulfil the study's aims and produce conclusions that are thorough and reliable.

4.2.2. Study Area

The study area is Mankweng Township (Zone 1), located under the Polokwane Local Municipality in Limpopo Province. It is located 30km east of Polokwane on the R71 road to Moria and Tzaneen (Oni, Sekwele, Matiza, & Pelsler, 2014). It is home to the University of Limpopo and Mankweng Hospital (Polokwane Local Municipality Integrated Development Plan (IDP), 2022). Mankweng Township has a middle-class household with concentrations of businesses and shopping centres (Maloka, 2013; Polokwane Local Municipality IDP, 2021). There are approximately 860 households in Mankweng Township (Zone 1) (Polokwane Local Municipality IDP, 2021). Most people participate in formal and informal SMEs, such as fish and chips, internet cafes, street vending, retail stores and restaurants (Selelo, 2023). The SMEs near gate 2 are estimated to be around 86 in number (Polokwane Local Municipality IDP, 2021). The SMEs located in Mankweng Township (Zone 1) are supported by residents, staff, and University of Limpopo students (Oni *et al.*, 2014). Mankweng Township (Zone 1) has a higher poverty level (IDP, 2021). Therefore, SMEs in Mankweng Township (Zone 1) need more access to funding and inadequate financial knowledge (Selelo, 2023). Mankweng Township (Zone 1) is one of the underprivileged townships in Limpopo Province (Ramohale, 2015). People in Mankweng are trying to reduce poverty by selling on the street near a shopping complex, while some depend on social grants for daily survival (Schenck, Grobler, Viljoen, Blaauw & Letsoalo, 2021).

4.2.3. Kinds of Data Required

The study used opinion and factual data to achieve the research aim and objective. Opinion data is judgmental, perspective and statement with no endpoint, whereas factual data are judgmental, standpoint, and assertion with an ending (Sileyew, 2019). The opinions of the participants about SMEs and poverty reduction were provided. The researcher acquired the primary data using a semi-structured questionnaire and semi-structured interview to allow participants to share their perspectives, knowledge, and experiences about the contributions of SMEs towards poverty reduction in Mankweng Township (Zone 1) to answer the research questions. Secondary data were reviewed to gain a more complete understanding of the effectiveness of SMEs in

reducing poverty. The collection of these data included journal articles, books, and integrated development plan (IDP) documents. Secondary data was used to help the researcher locate rich data on SMEs' contributions to reducing poverty in Mankweng Township (Zone 1).

4.2.4. Target Population

The target population is the total population, and a collection of individuals engaged in investigating and examining, contributing to the execution of research, and providing data (Sileyew, 2019). The study's target group is SME owners and managers, which provided relevant information about the company and how it helps reduce poverty. SME owners refer to the person who started or the owner of the enterprise, who runs the business and acts as both the worker and the leader. The LED manager in the Polokwane Local Municipality is the crucial participant/informant because they provided relevant information about how the municipality aims to assist the SMEs in Mankweng Township (Zone 1), often owned by a single person or family owned. The SMEs in Mankweng Township (Zone 1) are estimated to be over 250 in numbers (Maloka, 2013).

4.2.5. Sampling Procedures

Sampling procedures involve choosing the necessary sampling units to acquire your sample from a sampling population (Kumar, 2014). The sampling procedure is a component of the study plan that specifies how cases will be chosen for observation (Burger & Silima, 2006). Sampling will help the researcher choose people from a statistical population to estimate the characteristics of the entire population, which is why it is essential (Makalela, 2019). One benefit of sampling is that it makes it possible to acquire data without wasting time (Masenya, 2015). Sampling will help the researcher achieve representativeness, which requires the sample to be put together to accurately depict the entire population from which it was drawn (Mashamaite, 2014).

The researcher employed a purposive or judgmental sampling design under non-probability sampling methods. It assists in improving one's intellectual ability in a particular subject by directly selecting others who one believes comprehend the

subject (McCann, Chen, Roberts, Kemsley, Sene, Carpita, Stacey, & Wilson, 1997). Purposive sampling provides a variety of subject descriptions and structure measurements, which has the advantage of attracting those who have seen an event of concern to participate (Safo, 2020). The purposive sampling design was used to sample 60 of 250 SMEs that exist in Mankweng Township (Zone 1) and 1 LED manager under Polokwane Local Municipality, who provided relevant information on the contributions of SMEs towards poverty reduction and strategies on how to improve the effectiveness of SMEs. Participants were chosen based on predicted characteristics, such as business owners or control (for SME owners/managers) or participation in local economic development initiatives (for LED managers). The purposive also assisted the study to identify SME owners with a certain level of business experience, and LED managers responsible for policy or support initiatives were targeted to ensure relevant insights. This was done by researchers asking questions such as Who is the owner or has control over the business? Who is the LED manager responsible for SMEs in the local economy? The precise sample size for this research comprises 61 participants, consisting of 60 SME owners and 1 LED manager. To guarantee the sample size's suitability, the researcher selected a sample of 60 SMEs and 1 LED manager to achieve a balanced representation that offers a comprehensive viewpoint on the research subject.

4.2.6. Data Collection Techniques

Data collection involves collecting and analysing data on study variables to answer research questions. This section discusses the data collection techniques adopted for this study.

4.2.6.1. Questionnaire

The questionnaire is written to which respondents must respond and document their responses (Sileyew, 2019). Therefore, respondents read the questions, deduced the expected responses, and recorded their responses (Kumar, 2014). According to Creswell (2013), cited by Makalela (2019), a questionnaire is a tool that is used to collect data that employs a sequence of questions to obtain data from respondents. This study used a semi-structured questionnaire. The semi-structured questionnaire

was used to collect information from SME owners in Mankweng Township (Zone 1). The researcher distributed the questionnaire to the owners of SMEs and used the questionnaire to collect information on the contributions of SMEs to the reduction of poverty in Mankweng Township (Zone 1). The researcher helped the owners of the SME by administering the questions to explain where necessary.

4.2.6.2. Semi-Structured Interview

An interview is when a researcher interviews people to gather information (Kulkarni, 2016). The researcher used a semi-structured interview because it allows for follow-up questions whenever more clarification is required (Kumar, 2014; Leedy & Ormrod, 2015; Flick, 2020). The researcher benefited from this technique because it produces the highest response rates. However, because the researcher travelled from one location to another to get the respondents, this technique took time and was occasionally expensive (Kumar, 2014; Leedy & Ormrod, 2015). The semi-structured interview was used to obtain information from the LED manager on the importance of SMEs, the various poverty reduction strategies, and the contributions of SMEs to the reduction of poverty in Mankweng Township (Zone 1).

4.2.6.3. Reviewing Existing Documents

Secondary data is material that has been previously collected and analysed by previous researchers and published in academic publications (Sileyew, 2019). The use of these methods is not expensive because the information is already available and easy to find (Kalu, Unachukwu & Ibiam, 2019). The relevant books, scholarly articles, and government documents were used to gather secondary data to help obtain relevant data on the importance of SMEs, the various poverty reduction strategies, and the contributions of SMEs to reducing poverty in Mankweng Township (Zone 1). The researcher employed purposive sampling method, removing duplicate publications, and carefully selecting studies to ensure the quality and dependability of the data. To obtain secondary data, the researcher conducted an extensive online search utilising various databases such as Google Scholar, Sabinet, university libraries, and Google. Thematic analysis is a technique employed to analyse

qualitative data. Typically, it is applied to a group of texts such books, government documents and scholarly articles (Selelo, 2023).

4.2.7. Data Analysis Techniques

Data analysis is a continuous procedure during research. It includes looking at participant data, and researchers frequently use general analysis stages and those found in a particular inquiry strategy (Creswell, 2009). Data analysis explains the methods employed to analyse and interpret primary data. The researcher can answer the question using the collaborative principle, a theoretical framework, and a process to analyse and interpret the data (Leavy, 2017). The study used both qualitative and quantitative analysis.

4.2.7.1. Qualitative Data Analysis

Qualitative data analysis is the process of systematically examining non-numeric data, such as text, audio, images, or video, to identify patterns, themes, and meanings (Sileyew, 2019). Thematic analysis was employed, and according to the study's objective, the researcher developed topics and subthemes (Makalela, 2019). The LED manager was questioned regarding the research's themes, and the researcher typed their responses into a laptop. Microsoft Word generated the thematic analysis. As a result, the researcher typed the raw data from the computer into a Word file to analyse the qualitative data. The researcher then used thematic analysis to examine vast textual material to identify patterns and trends related to the study's aim. This was done when researcher begins by familiarising himself with the data gathered from the LED manager. This involves reading and re-reading the collected data. Secondly, the researcher generated codes such as "SME importance," "SME challenges," "poverty reduction strategies," and "SMEs and poverty reduction," which are relevant to the study. Thirdly, through the searching of themes, various themes emerged, such as the importance of SMEs in Mankweng Township (Zone 1), the challenges faced by SMEs in the area, poverty reduction strategies, and SMEs and their contributions towards poverty reduction in the area. Fourthly, the researcher refined the themes to ensure clarity, coherence, and alignment with research aims and objectives. Lastly, while writing the findings, the researcher infused the qualitative data from the LED manager

and cross-referenced it under graphs in Chapter 5 of data presentation, analysis, and interpretation. Thus, a textual presentation of qualitative data analysis was made.

4.2.7.2. Quantitative Data Analysis

There are numerous quantitative analysis methods. For this study, correlational analysis, which is inferential, was used. According to Prematunga (2012), correlational analysis is a statistical method to investigate such correlations' scope and importance. Correlational analysis can predict causal connections and human behaviour (Prematunga, 2012). The connection between SMEs and poverty reduction was determined through correlational analysis. Therefore, IBM Statistical Package for Social Sciences (SPSS), the Statistics 22.0 software platform, which was used to compute and analyse the data collected from the questionnaires from the SME owners of Mankweng Township (Zone 1) by making graphs, charts, tables, and calculating frequencies, was used to analyse the quantitative data to make it easier to interpret the data (Arkkelin, 2014).

4.2.8. Validity and Reliability

Reliability is the extent to which chance events do not alter the research findings. In contrast, validity is the extent to which the participants and researcher's thoughts and ideas are mutually meaningful (Chetram, 2017). The study ensured reliability and validity by explaining the research questions well to the target population. The questionnaire and interview questions were written in vernacular and English, which they understand better. The researcher distributed the questionnaire to the relevant 60 SME owners, who helped answer the research questions.

Furthermore, the researcher interviewed the LED manager to provide insight into the contributions of SMEs to poverty reduction. Respondents' anonymity was guaranteed to ensure reliability, and this guaranteed that they provided accurate primary information because it would not be connected to them later. The primary quantitative data transferred to the Statistical Package for the Social Sciences (SPSS) were verified twice, and SPSS helped evaluate the authenticity and reliability of the data. Furthermore, there are many books, dissertations and journal articles by various

scholars, such as Fatoki (2014), Maloka (2013), Cant (2012) and Amin (2010), who have written about SMEs and their impact on poverty reduction.

Given that the peer-reviewed data have been thoroughly examined and are of a high grade. The results of their studies show that SMEs contribute to the reduction of poverty. The scholars used data collection methods similar to those used in this study. The questionnaire and structured interview questions were straightforward and easy to comprehend to avoid misunderstandings. The researcher ensured the validity and reliability by testing the data collection tools through pilot studies. Through a pilot study, the researcher identified that the information gathered from residents initially lacked sufficient relevance to bolster the thesis. Hence, the researcher replaced the semi-structured interview with a semi-structured questionnaire as the method for gathering data from SME owners and eliminated the questionnaire for residents. Consequently, reliability and validity were attained.

4.3. CONCLUSION

This chapter focused on the research design and methodology used to help the researcher gather pertinent information on how SMEs contribute to reducing poverty in Mankweng Township (Zone 1). It outlined the steps taken to ensure data collection and analysis and discussed the study area, validity, and reliability. The method of correctional discussed in this chapter employed methods of reducing poverty and, finally, the contributions of SMEs from an international viewpoint to the fight against poverty. The upcoming chapter focuses on the presentation, analysis, and interpretation of data.

CHAPTER 5: DATA PRESENTATION, ANALYSIS AND INTERPRETATION

5.1. INTRODUCTION

This chapter provides the presentation, analysis, and interpretation of data collected on the contributions of small and medium enterprises (SMEs) towards poverty reduction in Mankweng Township (Zone 1), Limpopo Province. The study collected data through questionnaire surveys and interviews. A semi-structured questionnaire was used to collect quantitative data from SME owners in Mankweng Township (Zone 1). A semi-structured questionnaire was designed to gather the views or opinions of SME owners on how SMEs contribute to poverty reduction in Mankweng Township (Zone 1). This study included 60 SME owners in Mankweng Township (Zone 1). Participants from township SME owners were sampled using purposive sampling. Necessarily because SME owners are responsible for running SME activities daily, it was easy for them to help answer the research questions. The questionnaire results were compiled and organised into thematic areas to address various issues related to SMEs and poverty reduction in Mankweng Township (Zone 1).

Semi-structured interviews were also used to collect qualitative data from the LED manager on the importance of SMEs, various poverty reduction methods, and the contributions of SMEs to the reduction of poverty in Mankweng Township (Zone 1). Furthermore, the SME owners and the LED manager were sampled by purposive sampling. The demographic profile of the participants in Mankweng Township (Zone 1) is provided in this section. The importance of SMEs in Mankweng Township (Zone 1) is also provided in this section. This section provides the type and characteristics of SMEs in Mankweng Township (Zone 1). In this section, the study reveals the motivating factors of Mankweng Township SMEs (Zone 1). The challenges SMEs face in Mankweng Township (Zone 1) are also revealed in this section. This part provides poverty reduction strategies for Mankweng Township (Zone 1). The contribution of SMEs to the reduction of poverty in Mankweng Township (Zone 1) is available in this segment. These themes were important in investigating SMEs' contributions to reducing poverty in Mankweng Township (Zone 1), Limpopo Province.

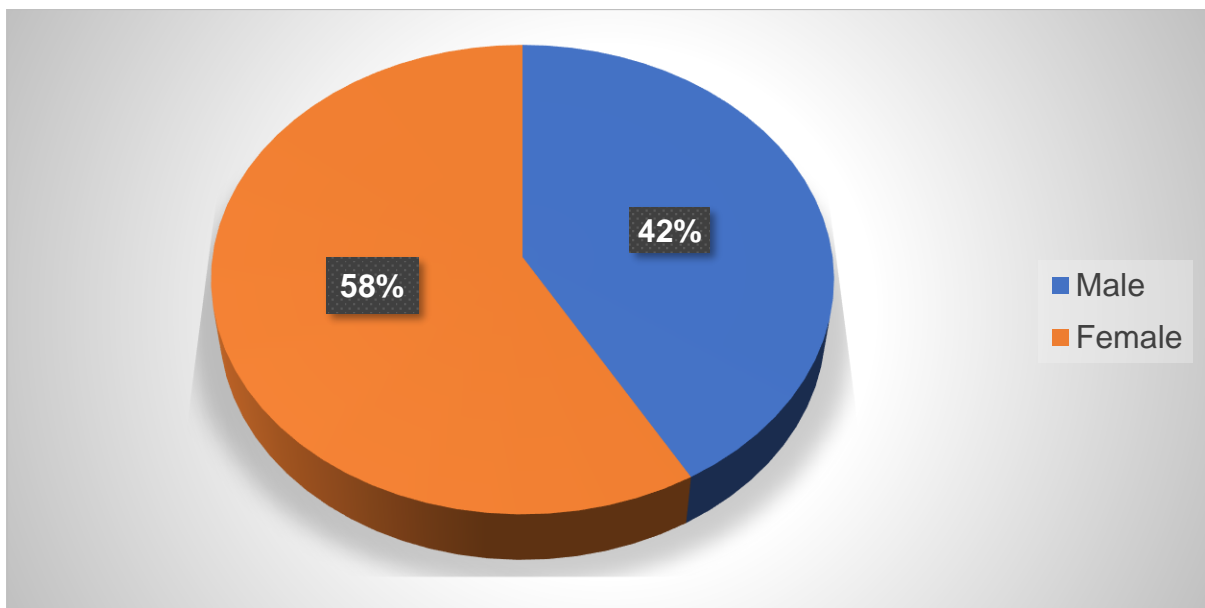
5.2. DEMOGRAPHIC PROFILE OF THE SMALL AND MEDIUM ENTERPRISE OWNERS IN MANKWENG TOWNSHIP (ZONE 1)

This section presents the biographical details of SME owners in Mankweng Township (Zone 1). Demographic analysis examined the gender, age group, education level, employment status, and poverty status of the participants.

5.2.1. Gender of SME Owners

Figure 5.1 below shows the gender of SME owners in the area. Most (58%) study participants were women, while 42% were male. The results suggest that most women own an SME compared to their male counterparts in this study.

Figure 5.1: Gender of SME Owners

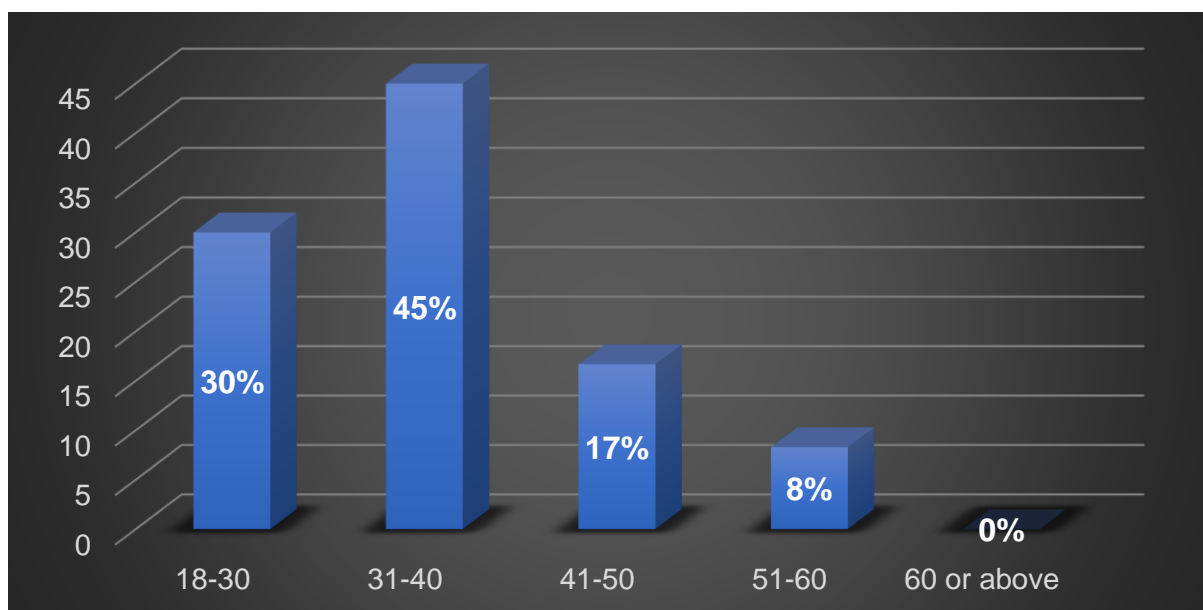


With many women participating in entrepreneurial activities, more women are interested in pursuing entrepreneurial endeavours and starting their businesses. Despite women's challenges in running companies, women continue to persevere in the market. This is consistent with Derwin (2022), who argues that initiatives that give female-led start-ups have helped increase the number of women participating in entrepreneurial activities. These initiatives help women because women were previously disadvantaged.

5.2.2. Age Category of the SME Owners

Figure 5.2 below shows the age category of the SME owners. In Figure 5.2, 30% of the individuals are illustrated to fall within the 18-30 age range, with 45% in the 31-40 age group. Furthermore, Figure 5.2 shows that 17% of the participants fell within the 41-50 age range, with 8% of the participants in the 51-60 age group.

Figure 5.2: Age of the SME Owners

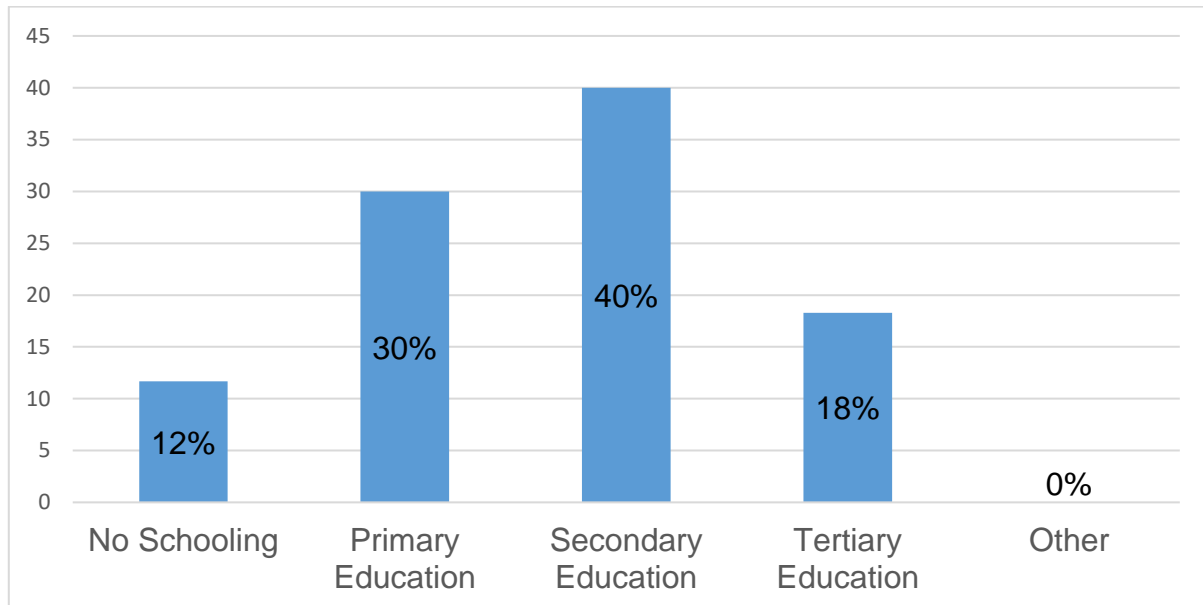


The findings indicate that the majority (45%) of the participants fall within the range of 31 to 40 individuals, suggesting a significant interest or availability of participants in contributing to the local economy of Mankweng Township (Zone 1). This trend implies that SME owners may have access to income and wages derived from these enterprises. Moreover, the findings suggest a generational transition in business participation. As individuals age, particularly between 51 and 60, their involvement in local businesses declines. This decline could be attributed to younger participants, aged 31 to 40 years, taking on more responsibilities, such as providing for their families, thus driving their active participation in the local economy.

5.2.3. Educational Level of SME Owners

Understanding the level of education helps determine which SME owners need training and education through seminars and workshops. Figure 5.3 below displays the educational levels of the participants. The figure indicates that most participants (40%) have secondary education. Furthermore, 30% of the participants have primary education, 18% have tertiary education, and 12% have no formal education.

Figure 5.3: Educational Level of SME Owners



These results refute the idea of Adanlawo and Vezi-Magigaba (2021) who argue that most SME owners need to be educated. This suggests SME owners have basic literacy and numeracy skills for business operations. However, while SME owners can handle day-to-day tasks like bookkeeping and customer relations, they may need more advanced skills for business growth. Higher education SME owners have an edge due to advanced business, finance, and technology skills, enabling innovation, growth, and adaptability in the market. These findings, looking at the 12% of participants, reveal that they need more education, highlighting the need for support and training programmes to help SME owners improve their skills for effective business management and competitiveness.

5.2.4. Poverty Level

Identifying SME owners' poverty level can help determine which individuals should receive preference in the allocation of resources for comprehensive development strategies because poverty is a significant obstacle. Table 5.1, provided below, shows the poverty level of SME owners in Mankweng Township (Zone 1). According to Table 5.1, 28% of SME owners are poor, while 10% are not poor. Table 5.1 shows that the majority (62%) of the participants show that their poverty level is moderate in Mankweng Township (Zone 1).

Table 5.1: Poverty Level

Scale	Percentage
Very poor	8%
Poor	20%
Moderate	62%
Good	7%
Very Good	3%
Total	100%

The results refute Vyas-Doorgapersad's (2020) assertion that poverty levels are significantly higher in South African townships. This means socio-economic development and government interventions in Mankweng Township (Zone 1) are better. Additionally, SMEs in the area play a role in reducing poverty by providing participants with income to afford a moderate lifestyle. However, some participants (28%) still identified themselves as poor, possibly due to the ongoing poor growth of businesses in the area. This highlights that even SME owners are not immune to poverty, which could be linked to the poor financial performance of their enterprises.

5.3. THE IMPORTANCE OF SMALL AND MEDIUM ENTERPRISES IN MANKWENG TOWNSHIP (ZONE 1)

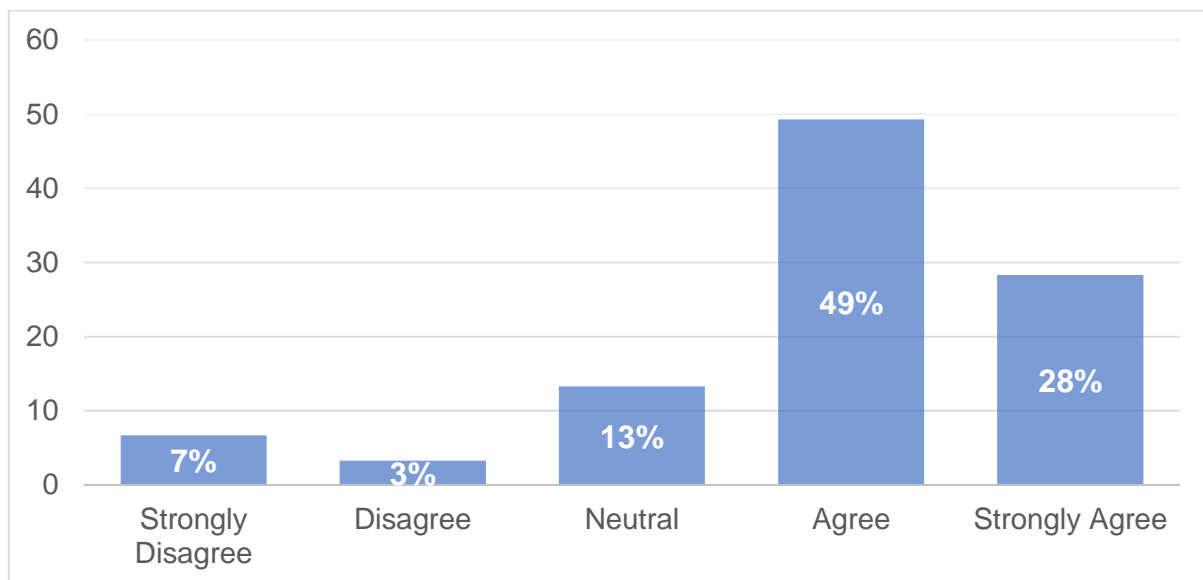
This section presents the research findings and analyses the importance of SMEs in Mankweng Township (Zone 1). The section is constructed based on the following sub-themes: improve economic development, serve as a local investment, provide citizens with skills development, serve local people with affordable goods and services, and improve economic growth, given the information gathered through a questionnaire

survey of SME owners in Mankweng Township (Zone 1). The findings and interpretation are presented below.

5.3.1. SMEs and Economic Development

SMEs spur economic development by driving innovation, creating jobs, improving productivity, and significantly contributing to national and regional GDP growth. Figure 5.4 shows the research results on the importance of SMEs in improving economic development in Mankweng Township (Zone 1). According to the figure, the majority (77%) agree that SMEs contribute to economic development. Furthermore, 13% of the participants disagreed on whether SMEs improve economic development. On the other hand, 10% of the participants disagree that SMEs enhance economic development in Mankweng Township (Zone 1).

Figure 5.4: SMEs and Economic Development



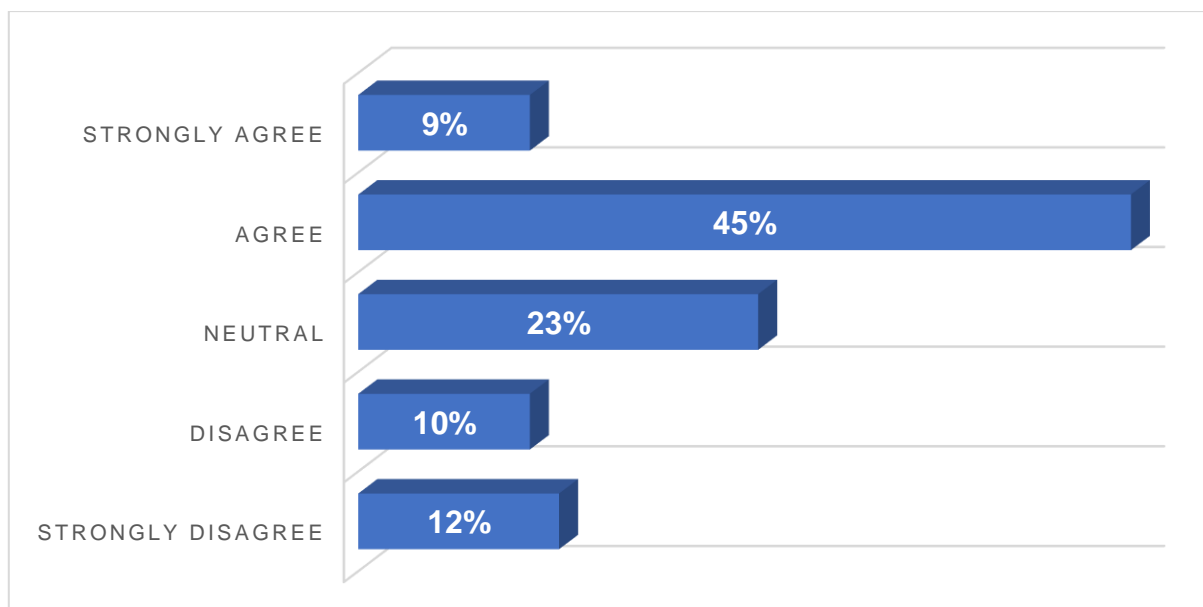
The findings confirm the argument by authors such as Leboea (2017), Kersten *et al.* (2017), Bushe (2019), Ansu-Mensah *et al.* (2021) and Msomi, Olarewaju & Ngcobo (2021) that SMEs play a crucial role in creating jobs, supporting local entrepreneurship and economic development in the most underprivileged townships. The LED manager believes that SMEs in Mankweng Township (Zone 1) generate substantial job opportunities. This indicates that SMEs can help liberate townships from socio-

economic obstacles. This is a strong indication that SMEs are the cornerstone of economic development.

5.3.2. SMEs and Local Investment

SMEs drive local investment by reinvesting profits in community projects, infrastructure, and business expansion while attracting external investors to the region. Figure 5.5 presents the research findings on the importance of SMEs in Mankweng Township (Zone 1) in encouraging or promoting local investment. Most (54%) of the participants agree that the SMEs in Mankweng Township (Zone 1) function as a source of local investment, while 22% disagree. However, only 23% of the participants were neutral about whether SMEs are local investments.

Figure 5.5: SMEs and Local Investment



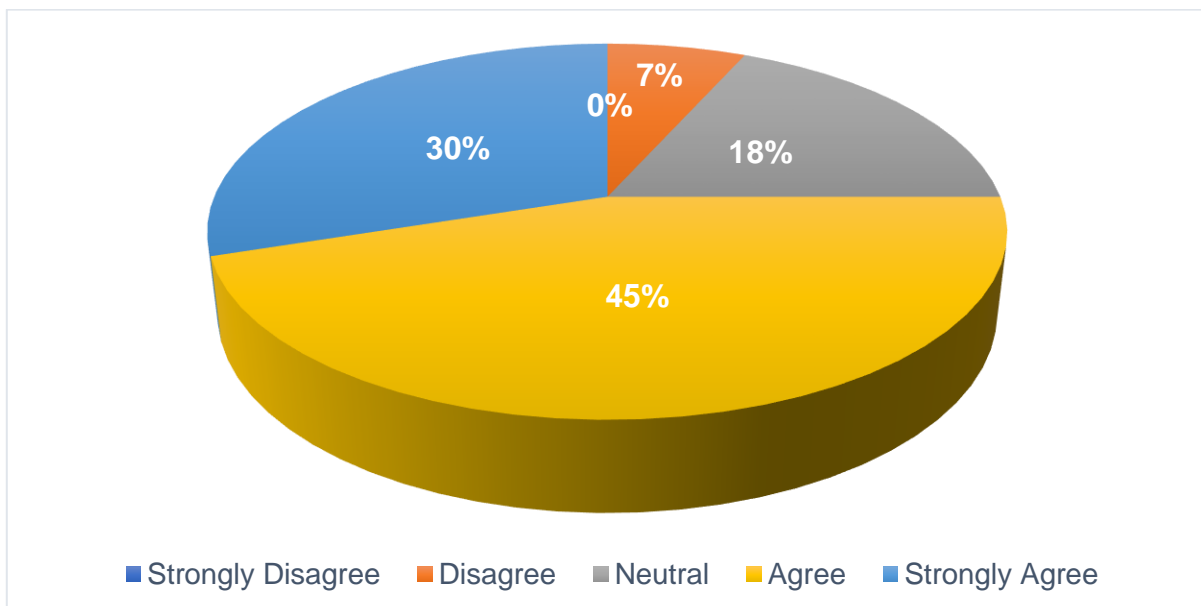
These findings reiterate the argument of Masroor and Asim (2019), Gherghina *et al.* (2020), and Lu *et al.* (2022) in the literature that SMEs Act as a form of local investment in most South African townships. Nkwabi and Mboya (2019) agree that SMEs accelerate local township investment by providing donations and local basic needs. This suggests that SMEs have a positive potential for local investment and the standard of living of the township's people. This makes SMEs in Mankweng Township (Zone 1) an essential stimulator of local investment. However, these results refute the

claim made by Jauhari and Periansya (2020) that SMEs only function as domestic investments in some developing countries such as South Africa, Indonesia, and Zimbabwe. This may happen when SMEs are owned by someone other than local people in Mankwang Township (Zone 1), and therefore SMEs choose to invest in the countries or local areas where the owners live. This may indicate that the region's SME owners reside elsewhere or that their businesses are focused on themselves.

5.3.3. SMEs and Provision of Citizens with Skills Development

SMEs contribute to skills development by offering on-the-job training, apprenticeships, and opportunities for employees to gain practical experience, enhancing the local workforce's capabilities. The results of the survey participants on the importance of SMEs in offering skill development to residents of Mankweng Township (Zone 1) are shown in Figure 5.6 below. Figure 5.6 shows that the majority (75%) of the participants agree that SMEs offer citizens in the area with skill development. Furthermore, Figure 5.6 indicates that 18% of the participants were neutral about whether SMEs provide local people with skills development in the area. Figure 5.6 shows that 7% of the participants disagree that SMEs provide citizens with skills development in Mankweng Township (Zone 1).

Figure 5.6: SMEs and Provision of Citizens with Skills Development

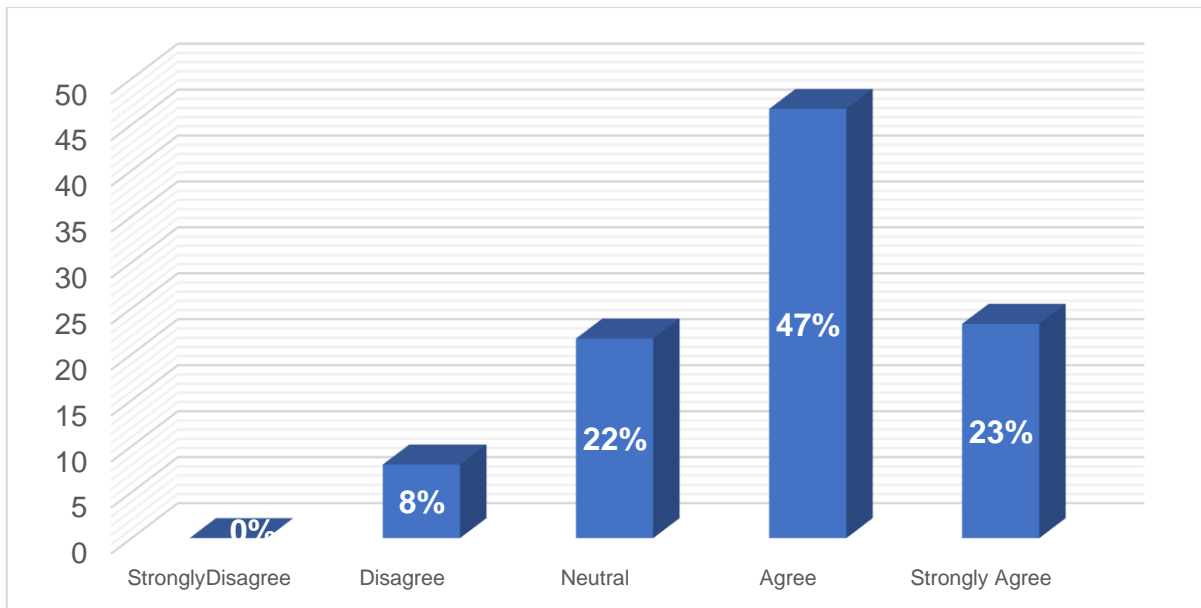


This finding confirms Urban and Naidoo (2012) and Viswanathan and Telukdarie (2021), who argue that SMEs play a crucial role in developing skills in South Africa. This could indicate that SMEs in the area equip untrained and unskilled locals with valuable skills. Akter (2020) agrees that SMEs not only offer job opportunities but also opportunities for residents to develop and train skills. The LED manager argues that SMEs in Mankweng Township (Zone 1) must provide disadvantaged individuals with communication, innovation, creativity, and managerial skills. This implies that individuals in the community are improving themselves through SMEs by gaining skills such as cooking, finance, innovation, and management. This positive can lead to more significant support from residents and local authorities for these businesses. However, these results refute Malgas and Zondi (2020), who argue that SMEs frequently fail to bring their employees to training and education workshops, resulting in a need for more skilled personnel. This is likely true since SMEs frequently do not have enough funds or investors to send their employees (local individuals) to training and education workshops. This implies that SMEs need to offer locals new skills.

5.3.4. SMEs and Local Empowerment

SMEs promote local empowerment through the generation of job opportunities, assistance in skill enhancement, and encouraging active community involvement in economic development and decision-making. Figure 5.7 illustrates the research results on how SMEs ensure local empowerment in Mankweng Township (Zone 1). Figure 5.7 shows that most (70%) of the participants agree that SMEs ensure and promote local empowerment in the area, and only 9% disagree that SMEs play a role in ensuring local empowerment. Furthermore, the findings indicate that 22% of the participants were neutral about whether SMEs play a role in ensuring local empowerment in Mankweng Township (Zone 1).

Figure 5.7: SMEs and Local Empowerment



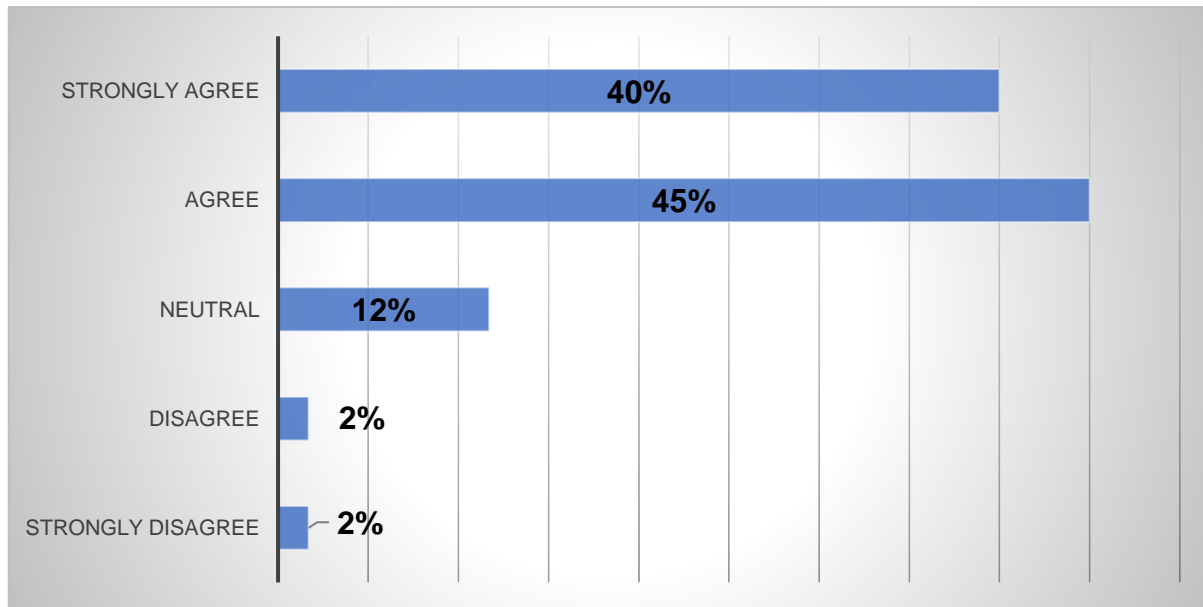
The results support the claim of Ogujiuba et al. (2021) and Musabayana and Mutambara (2022) that SMEs offer resilience, self-sufficiency, and empowerment to townships at a local level. These research findings also support the claim made by Maloka (2013) that SMEs empower marginalised groups such as unskilled individuals, people with disabilities, women, and those living in rural areas. This significant consensus suggests that SMEs are highly respected in the area for their role in local employment. This happens when SMEs frequently enable workers (local individuals) to interact with others in the community, and this strong interaction display enhances the self-worth, pride, and assurance of community members, thus empowering them.

5.3.5. SMEs and Provision of Local People with Affordable Goods and Services

SMEs are essential in supplying local communities with reasonably priced products and services customised to their unique requirements, improving convenience, and promoting economic inclusion. Figure 5.8 below illustrates the research results on whether or not SMEs serve local people in Mankweng Township (Zone 1) with affordable goods and services. Figure 5.8 indicates that the majority (85%) of the participants agree that SMEs serve local people in the area with affordable goods and services. Figure 5.8 shows that 12% of the participants were neutral about whether or not SMEs serve the local population in the area with affordable goods and services.

Furthermore, the findings show that 4% of the participants disagree that SMEs serve local people in the area with affordable goods and services.

Figure 5.8: SMEs and Provision of Affordable Goods and Services

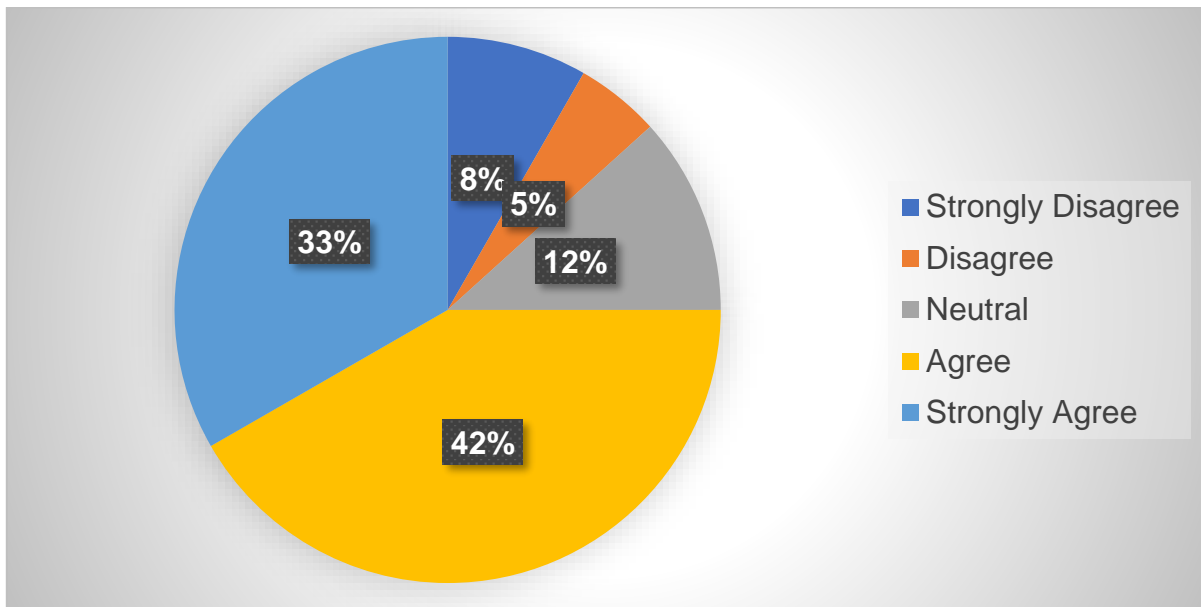


This finding supports the idea of Oyedemi and Choung (2020), who argue that SMEs such as Internet cafes provide locals with access to the Internet at an affordable price. This suggests strong community support for SMEs, reflecting their success in meeting local needs with affordable offerings. This support can translate into customer loyalty and a stable market for SMEs. Makgamatha (2022) also declares that SMEs provide local people with affordable goods and services. This could suggest that SMEs play an essential role in improving the community's quality of life by offering affordable products and services. Residents may have access to essential goods and services without the burden of financial constraints, resulting in a general sense of community wellness and contentment. However, a small percentage (4%) of the participants believe that the prices charged by SMEs for their products and services are excessive. This could result from higher prices compared to major retailers or a perceived lack of good value for the price. This group may have had bad experiences with SMEs, such as fluctuating prices, unclear communication, or sub-par quality considering the cost. Experiences like these can significantly influence perspectives and result in solid discord.

5.3.6. SMEs and Local Economic Growth

SMEs boost local economic growth by generating employment opportunities, encouraging new ideas, and increasing consumption in local markets and neighbourhoods. Figure 5.9 below focuses on whether SMEs in Mankweng Township (Zone 1) improve local economic growth. Figure 5.9 shows that most (75%) of the participants agree that SMEs in the area improve local economic growth, while only 13% disagree. Figure 5.9 also shows that 12% of the participants were neutral on whether SMEs improve economic growth in the area.

Figure 5.9: SMEs and Economic Growth

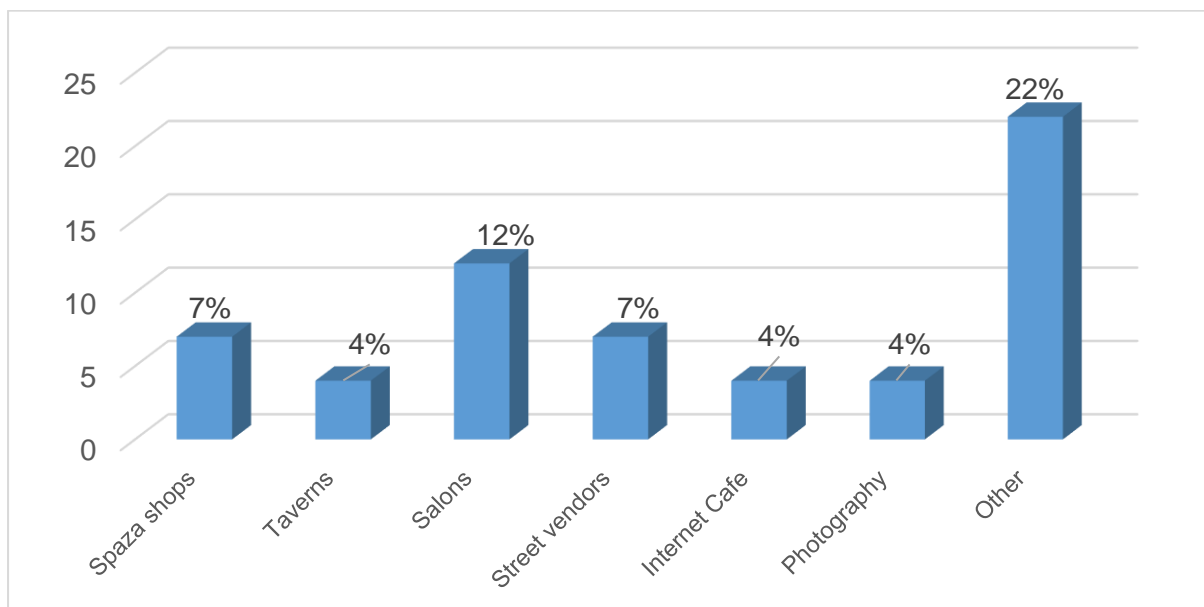


Authors such as Smit and Watkins (2012), Leboea (2017), Kowo (2019), Madzimure (2019), and Erdin and Ozkaya (2020) support these findings that SMEs are the engine of economic growth in developing countries such as South Africa, Nigeria, and Ghana. The widespread consensus shows that most SME owners agree on the positive influence of SMEs on economic growth. This indicates that SMEs play an essential role in creating jobs, generating local income, and promoting economic growth in the township. Furthermore, SMEs' enhancement of economic growth suggests that these enterprises benefit not only individual entrepreneurs but also the broader community. This could involve more opportunities for employment, improved community services, and increased economic security.

5.4. THE TYPES AND CHARACTERISTICS OF SMALL AND MEDIUM ENTERPRISES IN MANKWENG TOWNSHIP (ZONE 1)

Understanding the types and characteristics of SMEs that contribute to reducing poverty in Mankweng Township (Zone 1) is crucial. This section outlines the various types of SMEs operating in the area, the number of people employed by these SMEs, and their key characteristics. Figure 5.10 provides an overview of the types of SMEs in Mankweng Township (Zone 1) based on data collected through a semi-structured questionnaire.

Figure 5.10: Types of Small and Medium Enterprises



SMEs in Mankweng Township (Zone 1) are the main drivers of the local economy, playing vital roles in stimulating economic growth and strengthening community resilience. SME types in Mankweng Township (Zone 1) are illustrated in Figure 5.10 above. Figure 5.10 illustrates that salons make up the most significant percentage of establishments at 12%, not including other categories of multiple types of SMEs. This is followed by spaza shops at 7%, taverns at 4%, street vendors at 7%, internet cafes at 4% and photography shops at 4%. According to Chiromo and Nani (2019), SMEs not only play a role in generating employment but also improve the competitive business environment in the region. These SMEs in the area help meet local needs

and create job opportunities for residents, reducing unemployment and poverty by offering various products and services. Various SMEs promote innovation and competition, resulting in improved quality products and services for consumers (Ngibe & Lekhanya, 2019). Furthermore, the interconnection among these companies promotes teamwork and information exchange, allowing business owners to gain insights from each other and adapt to evolving market dynamics. As these businesses expand and prosper, they encourage local investments, attract external stakeholders, and help promote the overall growth of Mankweng Township.

Figure 5.10 illustrates that 22% of the participants are categorised as "other" in the main findings. The " other " category encompassed SMEs like cobblers, bakeries, clothing alterations, healthcare providers, laundry services, and driving schools. Many people living in Zone 1 of Mankweng Township observe different ways of diversifying their sources of income. The following sub-section includes data on the number of individuals working in the businesses examined in this research.

Figure 5.11: Number of People Working in the Business

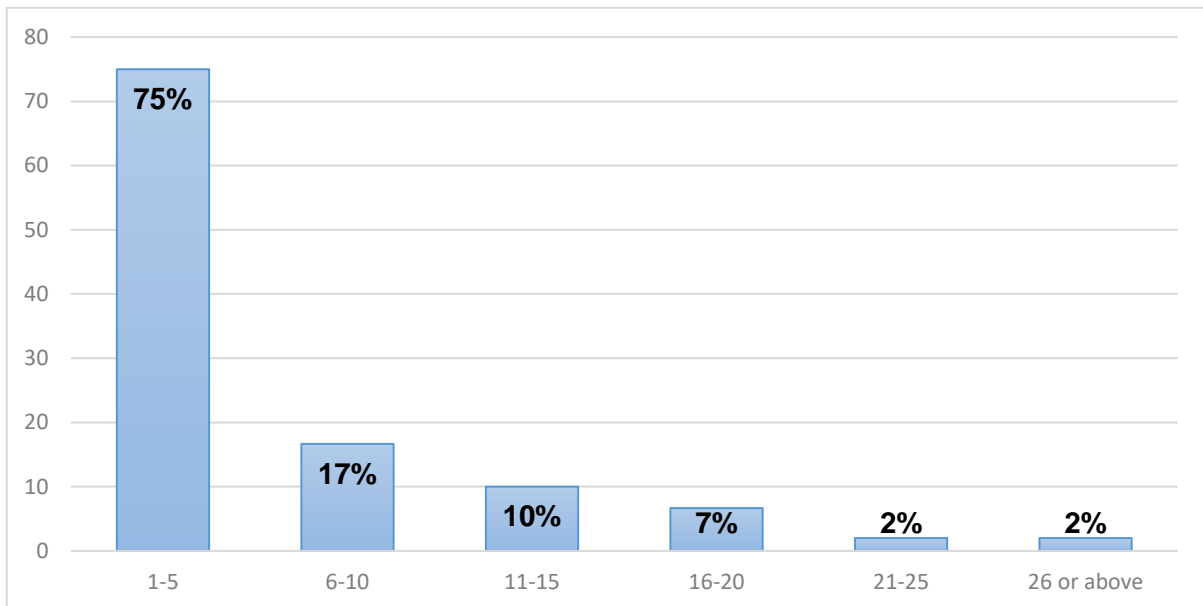


Figure 5.11 presents data on the number of people working in the business examined in this study. Figure 5.11 illustrates that the majority (75%) of the participants employed people between 1 and 5 in the business. This indicates that the predominant business model in Mankweng Township consists of micro-enterprises. These small-

scale operations play a critical role in providing local employment and contributing to the community's economic stability. Figure 5.11 shows that 17% of the participants employed people between 6 and 10 in the business. This suggests that while most businesses remain small, there is a noticeable presence of slightly larger SMEs. These businesses can benefit from economies of scale and provide more substantial employment opportunities, contributing further to the local economy.

Figure 5.11 shows that 10% of the participants employed people between 11 and 15 years old in the business. This relatively low percentage indicates that larger SMEs are less common in the area, highlighting potential challenges to growth and expansion among local businesses. It also points to the need for initiatives that support these enterprises in scaling up. Figure 5.11 shows that 7% of the participants employed people between 16 and 20 years old in business. With only 7% of participants employing between 16 and 20 individuals, this category is limited. It reflects a notable gap in employment opportunities within medium-sized businesses. This scarcity may suggest barriers to entry for businesses seeking to expand or attract larger contracts.

Figure 5.11 shows that 2% of the participants employed people between 21 and 25 years old in business. This indicates that very few businesses in Mankweng Township reach this level of employment, which could limit the area's overall economic growth potential and highlight a lack of significant investment or market opportunities. Figure 5.11 shows that 2% of the participants employed 26 people and over in business. This statistic reinforces the notion that the business landscape in Mankweng Township (Zone 1) is mainly composed of small companies, and very few reach a scale that would significantly impact the local economy. The low percentage of larger employers might signal the need for stronger support systems to help businesses grow. The table below presents the characteristics of SMEs in Mankweng Township (Zone 1).

Table 5.2: Characteristics of Small and Medium Enterprises

	Flexibility	Less bureaucracy	Innovation and Creativity	Informal or Unregistered	Formal or Registered	Single Owned or
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						Family owned
Strongly agree	71%	89%	60%	56%	44%	80%
Agree	20%	0%	30%	0%	0%	0%
Neutral	0%	5%	0%	44%	34%	0%
Disagree	9%	6%	5%	0%	20%	10%
Strongly disagree	0%	0%	5%	0%	2%	10%
	100%	100%	100%	100%	100%	100%

Table 5.2 shows that most (91%) participants agree that flexibility is a characteristic of SMEs in Mankweng Township (Zone 1). These results agree with Tam and Gray (2021), who proclaim that SMEs such as the Internet are flexible and can allow people to access the Internet when it is most convenient. This may imply that local SMEs successfully leverage flexibility to navigate challenges and seize opportunities, which can contribute to their sustainability and growth. Furthermore, flexibility may mean that SMEs in Mankweng Township (Zone 1) typically have fewer bureaucratic layers, allowing quicker decision-making and implementation of changes than larger organisations.

Table 5.2 indicates that the majority (89%) of the participants agree that SMEs are more bureaucratic in Mankweng Township (Zone 1). These findings align with the observations made by Rambe and Mpiti (2017), who noted that SMEs typically face fewer bureaucratic hurdles compared to large corporations. This reduced red tape allows SMEs to hire workers faster, start projects more efficiently, and respond to local demands more effectively. Such agility is vital in township economies such as Mankweng Township (Zone 1), where formal employment opportunities are often scarce. By being more flexible and responsive, SMEs can play a critical role in addressing the immediate needs of the local population and fostering economic activity.

Table 5.2 shows that most (90%) participants agree that innovation and creativity characterise SMEs in Mankweng Township (Zone 1). These results disagree with Ngibe and Lekhanya's (2019) idea that SMEs need better innovation and creativity; therefore, they need more capacity to motivate investors to inject funds into growing enterprises. This is because SMEs in Mankweng Township (Zone 1) appear to thrive by innovating and tailoring their products or services to meet the specific demands of the local community. Innovation and creativity allow these businesses to remain relevant in a rapidly changing economic landscape, particularly in townships where market needs and consumer preferences may differ significantly from the urban centres of Polokwane City.

Table 5.2 indicates that most (56%) participants agree that informal or unregistered characterises SMEs in Mankweng Township (Zone 1). These results align with the findings of Krasniqi and Williams (2020), who noted that many SMEs, such as Internet cafes in developing countries, often operate without formal registration. Similarly, Du Toit (2020) and Makgamatha (2022) observe that SMEs like spaza shops frequently function as informal and unregistered businesses in South Africa. This underscores the commonality of unregistered operations among SMEs in various Mankweng Township (Zone 1) economy sectors. This also suggests that many businesses need help navigating the formal registration process, which may be due to bureaucratic challenges, financial constraints, or lack of awareness.

Table 5.2 reveals that most (44%) participants agree that formal or registered characterises SMEs in Mankweng Township (Zone 1). The LED manager states that most SMEs are slowly complying with the legal requirements in Mankweng Township (Zone 1), and the LED Office noted this when they were offering marketing incubation services to registered SMEs, providing specialised support to facilitate the development and implementation of successful marketing strategies. This suggests that many SMEs comply with legal and regulatory requirements and are likely to access benefits such as legal protection, business credibility, and opportunities for formal financing. It points to an evolving business environment where more entrepreneurs see the value of formalising their businesses.

Table 5.2 indicates that most (80%) participants agree that single-owned or family-owned characterise SMEs in Mankweng Township (Zone 1). This agrees with the sentiment of Makgamatha (2022) that SMEs are mostly individual or family-owned. This may be attributed to the fact that SMEs often require less capital for start-up and operational expenses, making it easier for individuals to establish their businesses. Furthermore, individuals may find it easier to start businesses with family support, reducing financial risks and pooling resources. Table 5.2 demonstrates that 20% of the participants disagree that single-owned or family-owned SMEs characterise SMEs in Mankweng Township (Zone 1). This suggests that while single and family-owned businesses are prominent, partnerships, cooperatives, and corporate entities play a significant role in contributing to the local economy. This aligns with the findings of Khurana et al. (2022), which indicate that partnerships enhance the capacity of SMEs to respond effectively to unexpected circumstances. As a result, these collaborative efforts can facilitate faster growth and contribute to reducing poverty in the community.

5.5. MOTIVATING FACTORS OF SMALL AND MEDIUM ENTERPRISES IN MANKWENG TOWNSHIP (ZONE 1)

In South Africa, SMEs are formed for various reasons. Understanding these motivating factors from the local point of view is crucial. Therefore, Table 5.3 shows the factors that motivate SMEs in Mankweng Township (Zone 1).

Table 5.3: Motivating Factors of Small and Medium Enterprises

	Market opportunities	Profitability	Passion and vision	Family Legacy	Government support and incentive	Lack of employment	Extra income	Investment
Strongly agree	30%	45%	42%	25%	13%	27%	40%	13%
Agree	40%	43%	47%	50%	58%	53%	45%	55%
Neutral	27%	8%	8	13	20%	20%	12%	24%

Disagree	3%	2%	3%	7%	0%	0%	3%	5%
Strongly disagree	0%	2%	0%	5%	9%	0%	0%	3%
	100%	100%	100%	100%	100%	100%	100%	100%

Table 5.3 reveals that 70% of the participants agree that market opportunities are a critical motivating factor for SMEs in Mankweng Township (Zone 1). These results support the sentiment of Dhlomo (2017) in Chapter 3 of this study that specific individuals establish SMEs in response to a demand in the market, leading them to provide services or products to address the existing gap. The LED manager comments that SMEs can only operate with a market opportunity. This implies that Mankweng Township (Zone 1) offers viable prospects for entrepreneurial success, which, in turn, attracts individuals to establish and operate SMEs.

Table 5.3 shows that most (88%) participants agree that profitability is a crucial motivating factor for SMEs in Mankweng Township (Zone 1). Glavee-Geo and Fjørtoft (2020) agree with these results in Chapter 2 of this study that SME owners and workers are motivated by profit to enter the enterprise. The LED manager challenges these findings by asserting that SMEs should prioritise serving the local community rather than exploiting it to pursue profit. This overwhelming majority underscores the critical importance of financial gain as the primary driver of entrepreneurialism in the area. It indicates that pursuing profit is central to why individuals establish and maintain SMEs, reflecting a clear focus on ensuring their ventures are financially viable and sustainable.

Table 5.3 shows that the majority (89%) of the participants agree that passion and vision are a critical motivating factor for SMEs in Mankweng Township (Zone 1). These results align with the study by Mura and Kajzar (2019), which found that entrepreneurs are motivated to enter the SME sector out of a passion for their businesses and a desire to see them grow globally. This substantial agreement suggests that many entrepreneurs are not solely focused on financial gain; they are deeply invested in their businesses and strongly desire to see them succeed and grow. Passion and

vision for their work can lead people to pursue business opportunities that resonate with their values and interests, fostering creativity and innovation.

Table 5.3 shows that the majority (75%) of the participants agree that the family legacy is a crucial motivating factor for SMEs in Mankweng Township (Zone 1). According to Maharajh (2021), research shows that in the townships of KZN, the family heritage plays a significant role in driving the establishment and survival of SMEs. This intense level of agreement suggests that many people see the establishment of a business not only as a means of economic survival but as a way to honour and continue the traditions and values of their family. The LED manager also emphasised that individuals establish companies to ensure their children do not face difficulties finding work, as the family business can provide them with job opportunities.

Table 5.3 reveals that the majority (70%) of the participants agree that government support and incentives are a critical motivating factor for SMEs in Mankweng Township (Zone 1). Rambe and Mosweunyane (2017) support these findings, noting that government support and incentives motivate people to pursue entrepreneurship and encourage the growth of small businesses in South Africa. The LED manager posits that the LED Office of LED provides marketing incubation services to registered SMEs, offering specialised support to help develop and implement effective marketing strategies. This suggests that government incentives catalyse entrepreneurship by fostering a favourable environment for business development.

Table 5.3 reflects that the majority (80%) of the participants agree that the lack of employment is a crucial motivating factor for SMEs in Mankweng Township (Zone 1). These results agree with Mukwarami and Tengeh (2017); local people in Gugulethu and Nyanga Townships venture into SMEs because there is no employment available, and they are sick of staying home and doing nothing. The LED manager also emphasises that the locals in Mankweng Township (Zone 1) create SMEs to give themselves opportunities to participate positively in the local economy. SMEs are essential for economic development, individual survival, and community stability.

Table 5.3 shows that the majority (80%) of the participants agree that extra income is a crucial motivating factor for SMEs in Mankweng Township (Zone 1). LED manager

posited that SMEs for those who are employed full time can be used as a mechanism for them to generate extra income. These results validate the idea of Wiid and Cant (2021) that SMEs are known for their ability to generate extra income to ensure poverty reduction in South African townships. This insight suggests that entrepreneurs in Mankweng Township (Zone 1) are driven primarily by the desire to improve their financial situation and achieve economic independence.

Table 5.3 illustrates that most (68%) of the participants agree that investment is a crucial motivating factor for SMEs in Mankweng Township (Zone 1). This supports Makgamatha's (2022) view that SMEs are a beneficial investment opportunity for many residents in different townships to consider. This is likely because SMEs frequently offer local individuals the means to support their families financially. As a result, investments are seen as a driving force for SMEs.

5.6. THE CHALLENGES FACED BY SMALL AND MEDIUM ENTERPRISES IN MANKWENG TOWNSHIP (ZONE 1)

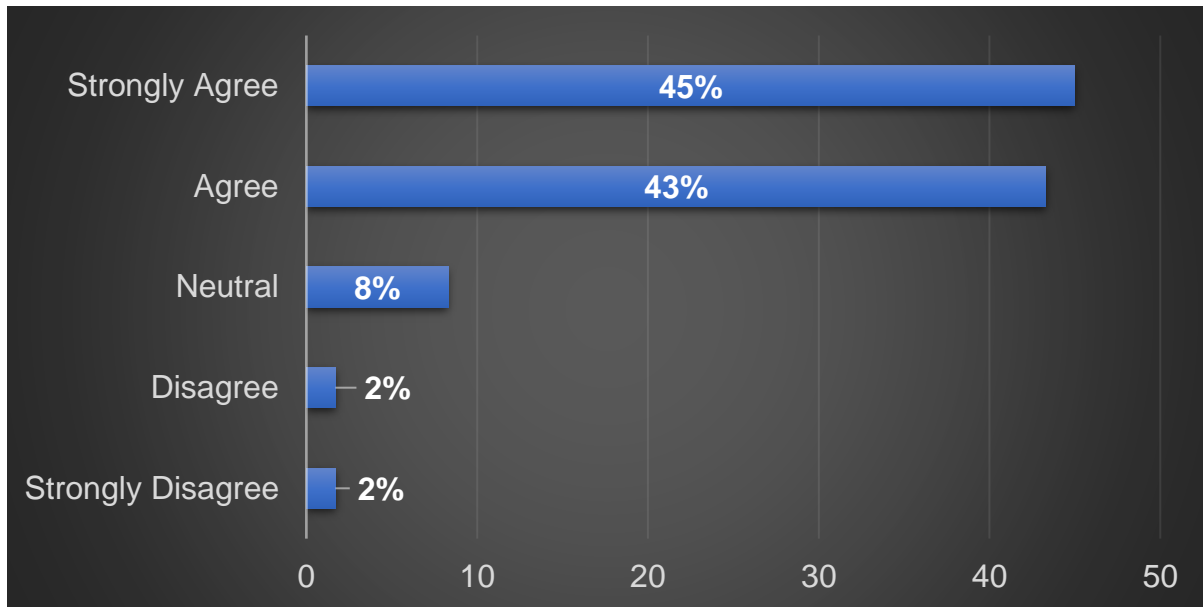
This section provides an analysis of the challenges facing SMEs in Mankweng Township (Zone 1). Numerous challenges affect the growth and development of SMEs. The Mankweng Township (Zone 1) SME owners were expected to explain to what extent they agree or disagree on the challenges encountered as hindrances to the growth and development of SMEs. The challenges provided in the questionnaire included lack of funds or capital, lack of marketing skills, poor entrepreneurial skills, lack of leadership, lack of access to technology, power cuts, and others. This section begins with the need for more funds or capital.

5.6.1. Lack of Funds or Capital

The main challenge facing SMEs is the need for more funds or capital, although funds or capital are crucial for the growth and advancement of SMEs. The results reveal the owners' opinions about whether the SMEs in Mankweng Township (Zone 1) need more funds or capital. Figure 5.12 below shows that the majority (88%) of the participants agree that the SMEs in Mankweng (Zone 1) lack funds or capital. Figure 5.12 shows that 8% of the participants were neutral about whether the lack of funds is

challenging for SMEs in the area. Furthermore, Figure 5.12 shows that 4% of the participants strongly disagree that SMEs in Mankweng Township (Zone 1) face a lack of funds or capital.

Figure 5.12: Lack of Funds or Capital



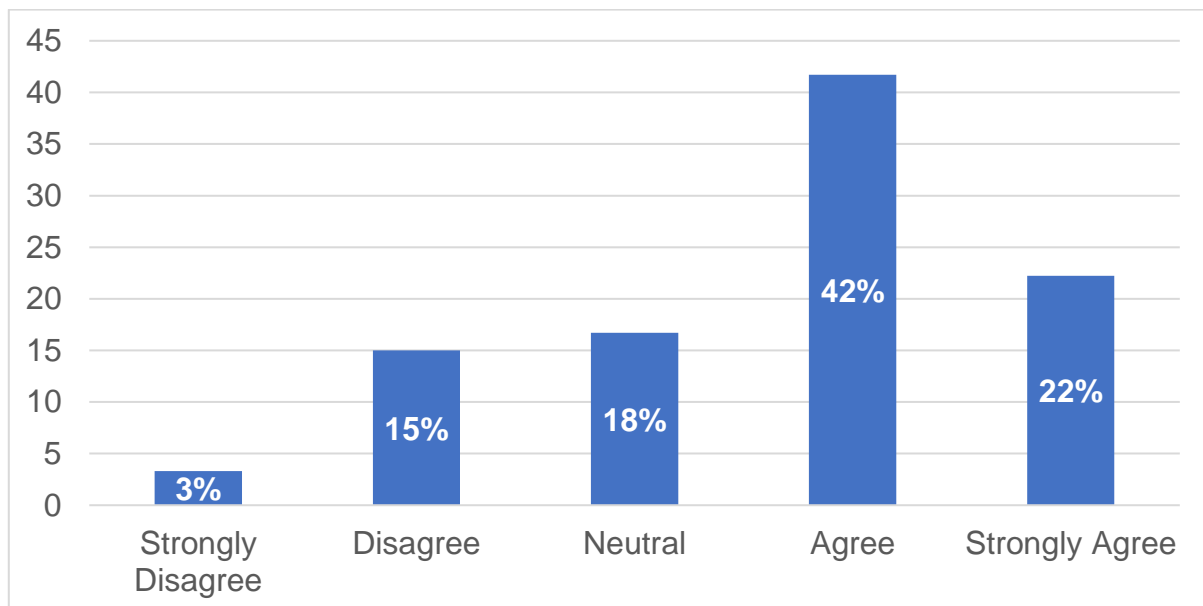
This finding aligns with the research by Moos and Sambo (2018) and Ngibe and Lekhanya (2019), who also highlighted the funding challenges facing most SMEs. Additionally, the LED manager acknowledges that these financial constraints extend beyond Mankweng Township to include SMEs in the Polokwane Local Municipality. These results further support Mashamaite's (2023) assertion that limited access to capital is a crucial factor behind low rates of new business creation and high failure rates in South Africa. This lack of funds could arise from SMEs needing help to develop high-quality business plans and strategies that attract potential investors. A lack of capital hinders its growth and restricts its ability to invest in new technologies, expand operations, and maintain competitiveness.

5.6.2. Lack of Marketing Skills

The main obstacle for SMEs is often considered the need for more marketing expertise, leading to limited growth and outreach within their operating regions. The findings indicate what SME owners think about whether SMEs in Mankweng Township

(Zone 1) need more marketing skills. Figure 5.13 below illustrates that most (64%) participants agree that SMEs in Mankweng Township (Zone 1) need more marketing skills. Figure 5.13 indicates that 18% of the participants were neutral about whether SMEs in the area face a lack of marketing skills. Figure 5.13 shows that 18% of the participants disagree that SMEs need more marketing skills.

Figure 5.13: Lack of Marketing Skills

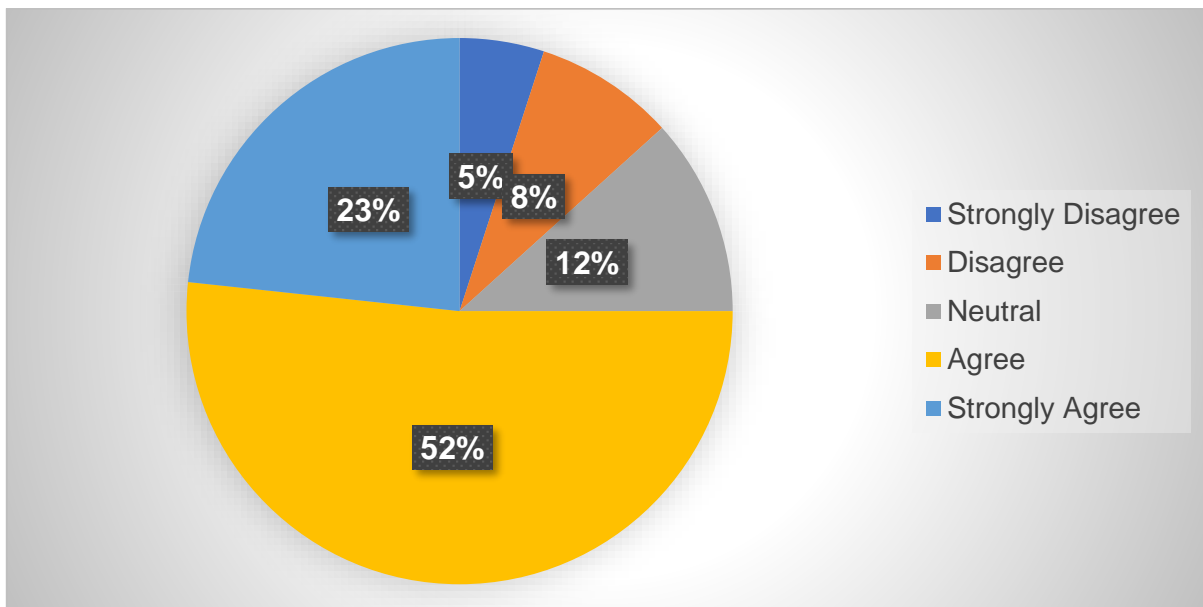


This supports the claim in the literature that a lack of practical marketing skills is a critical factor that prevents SMEs from achieving their desired results (Cant, 2012; Lekhanya, 2016; Krüger, 2020). The LED manager suggests that SMEs in Mankweng Township (Zone 1) lack the marketing skills necessary for business growth and strategic development. This skill deficiency negatively impacts their effectiveness, often leading to business closures in five years. Furthermore, many SMEs seem to have neglected marketing efforts, resulting in minimal investment in this vital area. Some owners may believe that their goods and services are too ordinary to justify marketing or feel embarrassed about their businesses, possibly influenced by external factors or fear of judgment from others.

5.6.3. Poor Entrepreneurial Skills

Key entrepreneurial skills such as creativity, innovation, risk-taking, and communication are essential in driving SMEs from one point to another. These skills give SMEs a competitive edge over their competitors. The research findings in Figure 5.14 illustrate whether SMEs face inadequate entrepreneurial skills in Mankweng Township (Zone 1). Figure 5.14 below indicates that the majority (75%) of the participants agree that the SMEs in Mankweng (Zone 1) struggle with poor entrepreneurial skills. Figure 5.14 shows that 12% of the participants were neutral about whether SMEs face poor entrepreneurial skills in the area. Furthermore, Figure 5.14 demonstrates that 13% of the participants disagree that the SMEs in the area need better entrepreneurial skills.

Figure 5.14: Poor Entrepreneurial Skills



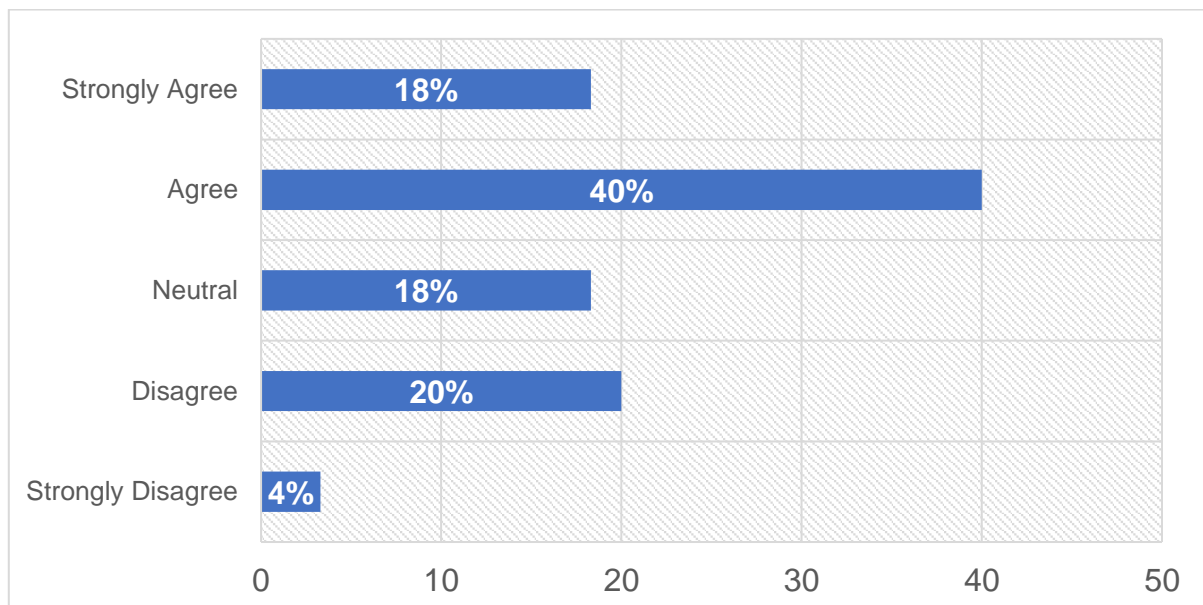
These findings align with the theory of entrepreneurship discussed in Chapter 2, which highlights that SMEs often lack essential entrepreneurial skills such as creativity, innovation, risk-taking, and communication, leading to slower growth (Southworth, 2021; Mashamaite, 2023). These skills can help various business areas, including strategic planning, financial management, marketing, and customer relations. This often results in inefficiencies, poor decision-making, and ultimately business failure. The general agreement among most SME owners suggests that improving these entrepreneurial skills could significantly benefit the business sector. However, the minority (13%) may indicate that some enterprises or SME owners may have sufficient

or exceptional entrepreneurial abilities. The 13% discrepancy could reflect the presence of successful SMEs in Mankweng Township (Zone 1) that benefit from effective entrepreneurial strategies. These successful businesses could serve as examples or case studies for other local companies to learn from.

5.6.4. Lack of Leadership Skills

A good leader is essential for SMEs, as the team will need more direction with one. The study results in Figure 5.15 show whether the Township Mankweng (Zone 1) SMEs need more leadership skills. Figure 5.15 shows that most (58%) of the participants agreed that SMEs in Mankweng (Zone 1) face a lack of leadership skills. Figure 5.15 indicates that 18% of the participants were neutral about whether SMEs face a shortage of leadership skills. Furthermore, Figure 5.15 shows that 24% of the participants agree that SMEs need more leadership skills.

Figure 5.15: Lack of Leadership Skills



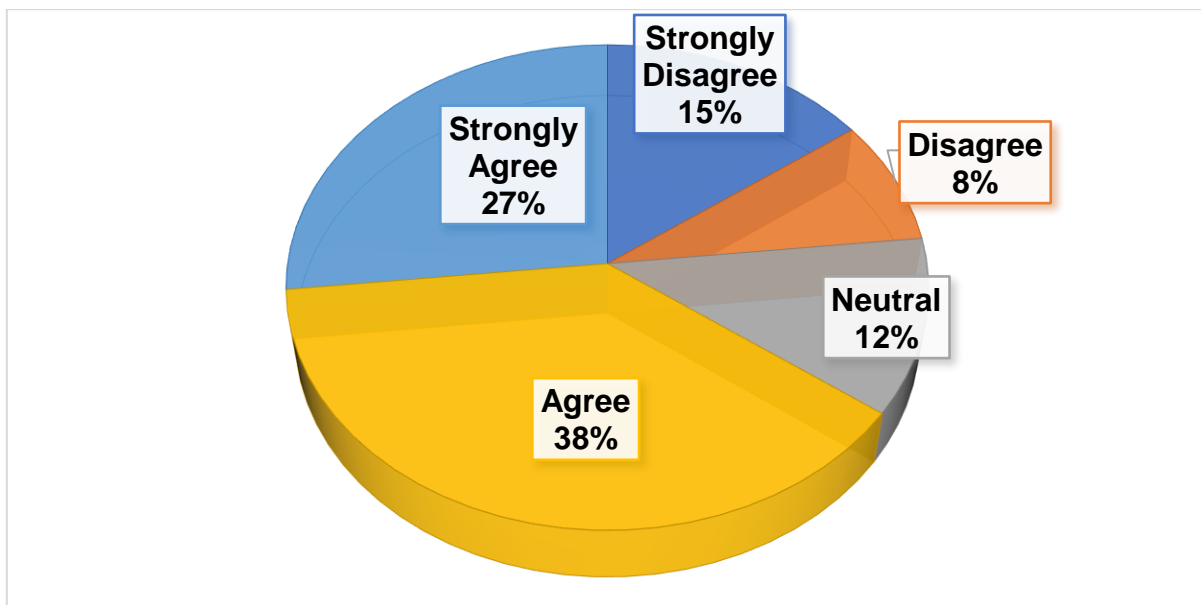
This majority (58%) implies that SMEs may need strong leadership skills to overcome difficulties in innovating, competing efficiently, and growing. A leader with strong leadership skills often acts as a representative of companies and can also help attract investors. However, a minority (24%) may indicate that leadership skills empower SMEs in South Africa. This empowerment may come from the presence of mentors

who provide guidance to help business owners advance their businesses. This aligns with the sentiment of Tshehla and Costa (2021) that mentorship is essential to develop leadership skills. These results suggest that SME owners in Mankweng Township (Zone 1) may possess strong leadership skills, reinforcing the idea that practical leadership skills contribute to the success of SMEs.

5.6.5. Lack of Access to Technology

Access to technology is one of the most common factors and the biggest obstacle that hinders SMEs. The results in Figure 5.16 show the opinions of Mankweng Township (Zone 1) SME owners on whether SMEs face the issue of limited or no access to technology in the area. Figure 5.16 indicates that most (65%) of the participants agree that SMEs in Mankweng Township (Zone 1) face a lack of access to technology. Figure 5.16 shows that 12% of the participants were neutral about whether the SMEs in Mankweng Township (Zone 1) face a lack of access to technology. Furthermore, Figure 5.16 shows that 23% of the participants disagree that SMEs in Mankweng Township (Zone 1) need more access to technology.

Figure 5.16: Lack of Access to Technology



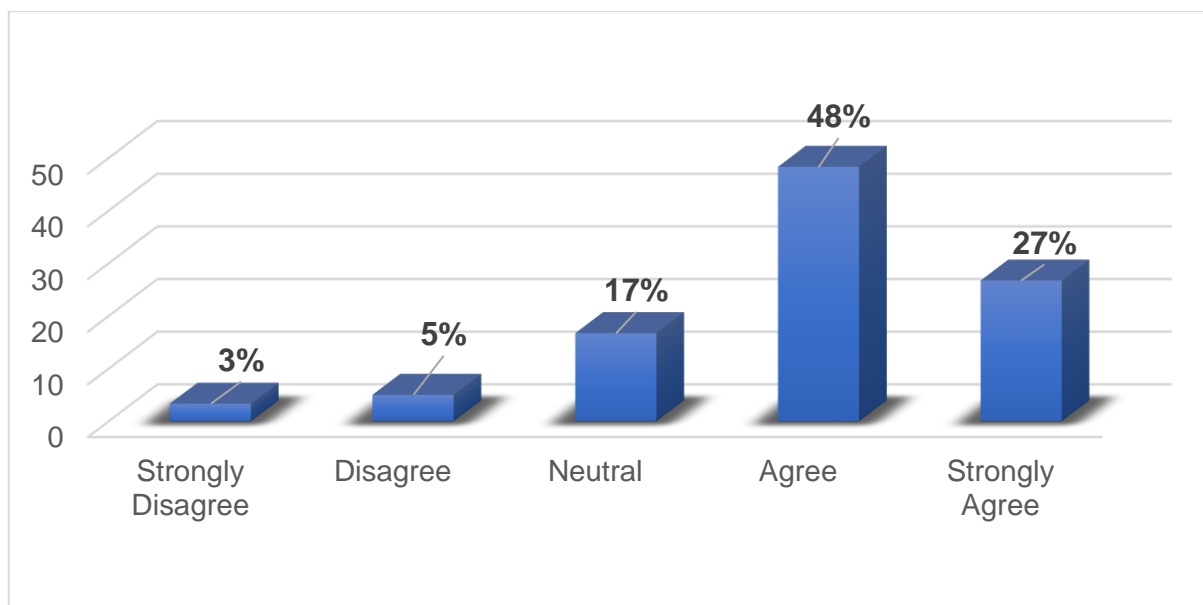
According to Smit and Watkins (2012), Leboea (2017), and Madichie *et al.* (2019), SMEs in South Africa need help accessing suitable technologies. This may indicate

that accessing technology is challenging because purchasing technology-related equipment is relatively inexpensive. The LED manager also highlights that SMEs in Mankweng Township (Zone 1) need more technology, leading to inefficiencies in productivity. With proper technology, SMEs can avoid significant challenges in becoming the leading producers of goods and services. This situation makes it difficult for them to adapt to the evolving technological landscape in Mankweng Township (Zone 1).

5.6.6. Electricity Cuts

Electricity cuts or power outages are a significant problem for SMEs in South Africa. Figure 5.17 shows the opinions of Mankweng Township (Zone 1) SME owners on whether SMEs face the issue of electricity cuts. Figure 5.17 indicates that the majority (75%) of the participants agree that SMEs face the issue of electricity cuts. Figure 5.17 shows that 17% of the participants were neutral about the SMEs facing the issue of electricity cuts in the area. Furthermore, Figure 5.17 indicates that 8% of the participants disagree that SMEs face the issue of electricity cuts in the area.

Figure 5.17: Electricity Cuts



The results support the views of Banda (2020), Mafuya (2022), and Lombe and Simon (2023) that power outages are a significant obstacle for SMEs in South African

townships. The LED manager emphasised that electricity cuts substantially impact businesses, particularly those that rely on electricity for their operations. Consequently, some SMEs may lose money during power outages, negatively affecting their productivity and overall earnings. This suggests that SMEs without contingency plans, such as generators, are at increased risk of experiencing financial losses or even a potential collapse. Furthermore, the high rate of closures and layoffs indicates that SMEs in the region may have a less significant impact on LED and alleviation of poverty.

5.6.7. Lack of Training and Education

More training and education remain a significant hurdle for SMEs in South Africa. Table 5.4 shows the views of SME owners in Mankweng Township (Zone 1) on whether SMEs face challenges related to inadequate training and education. Most (80%) participants agree that SMEs lack training and education. Table 5.4 shows that 16% of the participants were neutral about whether SMEs lack training and education in the area. Table 5.4 indicates that 4% of the participants disagree that SMEs need more training and education.

Table 5.4: Lack of Training and Education

Scale	Percentage
Strongly Agree	50%
Agree	30%
Neutral	16%
Disagree	2%
Strongly Disagree	2%
Total	100%

The results in Table 5.4 support the views of Asah et al. (2015) and Ncube and Chimucheka (2019) that SMEs in South African townships lack the necessary skills, training, knowledge and experience to operate effectively, leading to high failure rates and poor performance. The LED manager adds that inadequate training and education have a detrimental effect on overall effectiveness. This may be due to a lack of resources that prevents SMEs from sending their employees for training or educational

courses. As shown in Figure 5.12, most (88%) participants agree that SMEs in Mankweng (Zone 1) face inadequate funds or capital challenges. This suggests that insufficient financial resources prevent SMEs from acquiring essential reading materials for self-improvement. Furthermore, these results need to be revised on the effectiveness of the National Small Business Act 102 of 1996 and the BBBEE Act 53 of 2003, which aims to provide training and education to SME owners and managers (Rankhumise & Lehobye, 2012). This implies that these acts may not meet their intended goals.

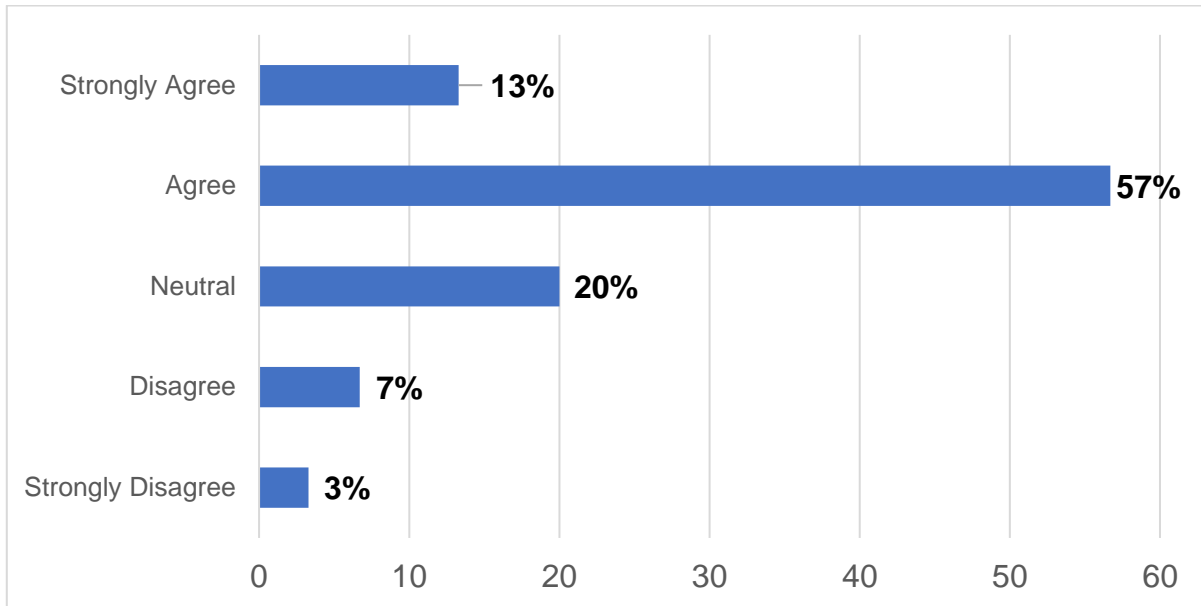
5.7. POVERTY REDUCTION STRATEGIES IN MANKWENG TOWNSHIP (ZONE 1)

Strategies to reduce poverty are crucial for the economic development of all countries, including South Africa. This is because strategies aimed at reducing poverty can tackle numerous challenges of economic development that the country is currently facing. This study section seeks to determine the poverty reduction strategies in Mankweng Township (Zone 1). This section provides poverty reduction strategies, including economic programmes, entrepreneurship, small business development, access to education and skills development, road infrastructure, essential services provision, social safety nets and welfare programmes, inclusive economic growth, and employment provision.

5.7.1. Poverty Reduction and Economic Empowerment Programme

Economic empowerment programmes are seen as strategies to reduce poverty because they offer resources to the poor that help them escape widespread poverty. The resources given can occasionally help permanently lift impoverished individuals out of poverty. In Figure 5.18 below, the viewpoints of the owners of SMEs in Mankweng Township (Zone 1) on whether economic empowerment programmes help reduce poverty are depicted. Figure 5.18 shows that the majority (70%) of the participants agree that the economic empowerment programme helps reduce poverty in the area. Furthermore, Figure 5.18 indicates that 20% of the participants were neutral on whether the economic empowerment programme helps reduce poverty in the area. Figure 5.18 shows that 10% of the participants disagree on whether the economic empowerment programme helps reduce poverty in the area.

Figure 5.18: Poverty Reduction and Economic Empowerment Programme



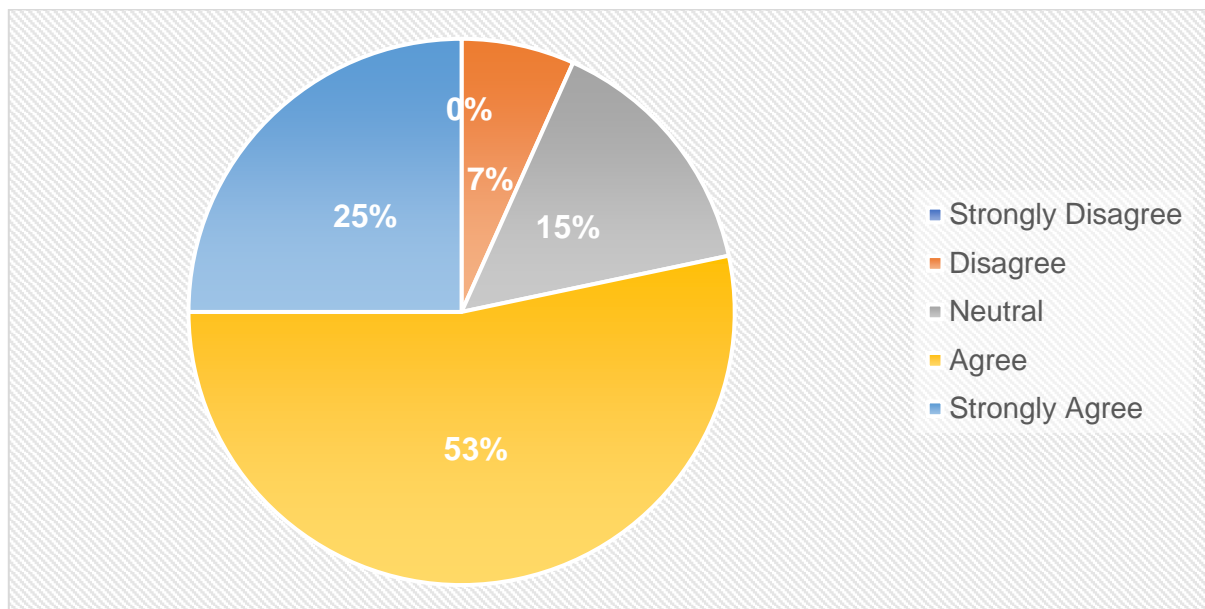
These results support the views of Gehlot (2021), Vilazi and Ponte (2022), and Masiulytė (2023) that economic empowerment initiatives in South Africa Act as catalysts for poverty reduction. This suggests that SME owners in this research have gotten tangible benefits from these initiatives, such as EPWP to improve job prospects, RDP to provide housing, and SETA to alleviate poverty in Mankweng Township (Zone 1). The LED manager indicates that the government implements various programmes, including those in public works, aimed at providing employment opportunities for residents and improving community infrastructure. This aligns with Sibanda's (2021) findings that programmes like the EPWP create temporary employment opportunities, which help reduce unemployment and alleviate poverty.

5.7.2. Poverty Reduction and Entrepreneurship and Small Business Development

Promoting entrepreneurship and developing small businesses effectively reduce poverty in nations. Several townships in countries that are still developing, such as South Africa, experience difficulties due to the decline in their local economies. Thus, Figure 5.19 provides findings on the perceptions of SME owners about whether or not entrepreneurship and small business development play a significant role in reducing

poverty in Mankweng Township (Zone 1). Figure 5.19 indicates that most (78%) participants agree that entrepreneurship and small business development significantly reduce poverty in Mankweng Township (Zone 1). Figure 5.19 shows that 15% of the participants were neutral about entrepreneurship and small business development, significantly reducing poverty in Mankweng Township (Zone 1). Furthermore, Figure 5.19 shows that 7% of the participants disagree that entrepreneurship and small business development are essential in reducing poverty in Mankweng Township (Zone 1).

Figure 5.19: Poverty Reduction and Entrepreneurship and Small Business Development

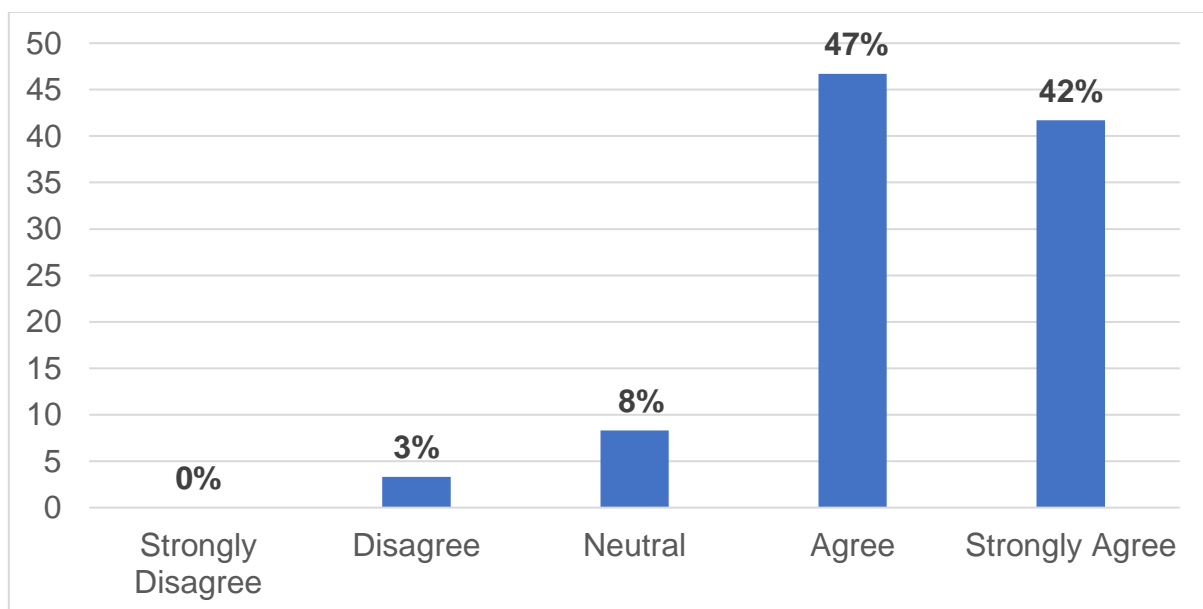


These results support the view of Si *et al.* (2020) and Chen *et al.* (2021) that the most effective method to alleviate poverty in South Africa is by fostering entrepreneurship and advancing small businesses. Since the South African government cannot reduce the high levels of unemployment, the locals of Mankweng Township (Zone 1) are finding a new approach to reduce poverty by involving themselves in entrepreneurship and small business growth. The LED manager highlights that households participate in small garden businesses where they grow vegetables primarily for consumption and sale. This suggests that small-scale agriculture can help Mankweng Township (Zone 1) reduce poverty by generating income through gardening.

5.7.3. Poverty Reduction and Access to Education and Skills Development

Access to education and skills development are essential poverty reduction strategies that any government uses to reduce poverty. The high rate of unemployed people with high levels of education in South Africa raises doubts about the use of education and skill development as a strategy to alleviate poverty. Figure 5.20 provides findings on the perceptions of SME owners of whether or not access to education and skills development play a significant role in reducing poverty in Mankweng Township (Zone 1). Figure 5.20 shows that the majority (89%) of the participants agree that access to education and skill development helps reduce poverty in the area. Figure 5.20 indicates that 8% of the participants were neutral about whether access to education and skill development play a role in reducing poverty in the area. Furthermore, figure 5.20 shows that 3% of the participants disagree that access to education and skill development helps to reduce poverty in Mankweng Township (Zone 1).

Figure 5.20: Poverty Reduction and Access to Education and Skills Development



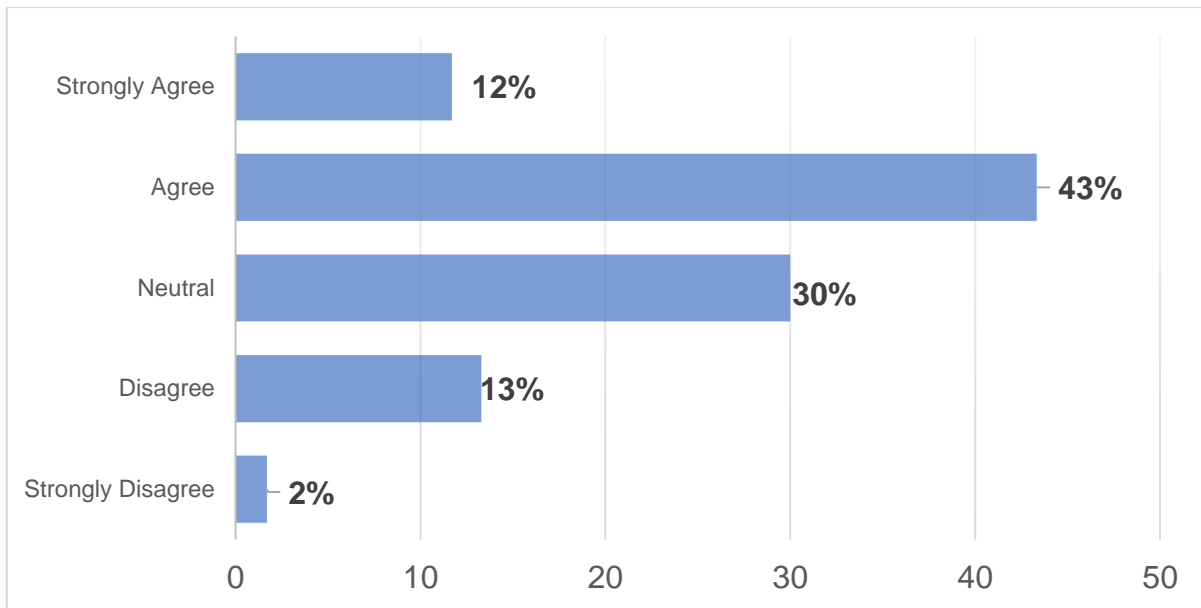
These findings support the views of Ayoo (2022) and Maisiri *et al.* (2019), who argue that improving access to education and skill development is a crucial approach to reducing poverty in South African townships. This suggests that participants continue

to see the value of providing education and skill-building opportunities to residents to alleviate poverty in their region. This is particularly important because many people who attended school in their city are now employed, financially successful, and supportive of local enterprises. Maziriri and Chivandi (2020) also support the idea that poverty reduction can be achieved by educating and equipping local communities with skills through vocational training centres, such as Ekurhuleni West College in Tembisa Township and Capricorn TVET College. The LED manager emphasises that education and skill development cannot be replaced to reduce poverty. For example, training programmes are currently needed in areas such as carpentry and plumbing, and residents should acquire these skills. This raises concerns about the practical skills people in Mankweng Township (Zone 1) need to escape poverty.

5.7.4. Poverty Reduction and Road Infrastructure

The literature highlights that road infrastructure is crucial for economic development and growth. Developing road infrastructure is essential to alleviate poverty. This is because the road infrastructure links the population of townships to the economic centre. Figure 5.21 provides the findings on the perceptions of residents about whether or not road infrastructure plays a role in reducing poverty in Mankweng Township (Zone 1). Figure 5.21 indicates that most (53%) participants agree that the road infrastructure helps reduce poverty in Mankweng Township (Zone 1). Figure 5.21 shows that 30% of the participants were neutral about whether road infrastructure helps to reduce poverty in the area. Additionally, Figure 5.21 shows that 15% of the participants disagree that road infrastructure helps reduce poverty in the area.

Figure 5.21: Poverty Reduction and Road Infrastructure



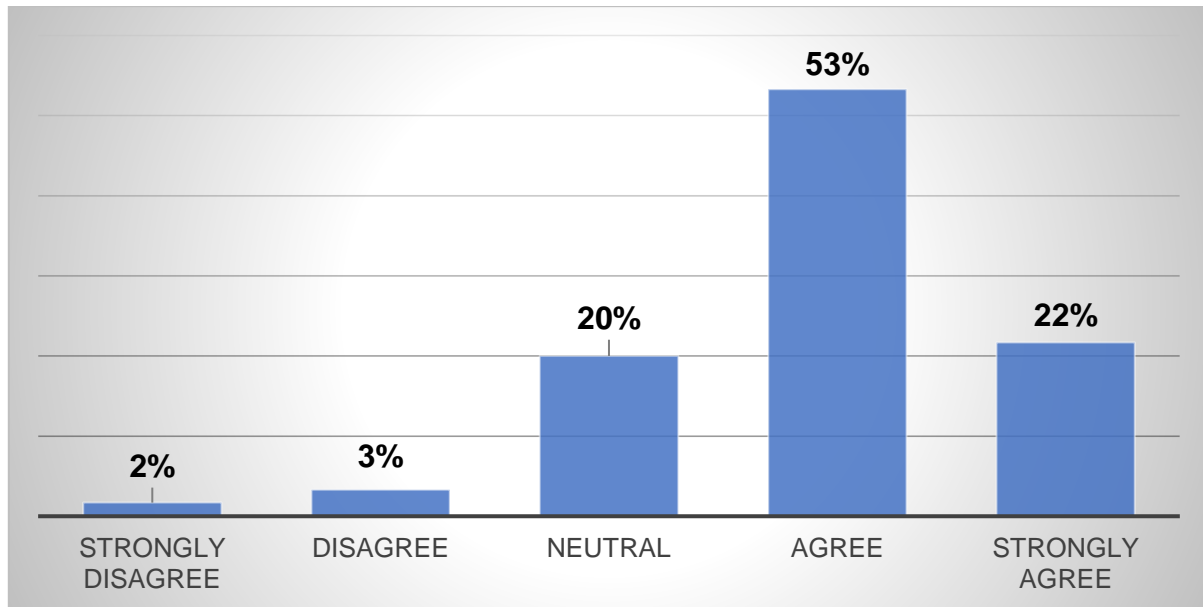
The findings align with the research by Sewell et al. (2019) and Mhlanga (2021), which emphasise the importance of road infrastructure in fostering economic growth, progress and poverty alleviation in South African townships. The LED manager regards infrastructure, such as the University of Limpopo, the R71 road, and other developments in Mankweng Township (Zone 1), as essential to attracting businesses, which in turn helps reduce poverty by employing local people. The consensus suggests that participants recognise the potential positive effects of infrastructure on the local economy, such as the R71 road and other roads in Mankweng (Zone 1). This is mainly because these roads provide residents and business owners with access to the urban centre of Polokwane City and connect Mankweng Township (Zone 1) with nearby areas.

5.7.5. Poverty Reduction and Provision of Basic Services

Developing countries, including South Africa, employ essential services to reduce poverty. Providing local people with basic services such as electricity, water, and sanitation is essential in South Africa. Figure 5.22 presents the results of the SME owners' perceptions about whether the provision of essential services significantly reduces poverty in Mankweng Township (Zone 1). Figure 5.22 shows that most (75%) participants agree that providing essential services reduces poverty in Mankweng Township (Zone 1). Figure 5.22 shows that 20% of the participants were neutral about

whether providing essential services reduces poverty in the area. Furthermore, Figure 5.22 shows that 5% of the participants disagree that essential service provision reduces poverty in the area.

Figure 5.22: Poverty Reduction and Provision of Basic Services



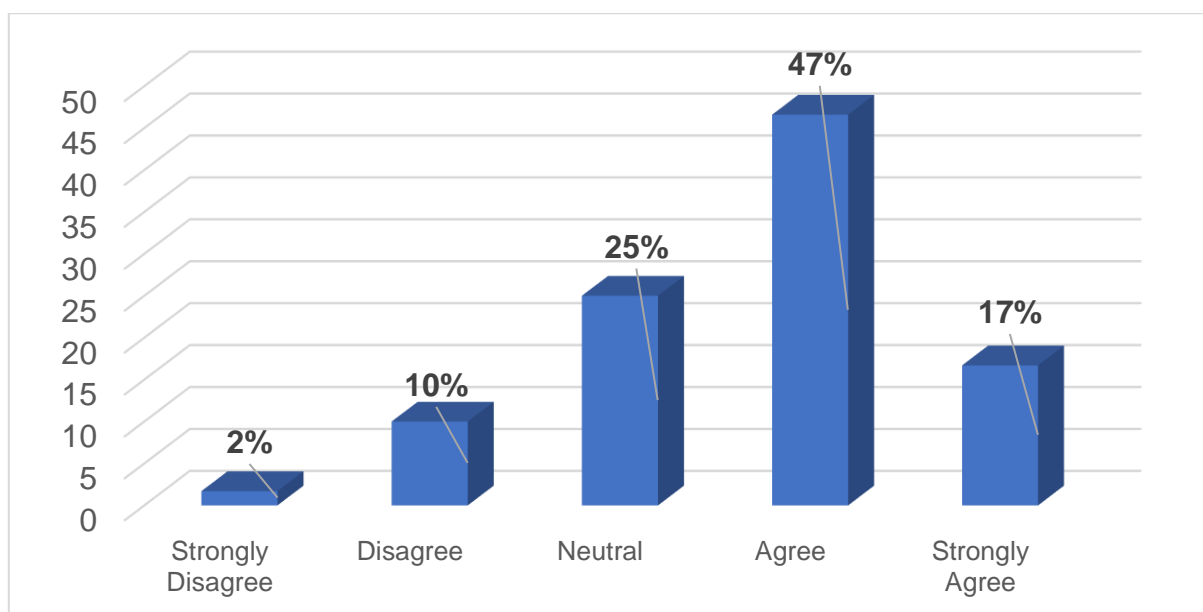
This is consistent with the point of view of Sebola (2018), Masuku and Jili (2019), and Kgobe (2020) that the key to alleviating poverty in South African townships is believed to lie in offering vital services to inhabitants. The LED manager states that local municipalities provide residents with essential services such as water, low-cost housing, education, and healthcare, which reduce poverty in Mankweng Township (Zone 1). This indicates that most people in Mankweng Township (Zone 1) still rely on the essential services provided by the local government. Some locals can only live with these necessities.

5.7.6. Poverty Reduction and Social Safety Nets and Welfare Programmes

Social safety nets and welfare programmes remain an effective way of reducing poverty in South Africa. This is because social safety nets and welfare programmes often provide local people with the resources required. Figure 5.23 presents the results on the perceptions of the owners of SMEs of whether or not social safety nets and welfare programmes play a significant role in reducing poverty reduction programmes

in Mankweng Township (Zone 1). Figure 5.23 shows that most (64%) participants agree that social safety nets and the welfare programme reduce poverty reduction programmes in Mankweng Township (zone 1). Figure 5.23 indicates that 25% of the participants were neutral about social safety nets and the poverty reduction programmes in Mankweng Township (Zone 1). Furthermore, Figure 5.23 shows that 12% of the participants disagree that social safety nets and the welfare programme reduce poverty in the area.

Figure 5.23: Poverty Reduction and Social Safety Nets and Welfare Programmes

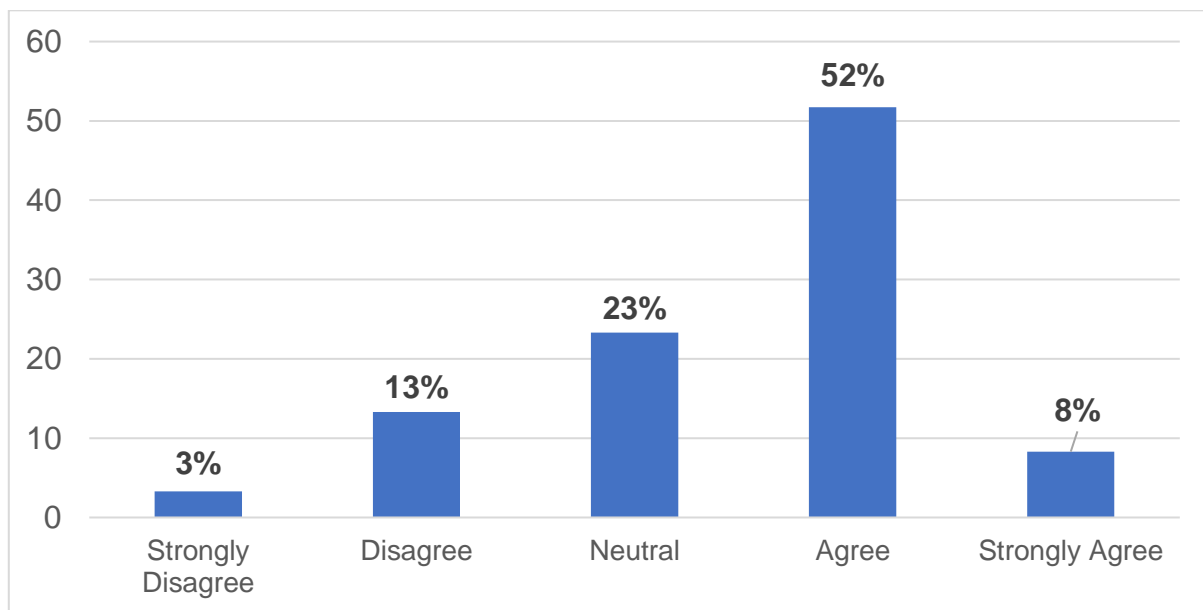


These findings align with the argument presented by Seekings (2019) and Visagie and Turok (2021) that promoting social safety nets and welfare Programmes is an effective strategy for reducing poverty. This means that programmes such as SASSA, which fall under social safety nets and welfare Programmes, are still crucial for decreasing poverty. SASSA plays a vital role in helping residents in the area by providing social grants that help purchase necessary goods and services, ultimately lowering the poverty rate in households. Muleka et al. (2023) note that initiatives such as the National School Nutrition Programme help improve student health and learning by providing school meals. This could indicate that most children do not bring packed lunches to school, as they rely on government-provided free meals in the area.

5.7.7. Poverty Reduction and Inclusive Economic Growth

In many developing countries, including South Africa, inclusive economic growth is frequently used to reduce poverty. Inclusive economic growth allows disadvantaged individuals to participate and benefit from the economies of different countries. Figure 5.24 presents the results on the SME owners' perceptions of whether or not inclusive economic growth plays a significant role in reducing poverty in Mankweng Township (Zone 1). Figure 5.24 shows that most (60%) of the participants agree that inclusive economic growth plays a role in reducing poverty in Mankweng Township (Zone 1). Figure 5.24 indicates that 23% of the participants were neutral on inclusive economic growth to reduce poverty in Mankweng Township (Zone 1). Furthermore, Figure 5.24 shows that 13% of the participants disagreed, while 3% disagreed that inclusive economic growth plays a role in reducing poverty in the area.

Figure 5.24: Poverty Reduction and Inclusive Economic Growth



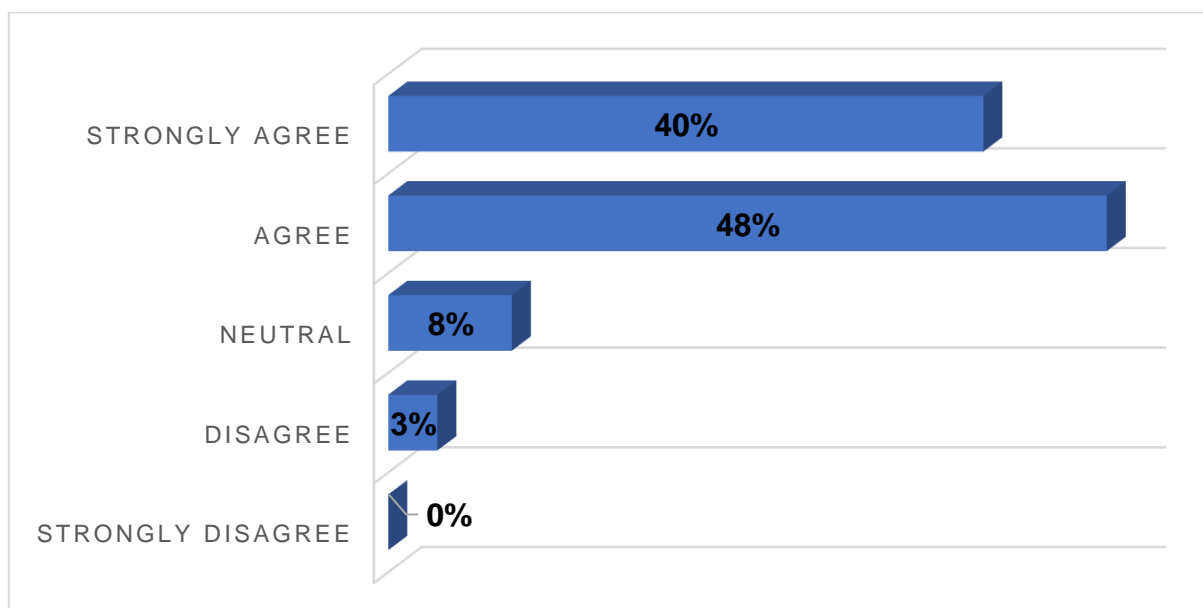
These results corroborate the findings of Amar and Pratama (2020), Jeyacheya and Hampton (2020), and Ayoo (2022) that inclusive economic growth not only addresses inequality in South Africa but also helps alleviate poverty. This means that most participants believe there is a clear link between economic growth and poverty reduction. This shows that many people believe it is essential to have economic plans covering various sectors and demographics to reduce poverty. Furthermore, Figure

5.24 indicates that 23% of the participants were neutral about inclusive economic growth to reduce poverty in Mankweng Township (Zone 1). The neutrality of these participants might indicate that the effects of inclusive economic growth on reducing poverty can be intricate and diverse, posing a challenge for participants to assess their impact. Consequently, the participants remained neutral.

5.7.8. Poverty Reduction and Provision of Employment

Providing jobs to people in the community is essential in implementing methods that reduce poverty in developing nations like South Africa. Employment enables residents to buy essentials such as food, housing, and clean water. Figure 5.25 presents the results of residents' perceptions about whether employment provision significantly reduces poverty in Mankweng Township (Zone 1). Figure 5.25 shows that most (88%) participants agree that employment provision reduces poverty in Mankweng Township (Zone 1). Figure 5.25 indicates that 8% of the participants were neutral about whether employment provision reduces poverty in Mankweng Township (Zone 1). Furthermore, Figure 5.25 demonstrates that 3% of the participants disagree that employment provision reduces poverty in the area.

Figure 5.25: Poverty Reduction and Provision of Employment



This aligns with the findings of Makgamatha (2022), Fombad (2018), Ayoo (2022), and Mialon *et al.* (2020) that offering local people jobs is the most effective strategy to alleviate poverty in South Africa. This means that having a job ensures consistent income, which is crucial to fulfilling essential needs, improving quality of life, and helping people escape poverty. Job possibilities assure residents in the region economic autonomy, lessening dependence on social assistance and welfare schemes. Furthermore, Figure 5.25 indicates that 8% of the participants were neutral on whether employment provision reduces poverty in Mankweng Township (Zone 1). Neutrality may occur when employed people experience poverty while others do not, making it challenging for participants to decide.

5.8. THE CONTRIBUTIONS OF SMALL AND MEDIUM ENTERPRISES TOWARDS POVERTY REDUCTION IN MANKWENG TOWNSHIP (ZONE 1)

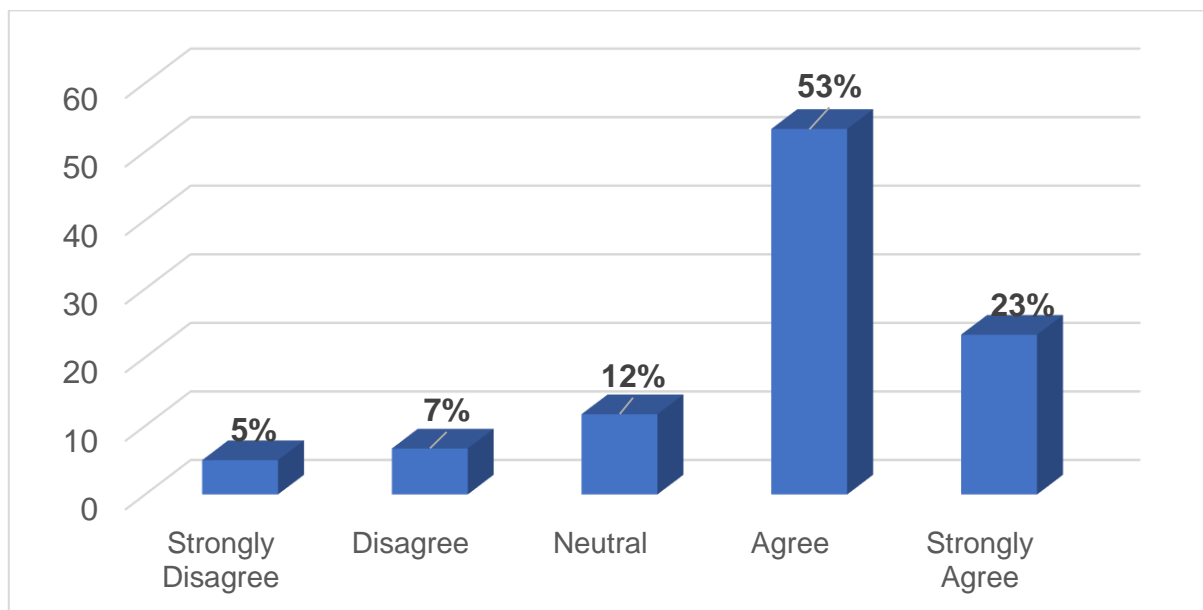
SMEs are regarded as an essential strategy to reduce poverty in the area. There is a clear consensus in the literature review of this study that SMEs can be a vehicle for the economic growth and development of local communities in a particular country. As a result, poverty would be rapidly reduced in developing countries, including South Africa. This section provides an analysis of SMEs' contributions to reducing poverty in Mankweng Township (Zone 1). The analysis focuses on SMEs as contributors to poverty reduction through income generation, improving the local economy, creating jobs, LED, facilitating external economic development, and reducing dependency.

5.8.1. SMEs Contribute to Poverty Reduction through Income Generation

SMEs are recognised for their ability to create income globally. SMEs make money by selling products or services to their clientele. Generating income is an efficient and effective method to reduce poverty, particularly in developing nations, including South Africa, where the generated income can be used to purchase essential items such as water, food, and clothing. Figure 5.26 presents whether SMEs contribute to reducing poverty through income generation in Mankweng Township (Zone 1). Figure 5.26 shows that most (76%) participants agree that SMEs reduce poverty through income generation in Mankweng Township (Zone 1). Figure 5.26 indicates that 12% of the participants were neutral about whether SMEs contribute to reducing poverty reduction

by income generation in the area. Furthermore, Figure 5.26 shows that 12% of the participants disagree that SMEs contribute to reducing poverty through income generation in the area.

Figure 5.26: SMEs Contribute to Poverty Reduction through Income Generations

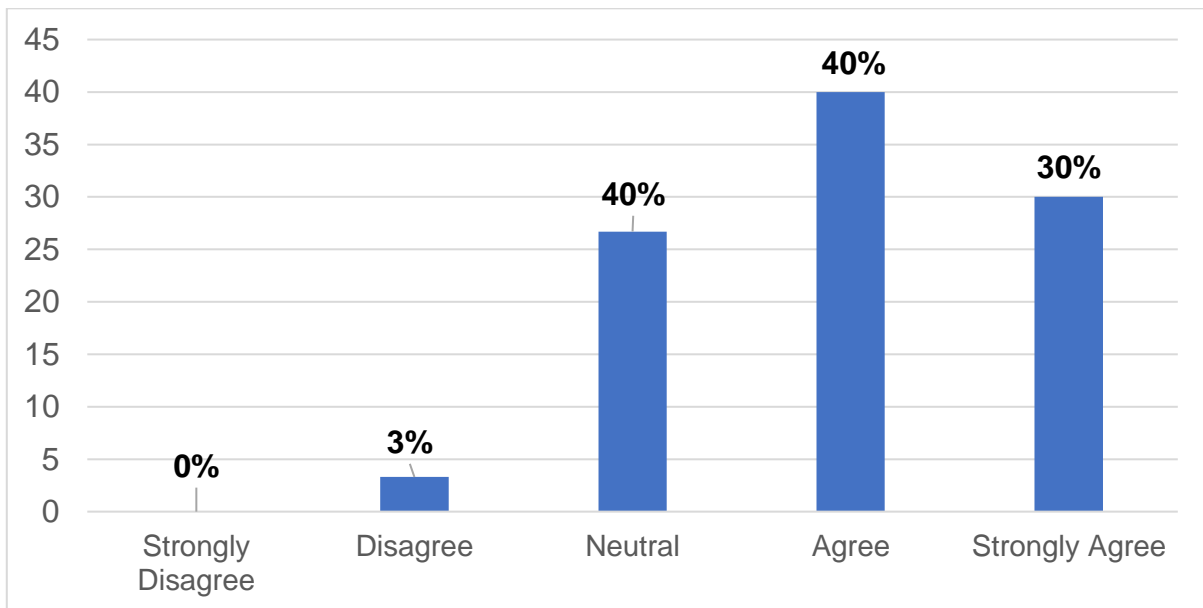


This aligns with the perspectives of scholars such as Wild and Cant (2021), Mafuya (2022), Makuwe (2021) and Phalatsi (2020), who emphasise that SMEs are widely recognised for their ability to generate income and contribute to poverty reduction in South African townships. According to the LED manager, SMEs support many people by offering them a reliable monthly income through salaries. This suggests that SMEs in Mankweng Township (Zone 1) are key employers of marginalised groups, providing them with the income needed to meet their basic needs. However, the minority (12%) may suggest that SMEs in Mankweng Township (Zone 1) frequently offer community members a minimal income that may not always meet all the basic needs necessary for the locals.

5.8.2. SMEs Contribute to Poverty Reduction through Improvement of Local Economy

SMEs in developing countries such as South Africa are practical tools for building local economies and fighting poverty. SMEs help alleviate poverty by strengthening the economy, as a robust economy can generate additional employment opportunities in local communities. Figure 5.27 presents the findings about whether SMEs contribute to poverty reduction through improving the local economy in Mankweng Township (Zone 1). Figure 5.27 shows that most (69%) participants agree that SMEs contribute to reducing poverty by improving the local economy in Mankweng Township (Zone 1). Figure 5.27 indicates that 27% of the participants were neutral about whether SMEs contribute to poverty reduction through improving the local economy in Mankweng Township (Zone 1). Furthermore, Figure 5.27 shows that 3% of the participants disagree that SMEs contribute to poverty reduction by improving the local economy in the area.

Figure 5.27: SMEs Contribute to Poverty Reduction through Improvement of Local Economy



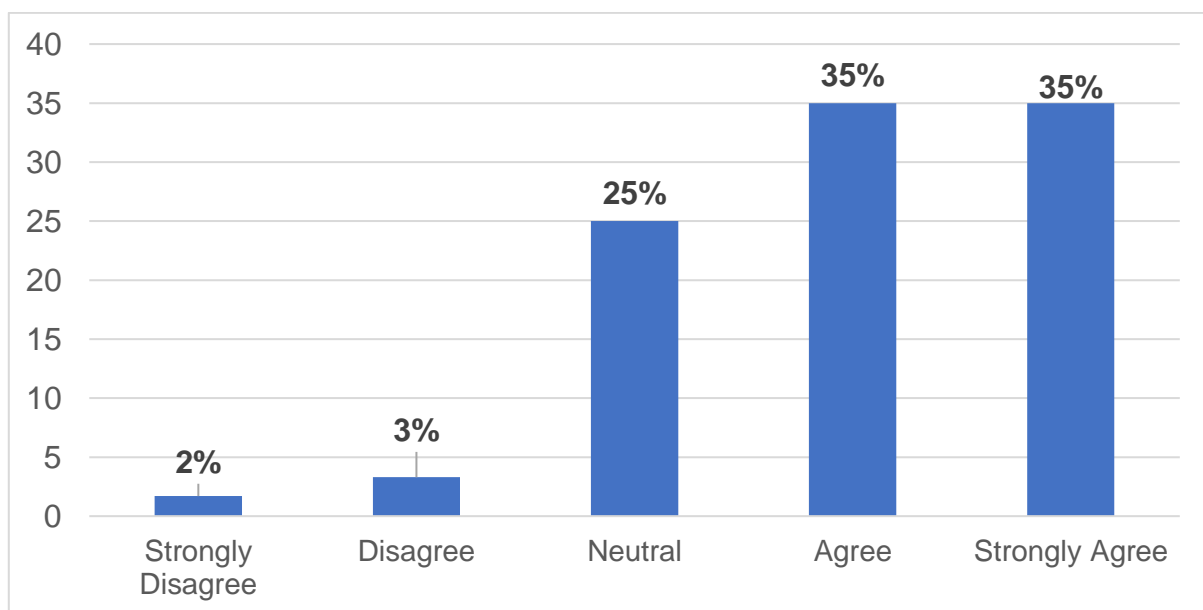
These findings support Mososa’s (2023) view that SMEs play a vital role in alleviating poverty by improving the economic status of local communities in South African townships. In the case of Mankweng Township (Zone 1), this means that SMEs contribute significantly to the local economy. The LED manager also agrees that SMEs play an indispensable role in promoting local economic growth, community development, and sustainability by creating a conducive environment for business.

This dynamic occurs when thriving SMEs offer competitive wages, allowing households to save and invest, thus creating a financial buffer that protects against economic uncertainty and promotes long-term financial stability. A sustained reduction in poverty depends on this upward economic mobility.

5.8.3. SMEs Contribute to Poverty Reduction through Employment Creation

As highlighted in the literature, SMEs are recognised for their courage in generating job opportunities worldwide. In South Africa and other developing nations, SMEs contribute more to job creation than big companies, helping local communities reduce poverty. Figure 5.28 presents whether SMEs contribute to poverty reduction through employment creation in Mankweng Township (Zone 1). Figure 5.28 shows that most (70%) participants agree that SMEs contribute to poverty reduction through employment creation in Mankweng Township (Zone 1). Figure 5.28 indicates that 25% of the participants were neutral about whether SMEs contribute to poverty reduction through employment creation in Mankweng Township (Zone 1). Figure 5.28 shows that 5% of the participants disagree that SMEs contribute to poverty reduction by creating employment in the area.

Figure 5.28: SMEs Contribute to Poverty Reduction through Employment Creation

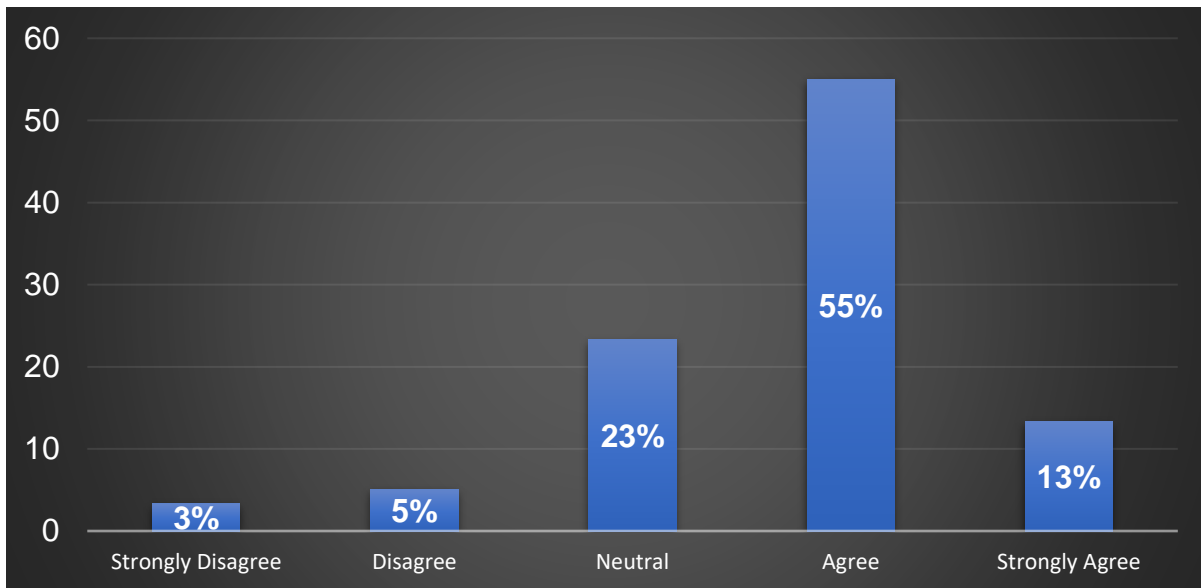


This confirms the findings of Moos and Sambo (2018), Makgamatha (2022), and Nyathi (2021), which indicate that SMEs in South Africa play a crucial role in creating employment opportunities within local areas. The LED manager estimates that SMEs in the area generate between 1,200 and 1,500 job opportunities. This suggests that SMEs in Mankweng Township (Zone 1) offer direct employment to residents, thus reducing poverty through stable income provision. This implies that SMEs provide various employment options in different industries, catering to various talents and interests within society.

5.8.4. SMEs Contribute to Poverty Reduction through Local Economic Development

SMEs in South Africa and worldwide contribute to alleviating poverty by improving local economic growth. SMEs contribute to the growth of local economies by supporting local supply chains, sourcing raw materials from nearby sources, and meeting the needs of local markets. Figure 5.29 presents whether SMEs contribute to poverty reduction through the LED in Mankweng Township (Zone 1). Figure 5.29 indicates that 68%% of the participants agree that SMEs contribute to poverty reduction through the LED in Mankweng Township (Zone 1). Figure 5.29 shows that 23% of the participants were neutral about whether SMEs contribute to poverty reduction through the LED in Mankweng Township (Zone 1). Furthermore, Figure 5.29 shows that 8% of the participants disagree that SMEs contribute to poverty reduction through LED in the area.

Figure 5.29: SMEs Contribute to Poverty Reduction through Local Economic Development



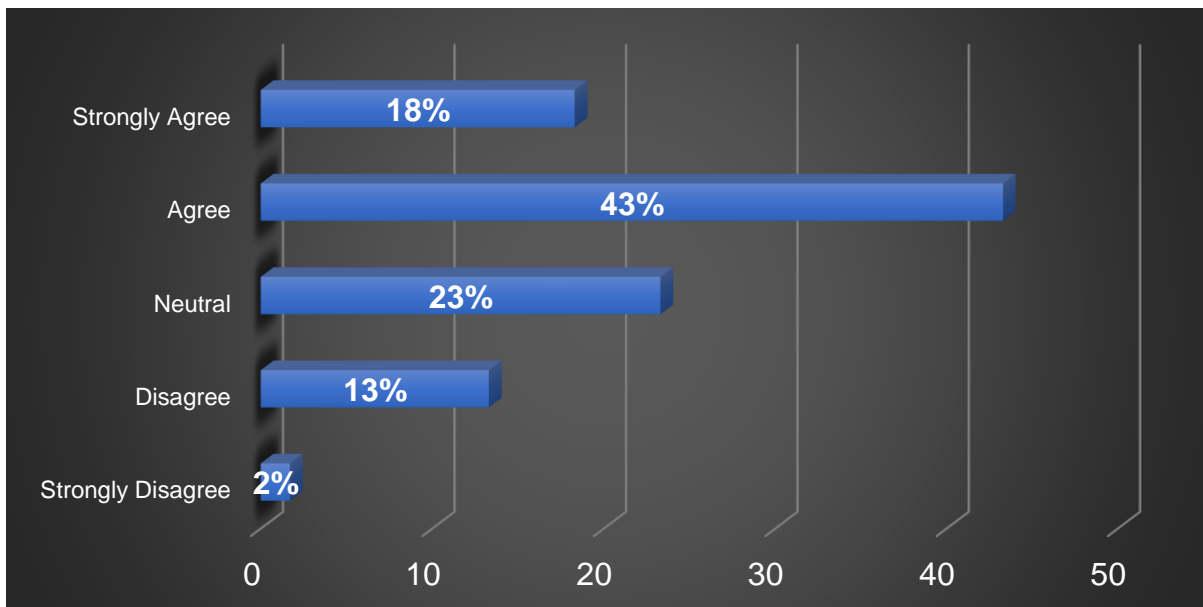
These results align with Ahmed's assertion (2020) that SMEs are crucial for the LED of developing nations like South Africa. This implies that SMEs create opportunities for community development by playing a crucial role in boosting LED in Mankweng Township (Zone 1) through skills training and local investments. This occurs because some people may have chosen to reinvest their earnings within the community, leading to improvements in infrastructure, community initiatives, and the general well-being of the area. However, a minority (8%) supports the findings of Jauhari and Periansya (2020), who highlight that SMEs do not contribute to eradicating poverty through LED since they do not pay taxes on their commercial activity. SMEs frequently encounter difficulties obtaining cost-effective funding or loans. This can limit their ability to grow business, invest in technology and innovation, or stay afloat in economic downturns.

5.8.5. SMEs Contribute to Poverty Reduction through Facilitating External Economic Development

SMEs located in townships are recognised for their contributions to facilitating external economic development by offering employment opportunities, affordable products and services, encouraging innovation, and improving productivity to people in neighbouring villages including rural areas. SMEs owned by locals in townships can contribute to the prosperity of rural towns and areas by improving the physical, social and economic well-being of residents. Figure 5.30 presents whether SMEs in

Mankweng Township (Zone 1) contribute to poverty reduction through facilitating external economic development. Figure 5.29 shows that most (61%) participants agree that SMEs in Mankweng Township (Zone 1) contribute to poverty reduction through facilitating external economic development. Figure 5.30 indicates that 23% of the participants were neutral about whether SMEs in Mankweng Township (Zone 1) contribute to poverty reduction through facilitating external economic development. Furthermore, Figure 5.30 shows that 15% of the participants disagree that SMEs in the area contribute to poverty reduction through facilitating external economic development.

Figure 5.30: SMEs Contribute to Poverty Reduction through Facilitating External Economic Development

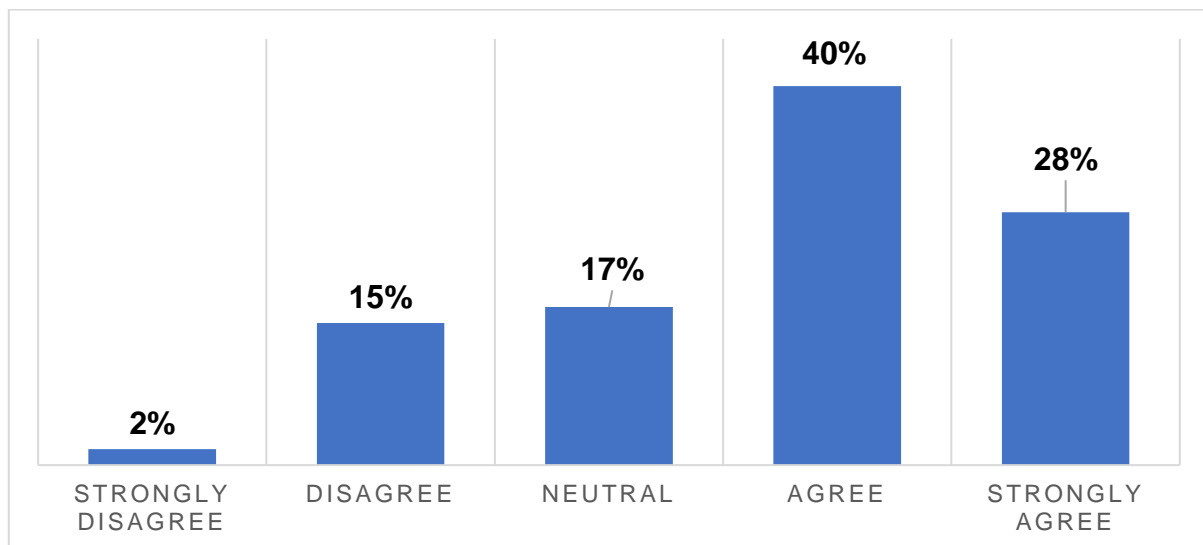


These results support McKay's (2019) study, which shows that SMEs in many townships employ rural individuals with minimal or lacking skills. This means that SMEs in Makweng (Zone 1) Township offer employment to residents of Mankweng Township (Zone 1) and locals in nearby rural areas. When these people receive their salary, they buy essential items such as food, clothing, and materials to build houses, which helps promote development in rural areas.

5.8.6. SMEs Contribute to Poverty Reduction through Reducing Dependency

SMEs in South Africa help reduce poverty by providing local communities with a sense of reliance. Employment, goods and services are provided to local people by SMEs, creating dependency. This reliance can provide South African townships with stability in investment over time and some level of resistance against economic fluctuations. Figure 5.31 presents whether SMEs contribute to poverty reduction by reducing dependency in Mankweng Township (Zone 1). Figure 5.31 shows that most (68%) participants agree that SMEs contribute to poverty reduction by reducing dependency in Mankweng Township (Zone 1). Figure 5.31 indicates that 17% of the participants were neutral about whether SMEs contribute to poverty reduction by reducing dependency in Mankweng Township (Zone 1). Furthermore, Figure 5.31 shows that 17% of the participants disagree that SMEs contribute to reducing poverty by reducing dependency in the area.

Figure 5.31: SMEs Contribute to Poverty Reduction through Reducing Dependency



This discovery supports studies by researchers such as Koens and Thomas (2015) and Subramanian and Suresh (2022), highlighting that SMEs in South African township play a vital role in diminishing reliance and, therefore, aid in developing local communities. This means that SMEs in Mankweng Township (Zone 1) offer local jobs, resources, skills, and investment, decreasing the need for residents to seek these opportunities elsewhere. This suggests that SMEs in the region are more inclined to

endorse and invest in local community projects and infrastructure. This could involve supporting community events, donating to local initiatives, and improving local amenities.

5.9. CONCLUSION

The chapter analysed SMEs and their contributions to poverty reduction in Mankweng Township (Zone 1), Limpopo Province. It is clear from the analysis that SMEs play a vital role in driving economic growth and rural development, reducing dependency and income generation, creating jobs, and reducing poverty in Mankweng Township (Zone 1). Promoting and creating a supportive environment for SMEs is considered the most powerful tool to reduce township poverty. Despite this discovery, the progress and advancement of SMEs in Mankweng (Zone 1) face various obstacles and restrictions that hinder their efforts. The study shows that SMEs face a range of obstacles, including limited access to funds, power outages, restricted market access, lack of technology, and insufficient training and education. These challenges affect the ability of SMEs to reduce poverty in Mankweng Township (Zone 1). If SMEs are to succeed and meet the economic needs of residents in Mankweng Township (Zone 1) or other townships in South Africa, these difficulties must be resolved. Therefore, according to the results, SMEs can help all parties involved, such as SME owners, residents, employees, and households, enhance their quality of life and the community's economic growth. SMEs focus on generating economic possibilities and improving the overall well-being of society. The following chapter summarises the study, the key findings, recommendations, and the study's conclusion.

CHAPTER 6: SUMMARY, KEY FINDINGS, LIMITATIONS, RECOMMENDATIONS AND CONCLUSION

6.1. INTRODUCTION

This study aimed to investigate the contributions of small and medium enterprises (SMEs) to reducing poverty in Mankweng Township (Zone 1), Limpopo Province. The objectives to achieve this aim of the study included determining the importance of SMEs in townships, exploring poverty reduction strategies in townships, and investigating the contributions of SMEs to poverty reduction in townships. SMEs are viewed as driving economic development, boosting economic growth, and reducing poverty in South African townships. Therefore, SMEs significantly impact local areas' economic development through job creation, economic expansion, reduction of poverty, revenue generation, and addition of value or prosperity, ultimately improving the quality of life for the communities in focus. The previous chapter analyses the findings that arose from the research. This chapter summarises the study, the key findings, recommendations, and the study's conclusion.

6.2. SUMMARY OF THE KEY FINDINGS

This section provides a summary of key findings from the study. This study aimed to investigate SMEs' contributions to poverty reduction in Mankweng Township (zone 1). The research objectives are as follows

- To determine the importance of small and medium enterprises in townships
- To explore poverty reduction strategies in townships
- To investigate the contributions of small and medium enterprises towards poverty reduction in townships

6.2.1. The Importance of Small and Medium Enterprises in Mankweng Township (Zone 1)

This section summarises key findings on the importance of SMEs in Mankweng Township (Zone 1).

- The study found that SMEs in Mankweng Township (Zone 1) are vital to socio-economic development. SMEs in the area drive local economic growth by creating jobs, generating local income, and fostering investment. SMEs also equip untrained locals with valuable skills, contributing to workforce development and local empowerment, which enhances community pride and self-assurance. By offering affordable goods and services, SMEs improve residents' quality of life and financial well-being. In addition, its role in local investment and economic development helps reduce socio-economic barriers, highlighting its importance as a catalyst for prosperity and sustainability in Mankweng Township (Zone 1) or other townships in South Africa.

6.2.2. The Type and Characteristics of Small and Medium Enterprises in Mankweng Township (Zone 1)

This section summarises key findings on the type and characteristics of SMEs in Mankweng Township (Zone 1).

- The study found that the SMEs in Mankweng Township (Zone 1) are diverse, including salons, spaza shops, taverns, and other small businesses such as bakeries and cobblers, reflecting local efforts to diversify income sources. Most SMEs are micro-enterprises, typically employing 1 to 5 people, playing a vital role in community employment and economic stability. The study also highlights critical characteristics such as flexibility, less bureaucracy, and innovation, which allow SMEs to adapt and grow despite challenges. A mix of informal and formal operations was revealed, with many single- or family-owned SMEs benefiting from minimal startup costs and the ability to tailor services to local needs.

6.2.3. Motivating Factors of Small and Medium Enterprises in Mankweng Township (Zone 1)

This section summarises critical findings on the motivating factors of SMEs in Mankweng Township (Zone 1).

- The study found that SMEs in Mankweng Township (Zone 1) are motivated by financial, personal, and social factors. Entrepreneurs are primarily driven by market opportunities and profitability, highlighting the area's viability for business success. Passion, vision, and family legacy also play an essential role, with many entrepreneurs deeply invested in their ventures and seeking to honour family traditions. Additional motivations include government support, the desire for extra income, and investment opportunities, with unemployment urging many to entrepreneurship for survival and community stability. This reflects a multifaceted entrepreneurial spirit aimed at economic gain and personal fulfilment.

6.2.4. The Challenges Faced by Small and Medium Enterprises in Mankweng Township (Zone 1)

This section summarises critical findings on SMEs' challenges in Mankweng Township (Zone 1).

- The study found that SMEs in Mankweng Township (Zone 1) face significant challenges that hinder their growth and sustainability. Key issues include a lack of funds and marketing skills, which prevent businesses from attracting investors and maintaining operations. Poor entrepreneurial and leadership skills further exacerbate inefficiencies, limiting strategic planning and innovation. Furthermore, limited access to technology and frequent electricity cuts create operational setbacks, while a lack of training and education hinders the development and adaptability of the workforce. Collectively, these challenges highlight the need for targeted interventions to improve skills, infrastructure, and access to resources for these businesses.

6.2.5. Poverty Reduction Strategies in Mankweng Township (Zone 1)

This section summarises critical findings on poverty reduction strategies in Mankweng Township (Zone 1).

- The study found that efforts to reduce poverty in Mankweng Township (Zone 1) are multifaceted and focus on government initiatives and local entrepreneurial activities. Economic empowerment programmes, such as EPWP, RDP, and SETA, have provided tangible benefits such as job opportunities, housing, and skills training. Entrepreneurship and small business development are critical in addressing unemployment, offering an alternative pathway for locals to generate income. Access to education and skills development is widely recognised as vital to poverty reduction, while infrastructure improvements, such as the R71 road, enhance economic opportunities. Essential services, social safety nets such as SASSA, inclusive economic growth, and employment provision significantly improve livelihoods and reduce poverty, underscoring the importance of a holistic approach to community upliftment.

6.2.6. The Contribution of Small and Medium Enterprises towards Poverty Reduction in Mankweng Township (Zone 1)

This section summarises key findings on the contributions of SMEs to poverty reduction in Mankweng Township (Zone 1).

- The study found that SMEs in Mankweng Township (Zone 1) are vital in reducing poverty through various mechanisms. SMEs generate income by employing marginalised groups, helping them meet basic needs, and fostering financial stability. SMEs also boost the local economy by offering competitive wages, enabling savings and investments. Through job creation, they provide stable incomes, directly addressing unemployment and poverty. In addition, SMEs contribute to LED and rural development by offering training, making local investments, and employing people from nearby rural areas. These businesses also reduce dependency by creating

opportunities locally, ensuring that residents do not need to seek employment or resources elsewhere.

6.3. LIMITATIONS OF THE STUDY

The researcher faced several limitations that impacted the results of the data collection process. The following limitations are outlined below:

- The researcher swapped the semi-structured interview for a semi-structured questionnaire as the data collection tool for SME owners and removed the questionnaire for residents. A pilot study was necessary because the information obtained from residents initially was not sufficiently relevant to support the thesis. Therefore, the researcher gathered information from SME owners using purposive sampling and semi-structured questionnaires.
- The initial hurdle was the reluctance of the SME owners to participate in the research. Some were reluctant to join, leading to a decrease in the expected number of questionnaires completed.
- Time restrictions and insufficient financial resources significantly hindered the study's implementation, resulting in a limited sample size that may not fully represent the population of Mankweng Township (Zone 1). The data collection process, including distributing questionnaires and conducting interviews, was restricted to 30 days. Additionally, logistical challenges arose because the researcher was in a location different from the study site. The long-distance travel required to distribute questionnaires and conduct interviews further limited the efficiency and scope of data collection efforts.
- The length of the questionnaire is a hindrance that causes participants to lose interest in completing it during the research study. Consequently, numerous unfinished questionnaires led the study to receive a low response rate. Due to these limitations, the sample was small.

- Non- generalization of the findings is noted as one of the limitations. This is necessary because the results only apply to the specific SMEs in Mankweng Township (Zone 1). The findings may not apply to SMEs in other locations, industries, or contexts. Therefore, further research is encouraged.

6.4. RECOMMENDATIONS

This section provides the study recommendations based on the literature analysis, field data, and critical research findings—these recommendations aim to enhance SMEs' contributions to reducing poverty in townships. The measures include approaches to overcome financial shortages, methods to address insufficient marketing skills, provision of leadership skills to support SMEs, ways to improve entrepreneurial skills in SMEs, ways to deal with problems associated with power outages, ways to address a lack of technology, and ways to improve training and education.

- Approaches to Overcome Financial Shortage

Access to financial resources is a significant obstacle for numerous SMEs in Mankweng Township (Zone 1). Therefore, to deal with the funding shortage, SMEs can consider various funding options such as grants, crowdfunding platforms, and micro-loans, which provide more flexible terms and less strict requirements than conventional bank loans. Creating alliances with other companies can distribute expenses and assets, thus alleviating financial pressure. Enhancing financial management by implementing rigorous budgeting, analysing cash flow, and implementing cost-cutting strategies can optimise the efficient utilisation of current funds. In addition, SMEs should consider exchanging goods and services to reduce cash spending. Connecting with local business organisations and chambers of commerce can reveal potential funding sources and assistance programmes. Participating in community-focused projects can draw local investors looking to support nearby businesses. Finally, utilising technology like financial management software can assist in monitoring expenses and simplifying operations to ensure efficient use of every rand.

- Strategies to address marketing Challenges, Strengthen Leadership, and Enhance Entrepreneurial Skills in SMEs

SMEs can improve their marketing abilities by participating in training programmes and workshops to enhance marketing knowledge. Employing a marketing consultant, even part-time, can provide professional guidance and help develop strategies. Using cost-effective digital marketing tools such as social media, email marketing, and content creation can effectively expand reach to a broader audience. It is essential to have a modern and easy-to-navigate website in order to establish a robust online presence. Working with influencers or bloggers in the area can help promote products and services to their audience. Interacting with customers through regular feedback and reviews can improve marketing strategies and customer satisfaction. Finally, data analytics tools can provide insight into consumer behaviour and campaign effectiveness, allowing for more precise and effective marketing strategies.

Enrollment in leadership development programmes and workshops that provide practical skills and theoretical knowledge can help SMEs build strong leadership abilities. Getting guidance and insight from experienced business leaders through mentorship can be extremely valuable. Promoting ongoing learning and individual growth among upcoming leaders in the company can cultivate a climate of development. Creating a leadership team that collaborates on responsibilities and decision-making can improve business functions. Establishing open lines of communication and ensuring transparency with staff members can foster trust and inspire the team. Identifying and recognising leadership attributes in staff members can motivate others to assume greater responsibilities. Finally, embracing a leadership approach that can adapt and respond to changes effectively can help navigate the fast-paced business environment and instil confidence in the team.

SMEs can develop entrepreneurial skills by participating in seminars, webinars, and online business management and innovation courses. Connecting with fellow business owners and joining industry organisations can offer helpful advice and support. Engaging in business incubators and accelerators provides structured guidance, resources, and opportunities for funding. Promoting an atmosphere of

creativity in the company can result in the creation of fresh products and services. Refining business ideas and strategies can be achieved by incorporating feedback from customers and stakeholders. A practical problem-solving and decision-making approach can help develop real-life skills and self-assurance. Lastly, being current on industry trends and market demands can help entrepreneurs recognise opportunities and adjust their business models.

- Ways to Deal with Problems Associated with Power Outages

SMEs can lessen the effects of power outages or load loss by purchasing backup power options such as generators, UPS, and solar power systems. Using energy-saving techniques and appliances with lower power consumption can reduce dependence on the electricity grid. Implementing flexible work schedules can guarantee the completion of essential assignments when there is consistent electricity availability. Collaborating with nearby businesses to exchange power resources during emergencies can offer mutual help. Promoting remote work for employees, when feasible, can increase productivity. Cloud services ensure critical data and applications remain available during power outages. In conclusion, it is essential to communicate with local officials and energy companies to stay current on load-shedding schedules and plan activities efficiently.

- Ways to Address Lack of Technology

Dealing with the issue of technology accessibility means finding cost-effective or second-hand technology solutions that meet business requirements without causing a financial burden. Getting involved in government and non-governmental initiatives that provide technology grants or subsidies can offer essential resources. Using cloud-based services for storage, communication, and software applications can reduce the need for costly hardware. Creating alliances with technology firms can lead to cost savings or the provision of equipment through donations. Providing fundamental technology instruction to staff can optimise the efficiency of existing technology. Promoting a bring-your-own-device approach can reduce the need for company-supplied equipment. Ultimately, being aware of technological advances and trends

enables the business to embrace affordable and expandable technology solutions as they emerge.

- Ways to Enhance Training and Education

In order to combat the issue of insufficient training and education, SMEs can invest in online courses and workshops, which are cost-effective and easy to access, allowing staff members to learn at their speed. Collaborating with nearby or trade schools can offer customised programmes that meet distinct business requirements. Introducing a mentorship programme in the company can help transfer knowledge from seasoned employees to new staff members. Promoting a culture of ongoing learning with frequent training sessions and professional growth opportunities helps maintain current skills. Using e-learning platforms and resources allows all employees, no matter where they are, to access training materials easily. Rewarding employees who seek additional education or finish training courses can inspire them to improve their skills. Finally, obtaining government or non-governmental assistance for training grants and subsidies can alleviate the financial strain of offering comprehensive education and training to employees.

- Suggestion for Further Research

The research focused on Mankweng Township (Zone 1) as an example of how SMEs help alleviate township poverty. Research focused on the importance of SMEs, strategies to reduce poverty, and the contributions of SMEs to reduce poverty in townships. This research only looked at Mankweng Township (Zone 1), so a similar study could be conducted in other townships or on a national and international level using qualitative and quantitative research. Furthermore, there needs to be more literature on the contribution of SMEs to poverty reduction in a township setting. This guarantees that research can focus on the SMEs in the township rather than the SMEs in the township. The researcher also found that most articles highlight the need for more capital or funds as a challenge SMEs face in South Africa. Thus, researchers can propose research to examine the effects of lack of capital or funds on SMEs in South African townships and other regions.

6.5. CONCLUSION

The study investigated SMEs' contributions to reducing poverty in Mankweng Township (Zone 1), Limpopo Province. The study area is under the Polokwane Local Municipality. A detailed literature review was conducted, focusing on the importance of SMEs, poverty reduction strategies, and the contributions of SMEs to poverty reduction in townships. The opinions of SME owners and LED managers were acquired to gain various perspectives on SMEs and their contributions to poverty reduction in the area. The general research findings are that SMEs contribute to reducing poverty through income generation, improving the local economy, creating jobs, developing local economics, developing rural communities, and reducing dependency. However, despite this revelation, SMEs need more access to funds, power outages, restricted market access, lack of technology, supplier shortages, and insufficient training and education. To address these challenges, this study provided recommendations. By adopting the recommendations provided, SMEs can actively reduce poverty in South Africa. Through job creation, skills development, community participation, and ethical business practices, SMEs can become powerful agents of change, supporting LED and improving the quality of life for people and communities facing poverty. SMEs have the potential to have a significant impact on poverty reduction in South Africa.

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APPENDICES

Appendix A: Questionnaire



SMES OWNERS QUESTIONNAIRE ON SMALL AND MEDIUM ENTERPRISES (SMES)

AND

POVERTY REDUCTION

The questionnaire is designed to collect data for research study entitled “***The Contributions of Small and Medium Enterprises (SMEs) towards Poverty Reduction in Mankweng Township (Zone 1), Limpopo Province***” for degree, Master of Development in Planning and Management This degree is registered with the University of Limpopo, Faculty of Management and Law, School of Economics and Management, Department of Development Planning and Management.

As part of my master’s degree in development planning and management at the University of Limpopo, I conduct this research. The purpose of the research is to investigate the contributions of SMEs towards poverty reduction in Mankweng (Zone 1) Township, Limpopo Province. The questionnaire designed to gather information about participants perceptions and opinions on the contributions of SMEs towards poverty reduction in Mankweng (Zone 1) Township. The results of this research will only be used for educational uses. The information gathered will be treated with confidentiality and participants participation in the study is voluntary. The responses from participants cannot in any way be connected to the respondents, and

respondents are kept anonymous. I really appreciate your contribution in this study effort.

Thank you in anticipation for your participation.

SECTION A

DEMOGRAPHIC PROFILE OF THE PARTICIPANTS

The section aims to determine the demographic profile of the SMEs in Mankweng (Zone 1) Township. **Please mark the applicable response with a cross (X)**

A1	What is your gender?									
	1. Male		2. Female							
A2	What is your age category?									
	1. 18-30		2. 31-40		3. 41-50		4. 51-60		5. 61 or above	
A3	Indicate your educational level									
	1. No schooling		2. Primary level		3. Secondary level					
	4. Tertiary level			5. Other (Specify)						
A4	How would you rate poverty level?									
	1. Very poor		2. Poor		3. Moderate		4. Good		5. Very Good	

SECTION B

THE IMPORTANCE OF SMALL AND MEDIUM ENTERPRISES (SMEs) IN MANKWENG ZONE 1 TOWNSHIP

The purpose of this section is to uncover the importance of small and medium enterprises (SMEs) in Mankweng (Zone 1) Township. **Please mark the applicable with cross (X).**

Indicate the extent to which you agree or disagree with the following importance of SMEs in Mankweng (Zone 1) Township		1	2	3	4	5
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
B1	Improve economic development					
B2	Serve as local investment					
B3	Provide citizens with skills development					
B4	Ensure local empowerment					
B5	Serve local people with affordable goods and service					
B6	Improve economic growth					
B7	Other (Specify)					

**SECTION C: THE TYPES AND CHARACTERISTICS OF SMEs IN MANKWENG
(ZONE 1) TOWNSHIP**

The purpose of this section is to uncover the type and characteristics of small and medium enterprises (SMEs) in Mankweng (Zone 1) Township. **Please mark the applicable with cross (X).**

C1: What is the type of your business?

Spaza shop	
Taverns	

Internet Cafe	
Salons	
Street Vendors	
Photography	
Others (Specify)	

C2: How many people are employed by your enterprises?

1-5	
6-10	
11-15	
16-20	
21-25	
26 or above	

C2: What are the characteristics of your businesses?

Indicate the extent to which you agree or disagree with the following characteristics of SMEs in Mankweng (Zone 1) Township	1	2	3	4	5
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Flexibility					
Less bureaucracy					
Informal or unregistered					

Formal or registered					
Single owned or family owned					
Other (Specify)					

**SECTION D: MOTIVATING FACTORS OF SMEs IN MAKNWENG (ZONE 1)
TOWNSHIP**

The purpose of this section is to uncover motivating factors of small and medium enterprises (SMEs) in Mankweng (Zone 1) Township. **Please mark the applicable with cross (X).**

Indicate the extent to which you agree or disagree with the following Motivating Factors of SMEs in Mankweng (Zone 1) Township	1	2	3	4	5
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Market Opportunities					
Profitability					
Passion and Vision					
Family legacy					
Government Support and Incentives					
Lack of employment					
Extra income					

Investment					
Other (Specify)					

SECTION D

THE CHALLENGES FACED BY SMEs IN MANKWENG (ZONE 1) TOWNSHIP

The purpose of this section is to determine the challenges facing small and medium enterprises (SMEs) in Mankweng (Zone 1) Township. **Please mark applicable response with a cross (X).**

	Types of challenges that weaken the power of SMEs in Mankweng (Zone 1) Township	1	2	3	4	5
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
D1	Lack of funds or start-up or capital					
D2	Lack of marketing skills					
D3	Poor entrepreneurial skills					
D4	Lack of leadership skills					
D5	Lack of access to technology					
D6	Power-cut					
D7	Lack of training and education					
D8	Other (Specify)					

SECTION E

**THE VARIOUS POVERTY REDUCTION STRATEGIES IN MANKWENG (ZONE 1)
TOWNSHIP**

The purpose of this section is to explore the various poverty reduction strategies in Mankweng (Zone 1) Township. **Please mark applicable response with a cross (X).**

		1	2	3	4	5
	What are various poverty reduction strategies in Mankweng (Zone 1) Township you know or heard of?	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
E1	Economic empowerment programme					
E2	Entrepreneurship and small business development					
E3	Access to education and skills development					
E4	Road infrastructure					
E5	Provision of basic services					
E6	Social safety nets and welfare programmes					
E7	Inclusive economic growth					
E8	Provision of employment					
E9	Other (Specify)					

SECTION F

**THE CONTRIBUTIONS OF SMALL AND MEDIUM ENTERPRISES TOWARDS
POVERTY REDUCTION IN MANKWENG (ZONE 1) TOWNSHIP**

This section aims to investigate the contributions of small and medium enterprises (SMEs) towards poverty reduction in Mankweng (Zone 1) Township. **Please mark applicable response with a cross (X).**

		1	2	3	4	5
Express the extent to which you agree or disagree with the following contributions of SMEs towards Poverty Reduction in Mankweng (Zone 1) Township		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
F1	SMEs contribute to poverty reduction through income generations					
F2	SMEs contribute to poverty reduction through improved local economy					
F3	SMEs contribute to poverty reduction through employment creation					
F4	SMEs contribute to poverty reduction through local economic development					
F5	SMEs contribute to poverty reduction through rural development					
F6	SMEs contribute to poverty reduction through reducing dependency					
F7	Other (Specify)					

SECTION G

STRATEGIES FOR SMALL AND MEDIUM ENTERPRISES (SMES) AND POVERTY REDUCTION MANKWENG (ZONE 1) TOWNSHIP

F1: Please indicate what can be done to address the challenges of SMEs in Mankweng (Zone 1) Township?

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.....
.....
.....

F2: Please indicate what can be done to reduce poverty in Mankweng (Zone 1) Township?

.....
.....
.....
.....

F3: In your view, what can be done to improve SMEs in Mankweng (Zone 1) Township?

.....
.....
.....
.....

F4: What type of support do you think SMEs require from the municipality or any institution to ensure rapid reduction of poverty in Mankweng (Zone 1) Township?

.....
.....
.....
.....

Thank you for your cooperation and participation.



LENANEO LA DIPOTŠIŠO TŠA BENG BA DI-SMES KA GA DIKGWEBO TŠE
NNYANA LE TŠE BOGARE

LE

PHOKOTŠO YA BODIIDI

Lenaneopotšišo le hlamilwe go kgoboketša datha bakeng sa nyakišišo ya nyakišišo yeo e nago le sehlogo se se rego “Meneelo ya Dikgwebopotlana le tša Magareng (SME) go ya go Phokotšo ya Bodiidi ka Toropokgolo ya Mankweng (Zone 1), Profense ya Limpopo” bakeng sa degree, Master of Development in Planning and Management Legoro le le ngwadišitšwe le Yunibesithi ya Limpopo, Lefapha la Taolo le Molao, Sekolo sa Ekonomi le Taolo, Kgoro ya Peakanyo le Taolo ya Tlhabollo.

Bjalo ka karolo ya master’s degree ya ka ya peakanyo ya tlhabollo le taolo Yunibesithing ya Limpopo, ke dira nyakišišo ye. Maikemišetšo a nyakišišo ye ke go nyakišiša meneelo ya di-SME go phokotšo ya bodiidi ka Mankweng (Zone 1) Township, Profenseng ya Limpopo. Lenaneopotšišo le hlametšwe go kgoboketša tshedimošo ka ga ditemogo le dikgopolo tša batšwasehlabele ka ga meneelo ya di-SME go ya phokotšong ya bodiidi ka Toropokgolo ya Mankweng (Zone 1). Dipelo tša nyakišišo ye di tla šomišwa fela go ditirišo tša thuto. Tshedimošo yeo e kgobokeditšwego e tla swarwa ka sephiri gomme go tšea karolo ga batšwasehlabele thutong ye ke ga boithaopo. Dikarabo go tšwa go batšwasehlabele di ka se kgokaganywe ka tsela efe goba efe le ba arabetšego, gomme ba arabetšego ba bolokwa ba sa tsebje. Ke tloga ke leboga seabe sa lena maitekong a a go ithuta.

Re leboga ka tebelelo ka go tšea karolo ga gago.

KAROLO YA A

PROFAELE YA DEMOGRAPHIC YA BATLHAHLOBO

Karolo ye e ikemišeditše go laetša profaele ya palo ya batho ya di-SME ka Toropokgolo ya Mankweng (Zone 1). **Hle swaya karabo ye e šomago ka sefapano (X).**

A1	Bong bja gago ke bofe?									
	3. Monna			4. Mosadi						
A2	Legoro la gago la mengwaga ke lefe?									
	5. 18-30		6. 31-40		7. 41-50		8. 51-60		5. 61 goba go feta moo	
A3	Bontšha maemo a gago a thuto									
	6. Ga go na go tsema sekolo			7. Maemo a praemari			8. Maemo a sekondari			
	9. Maemo a thuto ya boraro			10. Tše dingwe (Laetša)						
A4	O ka lekanyetša bjang maemo a bodiidi?									
	6. E fokola kudu		7. E fokola		8. E lekane		9. E botse		10. E botse kudu	

SECTION B

BOHLOKWA BJA DIKGWEBO TŠE NYANE LE TŠA MAGARE (Di-SME) MO MOTSE WA MANKWENG ZONE 1

Maikemišetšo a karolo ye ke go utolla bohlokwa bja dikgwebo tše nnyane le tša magareng (di-SME) ka Mankweng (Zone 1) Township. **Hle swaya se se šomago ka sefapano (X).**

	1	2	3	4	5
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	Laetša tekanyo yeo o dumelelanago goba o sa dumelelanego le bohlokwa bjo bo latelago bja di-SME ka Mankweng (Zone 1) Township	Ga ke dumelelane ka mo go feletšego	Ga ke dumelelane le seo	Magareng	Dumela	Dumelelana ka matla
B1	Kaonafatša tlhabollo ya ekonomi					
B2	Dira bjalo ka peeletšo ya selegae					
B3	Fana ka badudi tlhabollo ya mabokgoni					
B4	Netefatša maatlafatšo ya selegae					
B5	Direla batho ba lefelong leo ka dithoto le tirelo tše di sa bitšego kudu					
B6	Kaonafatša kgolo ya ekonomi					
B7	Tše dingwe (Laetša)					

KAROLO YA C: MEHUTA LE DITLHAGO TSA di-SME MO MOTSE WA MANKWENG (ZONE 1).

Maikemišetšo a karolo ye ke go utolla mohuta le dimelo tša dikgwebopotlana le tša magareng (di-SME) ka Mankweng (Zone 1) Township. **Hle swaya se se šomago ka sefapano (X).**

C1: Ke mohuta ofe wa kgwebo ya gago?

Lebenkele la Spaza	
Di-tavern tša go tšhuma	
Kafe ya Inthanete	

Di-Salon	
Barekiši ba Setarateng	
Go tšea diswantšho	
Ba bangwe (Laetša)	

C2: Ke batho ba bakae bao ba thwetšwego ke dikgwebo tša gago?

1-5	
6-10	
11-15	
16-20	
21-25	
26 goba go feta moo	

C2: Ke dimelo dife tša dikgwebo tša gago?

Laetša tekanyo yeo o dumelelanago goba o sa dumelelanago le dika tše di latelago tša di-SME ka Mankweng (Zone 1) Township	1	2	3	4	5
	Ga ke dumelelane ka mogo feletšego	Ga ke dumelelane le seo	Magareng	Dumela	Dumelelana ka matla
Go fetofetoga le maemo					
Ka tlase ga bureaucracy					

E sego ya semmušo goba yeo e sa ngwadišwago					
Semmušo goba se ngwadišitšwego					
E nago le mong o tee goba ya lapa					
Tše dingwe (Laetša)					

**KAROLO YA D: MAKOLO A A ŠUŠAGO GA di-SME MO MOTSE WA
MAKNWENG (ZONE 1).**

Maikemišetšo a karolo ye ke go utolla mabaka ao a hlohleletšago dikgwebopotlana le tša magareng (di-SME) ka Mankweng (Zone 1) Township. **Hle swaya se se šomago ka sefapano (X).**

Laetša tekanyo yeo o dumelelanago goba o sa dumelelanego le Mabaka a a Hlohleletšago a a latelago a di-SME ka Mankweng (Zone 1) Township	1	2	3	4	5
	Ga ke dumelelane ka mo go feletšego	Ga ke dumelelane le seo	Magareng	Dumela	Dumelelana ka matla
Market Opportunities					
Go dira poelo					
Phišego le Pono					
Bohwa bja lapa					
Thekgo ya Mmušo le Ditšhušumetšo					

Go hloka mošomo					
Letseno le le oketšegilego					
Peeletšo					
Tše dingwe (Laetša)					

KAROLO YA D

DITLHAHLO TŠEO DI LEBELETŠEGO KE DI-SME MO MOTSE WA MANKWENG (ZONE 1).

Maikemišetšo a karolo ye ke go laetša ditlhohlo tšeo di lebanego le dikgwebopotlana le dikgwebo tša magareng (di-SME) ka Township ya Mankweng (Zone 1). **Hle swaya karabo ye e šomago ka sefapano (X).**

Mehuta ya ditlhohlo tšeo di fokodišago maatla a di-SME ka Mankweng (Zone 1) Township		1	2	3	4	5
		Ga ke dumelelane ka mo go feletšego	Ga ke dumelelane le seo	Magareng	Dumela	Dumelelane ka matla
D1	Go hloka ditšhelete goba go thoma goba motse-mošate					
D2	Go hloka bokgoni bja papatšo					
D3	Bokgoni bjo bo fokolago bja kgwebo					

D4	Go hloka bokgoni bja boetapele					
D5	Go hloka phihlelelo ya theknolotši					
D6	Matla-kgaoa					
D7	Go hloka tlwaetšo le thuto					
D8	Tše dingwe (Laetša)					

KAROLO E

MAANO A GO FAPHAFATŠA A PHOKOTŠO YA BODIMA MO MOTSE WA MANKWENG (ZONE 1).

TMaikemišetšo a karolo ye ke go lekola maano a go fapafapana a phokotšo ya bodiidi ka Mankweng (Zone 1) Township. **Hle swaya karabo ye e šomago ka sefapano (X).**

Ke maano afe a go fapafapana a go fokotša bodiidi ka Mankweng (Zone 1) Township yeo o e tsebago goba o e kwelego?		1	2	3	4	5
		Ga ke dumelelane ka mo go feletšego	Ga ke dumelelane le seo	Magareng	Dumela	Dumelelane ka matla
E1	Lenaneo la maatlafatšo ya ekonomi					
E2	Bokgwebo le tlhabollo ya dikgwebopotlana					
E3	Phihlelelo ya thuto le tlhabollo ya mabokgoni					

E4	Mananeokgoparara a tsela					
E5	Kabo ya ditirelo tša motheo					
E6	Malokwa a polokego ya leago le mananeo a boiketlo					
E7	Kgolo ya ekonomi ye e akaretšago bohle					
E8	Kabo ya mešomo					
E9	Tše dingwe (Laetša)					

KAROLO YA F

MEBELO YA DIKGWEBO TŠE NYANE LE TŠA MAGARE GO YA GO PHOKOTŠO YA BODIIDI MO MOTSE WA MANKWENG (ZONE 1).

Karolo ye e ikemišeditše go nyakišiša meneelo ya dikgwebopotlana le tša magareng (di-SME) go phokotšo ya bodiidi ka Ditoropong tša Mankweng (Zone 1). **Hle swaya karabo ye e šomago ka sefapano (X).**

Express the extent to which you agree or disagree with the following contributions of SMEs towards Poverty Reduction in Mankweng (Zone 1) Township		1	2	3	4	5
		Ga ke dumelelane ka mo go feletšego	Ga ke dumelelane le seo	Magar eng	Dume la	Dumelel ana ka matla
F1	Hlaloša tekanyo yeo o dumelelanago goba o sa dumelelanego le meneelo ye e latelago ya di-SME go ya go					

	Phokotšo ya Bodiidi ka Mankweng (Zone 1) Township					
F2	Di-SME di tsenya letsogo go phokotšo ya bodiidi ka ekonomi ya selegae ye e kaonafetšego					
F3	Di-SME di tsenya letsogo go phokotšo ya bodiidi ka tlhomo ya mešomo					
F4	Di-SME di tsenya letsogo go phokotšo ya bodiidi ka tlhabollo ya ekonomi ya selegae					
F5	Di-SME di tsenya letsogo go phokotšo ya bodiidi ka tlhabollo ya dinagamagaeng					
F6	Di-SME di tsenya letsogo go phokotšo ya bodiidi ka go fokotša go ithekga					
F7	Tše dingwe (Laetša)					

KAROLO YA G

MAANO A DIKGWEBO TŠE NYANE LE TŠA BOGARE (SMES) LE PHOKOTŠO YA BODIMA MANKWENG (ZONE 1) TOWNSHIP

F1: Hle laetša gore ke eng seo se ka dirwago go rarolla ditlhohlo tša di-SME ka Mankweng (Zone 1) Township?

.....

F2: Ke kgopela le bontšhe gore go ka dirwa eng go fokotša bodiidi ka Mankweng (Zone 1) Township?

.....
F3: Go ya ka pono ya gago, go ka dirwa eng go kaonafatša di-SME ka Mankweng (Zone 1) Township?
.....

F4: Ke mohuta ofe wa thekgo yeo o naganago gore di-SME di nyaka go tšwa mmasepaleng goba setheong sefe goba sefe go netefatša phokotšo ya ka pela ya bodiidi ka Mankweng (Zone 1) Township?
.....

Re leboga tirišano ya lena le go tšea karolo.

Appendix B: Interview Schedule A



SEMI-STRUCTURED INTERVIEW ON SMALL AND MEDIUM ENTERPRISES (SMEs)

AND

POVERTY REDUCTION

The semi-structured interview is designed to collect data for research study entitled ***“The Contributions of Small and Medium Enterprises (SMEs) towards Poverty Reduction in Mankweng Township (Zone 1), Limpopo Province”*** for degree, Master of Development in Planning and Management This degree is registered with the University of Limpopo, Faculty of Management and Law, School of Economics and Management, Department of Development Planning and Management.

As part of my master's degree in development planning and management at the University of Limpopo, I conduct this research. The purpose of the research is to investigate the contributions of SMEs towards poverty reduction in Mankweng (Zone 1) Township, Limpopo Province. The semi-structured interview is designed to gather information about participants' perceptions and opinions on the contributions of SMEs towards poverty reduction in Mankweng (Zone 1) Township. The results of this research will only be used for educational uses. The information gathered will be treated with confidentiality and participants' participation in the study is voluntary.

The responses from participants cannot in any way be connected to the respondents, and respondents are kept anonymous. I really appreciate your contribution in this study effort.

Thank you in anticipation for your participation.

INSTRUCTIONS: 1. PLEASE RESPOND AS OBJECTIVELY AND HONESTLY AS POSSIBLE TO THE QUESTIONS

2. PLEASE PROVIDE AS MUCH SUFFICIENT AND IMPORTANT INFORMATION AS POSSIBLE

The following questions form part of the semi-structured interview.

1. How many SMEs in Mankweng Township (Zone 1)?
2. How many employment opportunities provided by SMEs in Mankweng Township (Zone 1)?
3. What are the importance of SMEs in Mankweng (Zone 1) Township?
4. What are the challenges faced SMEs in Mankweng (Zone 1) Township?
5. From your perspective, what are the most effective poverty reduction strategies that involve SME development in Mankweng (Zone 1) Township?
6. What specific initiatives or programs does the LED office undertake to support small and medium enterprises (SMEs) in Mankweng (Zone 1) Township?
7. How does the LED office assess the effectiveness of its interventions aimed at enhancing SME contributions to poverty reduction in Mankweng (Zone 1) Township?
8. Are there any specific measures or incentives that the LED office implements to encourage SME growth and job creation in Mankweng (Zone 1) Township?

9. What lessons or best practices has the LED office learned from previous initiatives targeting SME development and poverty reduction in Mankweng (Zone 1) Township?
10. How do you envision the future role of SMEs in township economies, and what steps is the LED office taking to support their continued growth and impact on poverty alleviation?

Thank you for your cooperation and participation.



**POLETŠIŠANO YEO E HLOMILWEGO KA SEKARO KA GA DIKGWEBO TŠE
NYANA LE TŠA MAGARE (di-SME)**

LE

PHOKOTŠO YA BODIIDIDI

Poledišano ye e sego ya rulaganywa gabotse e hlamilwe go kgoboketša datha bakeng sa nyakišišo ya nyakišišo yeo e nago le sehlogo se se rego “Dikabelo tša Dikgwebopotlana le tša Magareng (SME) go ya go Phokotšo ya Bodiidi ka Toropong ya Mankweng (Zone 1), Profense ya Limpopo” bakeng sa degree, Master of Development in Planning and Management This degree e ngwadišitšwe le Yunibesithi ya Limpopo, Lefapha la Taolo le Molao, Sekolo sa Ekonomi le Taolo, Kgoro ya Peakanyo le Taolo ya Tlhabollo.

Bjalo ka karolo ya master’s degree ya ka ya peakanyo ya tlhabollo le taolo Yunibesithing ya Limpopo, ke dira nyakišišo ye. Maikemišetšo a nyakišišo ye ke go nyakišiša meneelo ya di-SME go phokotšo ya bodiidi ka Mankweng (Zone 1) Township, Profenseng ya Limpopo. Poledišano ye e sego ya rulaganywa gabotse e hlamilwe go kgoboketša tshedimošo ka ga ditemogo le dikgopolo tša batšwasehlabele ka ga meneelo ya di-SME go ya go phokotšo ya bodiidi ka

Toropong ya Mankweng (Zone 1). Dipoelo tša nyakišišo ye di tla šomišwa fela go ditirišo tša thuto. Tshedimošo yeo e kgobokeditšwego e tla swarwa ka sephiri gomme go tšea karolo ga batšwasehlabelo thutong ye ke ga boithaopo. Dikarabo go tšwa go batšwasehlabelo di ka se kgokaganywe ka tsela efe goba efe le ba arabetšego, gomme ba arabetšego ba bolokwa ba sa tsebje. Ke tloga ke leboga seabe sa lena maitekong a a go ithuta.

Re leboga ka tebelelo ka go tšea karolo ga gago.

DITAELO:

1. HLE ARABELA KA NEPO LE KA BOTEPE KA MO GO KGONEGAGO GO DIPOTŠIŠO

2. HLE FA TŠEO DI LEKANANG LE TSHEDIMOŠO YA BOHLOKWA KA MO GO KGONEGAGO

Dipotšišo tše di latelago di bopa karolo ya poledišano yeo e sego ya rulaganywa gabotse. How many SMEs in Mankweng Township (Zone 1)?

1. Ke di-SME tse kae ka Mankweng Township (Zone 1)?
2. Ke dibaka tše kae tša mešomo tšeo di fiwago ke di-SME ka Toropokgolo ya Mankweng (Zone 1)?
3. Bohlokwa bja di-SME ka Mankweng (Zone 1) Township ke bofe?
4. Ke ditlhohlo dife tšeo di-SME di lebanego le tšona ka Mankweng (Zone 1) Township?
5. Go ya ka pono ya gago, ke maano afe ao a šomago kudu a phokotšo ya bodiidi ao a akaretšago tlhabollo ya di-SME ka Mankweng (Zone 1) Township?
6. Ke maitapišo afe goba mananeo afe a itšego ao kantoro ya LED e a dirago go thekga dikgwebo tše nnyane le tša magareng (SME) ka Mankweng (Zone 1) Township?
7. Kantoro ya LED e sekaseka bjang go šoma gabotse ga ditsenogare tša yona tšeo di lebišitšwego go godiša meneelo ya di-SME go phokotšo ya bodiidi ka Ditoropong tša Mankweng (Zone 1)?
8. Kantoro ya LED e sekaseka bjang go šoma gabotse ga ditsenogare tša yona tšeo di lebišitšwego go godiša meneelo ya di-SME go phokotšo ya bodiidi ka Ditoropong tša Mankweng (Zone 1)?
9. Na go na le magato a itšego goba ditšhušumetšo tšeo kantoro ya LED e di phethagatšago go hlohleletša kgolo ya di-SME le tlhomo ya mešomo ka Mankweng (Zone 1) Township?

10. O bona bjang tema ya ka moso ya di-SME ka diekonomi tša ditoropong, gomme ke magato afe ao kantoro ya LED e a tšeago go thekga kgolo ya tšona ye e tšwelago pele le khuetšo go phokotšo ya bodiidi?

Re leboga tirišano ya lena le go tšea karolo.

Appendix C: Permission Letter for SME owners



Faculty of Management and Law
School of Economics and Management
Department of Development Planning and Management
Private Bag X1106, Sovenga, 0727, South Africa
Tel: (015) 268 4003; Email : Kgalema.mashamaite@ul.ac.za

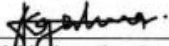
To: Whom it May Concern
From: Dr KA Mashamaite, Supervisor and Senior Lecturer
Department of Development Planning & Management
Date: 12 March, 2024
Subject: Request for Permission to Conduct Field Work for Masters Research Project

Mr Nkoana I (201926961) is a registered for the Degree Master of Development (Planning and Management) offered at the University of Limpopo in the Department of Development Planning and Management. To successfully complete the degree, Mr Nkoana I has to complete a research project which is in the form of a Dissertation as a prerequisite for the qualification. I therefore, humbly request that you assist the student by granting permission to conduct field work and collect data in your municipality/institution/village as his area of study. Please note that the information collected by the student during the field work will solely be used for academic purposes as prescribed by ethical considerations that are approved by the University of Limpopo's Turfloop Research Ethics Committee (TREC).

The student's details and the title of the study are as follows:

Student Name: Nkoana Isaac
Student Number: 201926961
Research Title: The Contributions of Small and Medium Enterprises towards Poverty Reduction in Mankweng Township (Zone 1), Limpopo Province

Thank you very much

Signed: 
Dr KA Mashamaite, Supervisor and Senior Lecturer
Department of Development Planning & Management

Finding solutions for Africa



Lefapha la Taolo le Molao
Sekolo sa Ekonomi le Taolo
Kgoro ya Peakanyo le Taolo ya Tlhabollo Mokotla
Poraefete X1106, Sovenga, 0727, Afrika Borwa
Mogala: (015) 268 4003; Imeile: Kgalema.mashamaite@ul.ac.za

Go: Yo e ka Tshwenyago
Go tšwa go: **Ngaka KA Mashamaite**, Molaodi le Mofahloši yo Mogolo Kgoro ya Peakanyo & Taolo ya Tlhabollo
Letšatšikgwedi: **12 Hlakubele, 2024**
Taba: **Kgopelo ya Tumelelo ya go Dira Mošomo wa Tšhemo wa Protšeke ya Nyakišišo ya Masters**

Morena Nkoana I (201926961) ke morutwana yo a ngwadišitšwego go Degree Master of Development (Planning and Management), e fiwago Yunibesithing ya Limpopo ka Lefapheng la Peakanyo le Taolo ya Tlhabollo. Go ka katlego phetha degree, Mr Nkoana o swanetše go fetša projeke ya nyakišišo yeo e lego ka mokgwa wa Dissertation bjalo ka a senyakwa sa pele sa mangwalo a thuto. Ka fao, ke kgopela ka boikokobetšo gore le thuše morutwana ka go fa tumelelo ya go dira mošomo wa tšhemo le go kgoboketša datha mmasepaleng/setheong/motseng wa gago bjalo ka lefelo la gagwe la thuto. Hle ela hloko gore... tshedimošo yeo e kgobokeditšwego ke moithuti nakong ya mošomo wa tšhemo e tla šomišwa fela ka mabaka a thuto bjalo ka ge go laeditšwe ka dikakanyo tša maitshwaro tšeo di dumeletšwego ke Komiti ya Boitshwaro ya Dinyakišišo yeo e bitsiwang Turfloop Research Ethics Committee (TREC) ko Yunibesithi ya Limpopo.

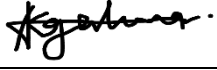
Dintlha tša moithuti le sehlogo sa thuto ke tše di latelago:

Leina la Moithuti: **Nkoana Isaac**

Nomoro ya Moithuti: 201926961

**Thaetlele ya Nyakišišo: Meneelo ya Dikgwebopotlana le tša Magareng
go ya go Phokotšo ya Bodiidi ka Toropokgolo ya
Mankweng (Zone 1), Profense ya Limpopo**

Re leboga kudu

E saennwe: 

Ngaka KA Mashamaite, Molaodi le Mofahloši yo Mogolo

Kgoro ya Peakanyo & Taolo ya Tlhabollo

Appendix D: TREC Certificate



University of Limpopo
Department of Research Administration and Development
Private Bag X1106, Sovenga, 0727, South Africa
Tel: (015) 268 3935, Fax: (015) 268 2306, Email: tukiso.sewapa@ul.ac.za

TURFLOOP RESEARCH ETHICS COMMITTEE

ETHICS CLEARANCE CERTIFICATE

MEETING: 09 April 2024
PROJECT NUMBER: TREC/66/2024: PG
PROJECT:

Title: The Contributions of Small and Medium Enterprises towards Poverty Reduction in Mankweng Township (Zone 1), Limpopo
Researcher: I Nkoana
Supervisor: Dr KA Mashamaite
Co-Supervisor/s: N/A
School: Economics and Management
Degree: Master of Development Studies


PROF D MAPOSA
CHAIRPERSON: TURFLOOP RESEARCH ETHICS COMMITTEE

The Turfloop Research Ethics Committee (TREC) is registered with the National Health Research Ethics Council, Registration Number: **REC-0310111-031**

Note:

- i) This Ethics Clearance Certificate will be valid for one (1) year, as from the abovementioned date. Application for annual renewal (or annual review) need to be received by TREC one month before lapse of this period.
- ii) Should any departure be contemplated from the research procedure as approved, the researcher(s) must re-submit the protocol to the committee, together with the Application for Amendment form.
- iii) PLEASE QUOTE THE PROTOCOL NUMBER IN ALL ENQUIRIES.

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Appendix E: Letter for Request for Permission to Conduct Research Within Polokwane Local Municipality

To: Madam/Sir
Municipal Manager
Polokwane Local Municipality

From: Mr I Nkoana <nkoanaisaac21@gmail.com>
Supervisor: Dr KA Mashamaite <kgalema.mashamaite@ul.ac.za>
Department of Development in Planning and Management
University of Limpopo
Date: 19 May 2024

Subject: REUEST FOR PERMISSION TO CONDUCT RESEARCH WITHIN
POLOKWANE LOCAL MUNICIPALITY

Dear Municipal Manager

This letter serves to request permission to conduct research at Polokwane Local Municipality. The data is part of my research project for the Master of Development in Planning and Management. The research title is on: The Contributions of Small and Medium Enterprises towards Poverty Reduction in Mankweng (Zone 1) Township, Limpopo Province. The research will be conducted in different units within Polokwane Local Municipality through interview schedules. The units involve the Department of Cooperative Governance Traditional Affairs and Department Planning and Economic Management. The research is undertaken solely for academic purposes. The aim of the study is to investigate the contributions of Small and medium Enterprises towards Poverty Reduction and provide measures to improve. Furthermore, the study seeks to answer the following research questions:

- What is the importance of small and medium enterprises in townships?
- What are poverty reduction strategies in townships?

- What are the contributions of small and medium enterprises towards poverty reduction in townships?
- What are the possible measures to enhance the contributions of small and medium enterprises towards poverty reduction in townships?

I am hoping that my request will be accepted.

Best Regards

Mr I Nkoana

Appendix F: Permission Letter (Polokwane Local Municipality)



Enq: Ms. MSC Rasebotje
Tel: 015 290 2701
Email: ConnyR@polokwane.gov.za
Date: 22 May 2024

To: University of Limpopo
P.O. Box 1106
Sovenga
0727

Attention: Dr. KA Mashamaite
Tel: [015 268 4003](tel:0152684003)
Email: Kgalema.mashamaite@ul.ac.za

Dear Sir/Madam

RE: CONFIRMATION FOR MR. ISAAC NKOANA TO CONDUCT RESEARCH IN POLOKWANE MUNICIPALITY

This letter serves to confirm that Mr. Isaac Nkoana has been granted permission to conduct research at Polokwane Municipality as per the research topic titled: "The Contributions of Small and Medium Enterprise towards Poverty Reduction in Mankweng Township (Zone 1), Limpopo Province".

Please note that the findings emanating from the research must be shared with the municipality before they can be published.

Kind Regards,


MS. THUSO NEMUGUMONI
MUNICIPAL MANAGER

OFFICE OF THE MUNICIPAL MANAGER

- P.O BOX 111 POLOKWANE, 0700
- CIVIC CENTRE, CNR LANDDROS MARE & BODENSTEIN STREETS
- POLOKWANE, 0699, SOUTH AFRICA
- TEL: +27 15 290 2106
- FAX: +27 15 290 2106



Appendix G: Editorial Letter

EDITORIAL CERTIFICATE

Date: 2024/11/26

Manuscript Author(s): Nkoana I

Manuscript Title: THE CONTRIBUTIONS OF SMALL AND MEDIUM ENTERPRISES TOWARDS POVERTY REDUCTION IN MANKWENG TOWNSHIP (ZONE 1), LIMPOPO PROVINCE.

To Whom It May Concern:

This letter confirms that the manuscript corresponding to the information detailed above was meticulously edited by P Ramokgola of IDREAM, ensuring the highest language accuracy and clarity standards.

I guarantee 100% language accuracy in the text, as edited and delivered to the author(s) on the date below. The complete manuscript editing involved language editing, grammar, and house-style formatting. I make no claims about the substantive matter covered by the paper and have not altered the intent or research content drafted by the author(s).

The author(s) may accept or reject any comments or suggestions upon receipt of the edited document. Should you have any questions or concerns, please get in touch with me on 0762596488 or email dave.khastro.rams@gmail.com

Date of Issue:

2024/11/28

Sincerely,



P Ramokgola, LLM
Polokwane, Limpopo, RSA

Appendix H: Turnitin Report

**THE CONTRIBUTIONS OF SMALL AND MEDIUM ENTERPRISES TOWARDS
POVERTY REDUCTION IN MANKWENG TOWNSHIP (ZONE 1), LIMPOPO
PROVINCE**

By

ISAAC NKOANA

(201926961)

Submitted in fulfilment of the requirements for the degree of

Master of Development

in

Planning and Management

in the

FACULTY OF MANAGEMENT AND LAW

(School of Economics & Management)

at the

University of Limpopo

Supervisor: Dr KA Mashamaite

2024

NKOANA I_Final_Dissertation.docx

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