

**Determinants of survival and growth of small and medium enterprises in rural
KwaZulu – Natal**

By

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Key words and Classification

Key words

Determinants;

Survival and Growth;

SMEs;

Owners/managers

Classification

Determinants: Building blocks contributing to the success and/or failure of business growth

Survival and Growth: Business continuation of existence and grow beyond start-up phase

Growth model: Representative structure of business growth path

SMEs: Small, and Medium Enterprises

DECLARATION

I declare that “Determinants of survival and growth of small and medium enterprises in rural KwaZulu – Natal” is my own work, that it has not been submitted before for any degree or examination in any other university, and that all the sources I have used or quoted have been indicated and acknowledged as complete references.

Lawrence Mpele Lekhanya

27 November 2016

Signed:

ABSTRACT

It has been noticed that many countries around the world have started making the construction and development of industrial SMEs one of the critical driving forces for economic growth of their countries. The SMEs industry has shown growth and good performance in East and Southeast Asia (South Korea, Singapore, and Taiwan). Many researchers have undertaken research on small and medium enterprises (SMEs) in South Africa, including the development of rural entrepreneurship. Despite numerous articles and numerous past research surveys conducted on SMEs in South Africa, Brazil, Nigeria, Ukraine, Tanzania, Botswana, China, Taiwan, UK, Australia, USA including many other developing countries, the understanding of the determinants of survival and growth of rural SMEs in rural areas, with specific reference to KwaZulu-Natal (KZN) and the existence of a growth model remain largely unknown. Since rural businesses operate in different environments from those in urban areas, it is essential to have a broad understanding and knowledge of business characteristics of small and medium enterprises of rural entrepreneurs, including their personal attitudes, rural entrepreneurial orientation growth of business, external/internal environmental dynamics, as well as rural entrepreneurial resources. In recent times, rural entrepreneurship has had a huge impact on many issues, including economic development, employment, food supply and social safety. With more and more people moving from the rural areas to urban areas due to a lack of employment opportunities and the complexity of running their own business, the problem of potential social unrest and many other problems become more and more real. Thus, it is very important that researchers, especially in those countries with large numbers of people living in the rural areas to investigate this problem and provide ways of how to solve it.

The assumptions and the confusion, surrounding rural SMEs owners/managers awareness, perceptions and the understanding of various determinants of survival and growth of rural SMEs in their areas, highlights a need and creates interest for academics to conduct more research in this particular area. There are a number of other important reasons, such as the failure rate of SMEs that also need to be investigated. This study was conducted within the rural areas of the southern region of KZN province, using quantitative research methods. The sample for the study consisted of 150 owners/managers of SMEs. The respondents were selected using quota sampling and required to complete a research questionnaire, with an interviewer present to assist. The research instrument consisted of a close-ended,

questionnaire made up of a 5 point Likert scale with the questionnaires distributed to five selected areas in the rural southern region of KZN province.

The research findings indicate that the size of the local market is very small for selling SMEs products; poor infrastructure has an impact on their business growth and lack of financial support as well as tough government regulations adversely affect SME growth.. This study provides both theoretical and practical implications for rural entrepreneurs and policy-makers. The study presents a number of recommendations, including a conceptual growth model for rural SMEs.

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CHAPTER 1: INTRODUCTION AND BACKGROUND OF THE STUDY

“Owing to the existing growth appraisal systems, SMEs pay more attention to ‘quantity’ growth and neglect the improvement of ‘quality’, they are keen on “big”, while ignoring the ‘strong’. This provides the best explanation of many cases where SMEs perform well today but go bankrupt tomorrow” Gao and Banerji (2015:176).

1.1 INTRODUCTION

The role of small and medium enterprises (SMEs) in a national economy has been emphasised all over the world, as they play a crucial role in the creation of jobs, growing the economy and reducing poverty (Subhan, Mehmood and Sattar, 2013). SME’s are flexible and innovative, taking into account the size and the business structure. Hence, it appears that there is less attention given to SMEs operating in rural places; as a result, there is little knowledge about different challenges confronting them. However, there is potential to improve the overall performance of SMEs and their competitiveness including those in rural areas with specific reference to KwaZulu-Natal. In order to compete locally and globally and be sustainably successful, rural businesses must not only excel in their growth, but also persevere over the long term (Raduan, Jegak, Haslinda and Alimin, 2009; Maclean, Jagannathan and Sarvi, 2013; Agbenyegah, 2013; Hua, Kabia and Arkady, 2015). Achieving such a sustainable growth and competitive advantage status is not possible, without a proper roadmap or strategy being outlined and put into practice. A review of the literature from many countries indicates that governments focus more on making policies and allocating financial resources for rural development, which includes promoting small business, but without really understanding the problem of why small business cannot grow beyond the survival stage. Rural areas have unique and different geographical profiles and the environment is unlike that of urban areas. These degrees of difference include business characteristics, personal attitudes towards growth, entrepreneurial orientation, entrepreneurial intention as well as entrepreneurial skills and resources. This means that business methods, systems, understanding of determinants and new growth models will be unique and distinct from those of urban areas. Therefore, new ideas and new thinking are required to address the challenges facing rural business communities. Furthermore, a new and broad understanding of determinants and the adoption of growth models must be developed and implemented to ensure rural businesses’ growth. This study aims to identify and discuss the various determinants contributing to the survival and growth of rural

enterprises, an analysis of their significant impact on the survival and growth on rural SMEs and then recommendations for the most appropriate model for adoption.

1.2 BACKGROUND OF THE RESEARCH

South African small-scale businesses do not grow; their failure rate of 75 percent is one of the highest in the world (Olawale and Garwe, 2010; Bisseker, 2014; Wagner, 2015). The authors highlight that new entrepreneurs in South Africa (SA) do not move from the first stage of existence and survival to success, take-off and growth to maturity. In order for small businesses to compete or have a competitive advantage, means that, they have to grow beyond the survival stage and keep on growing. According to Global Entrepreneurship Monitor (GEM) (2014) South Africa's rate of entrepreneurial activity is very low for a developing nation - a mere quarter of that seen in other sub-Saharan African countries, thus placing South African entrepreneurial activities below other African countries such as Angola, Botswana, Burkina Faso and Cameroon. Lopez-Claros (2008) states that "Competitiveness finds its ultimate expression in the prosperity that countries can sustain over time". As an emerging economy, with a largely unskilled labour force, it is essential that SA develops a competitive approach in the global marketplace because, with the fall of international barriers to the flow of goods, services, capital and labour, in recent years, the global economy has been transformed (Lopez-Claros, 2008). Torun (2007) believes that the rapid globalisation and the strong demand for the development of national economics further influences the agenda for social and rural economic transformation. The Department of Rural Development and Land Reform (DRDLR) (2015:6) indicates that despite many attempts at dealing with social and economic underdevelopment ills, statistics show that over half the households in the former homeland areas rely on social grants or remittances, from relatives and friends working in the urban and commercial farming areas, compared to a quarter of households in the rest of the country. According to the report this picture has not changed significantly over the last few years. This means that South African rural entrepreneurship is subject to change, in order to cope with global change and the evolution of knowledge.

Based on the above background, small businesses in the rural areas of SA need to grow beyond their survival stage, to become competitive and gain a competitive advantage. Brand, Schutte and du Preez (2013:1) state that a business growth model for SMEs in the South African context does not exist. Therefore, it is more difficult for South African policy-makers to know which steps to take in order to transform small-scale, informal enterprises, into dynamic firms operating in the

formal economy, particularly those in rural areas. This study proposes to identify determinants influencing the survival and growth of rural enterprises in KZN. The study will also recommend the adoption of an amended growth model that can be used for rural SMEs in KZN.

1.3 RESEARCH PROBLEM

Most new, small-scale enterprises in SA do not grow beyond the survival stage (Olawale and Garwe, 2010: 29; Chimucheka and Mandipaka, 2014:1-8). This problem is echoed by Estrin and Mickiewicz (2011) who asserted that entrepreneurship and SME creation still remain lower in transition economies such as South Africa than in other developing countries despite the fact of there being more than 21 years of democracy. Martin (2013) adds that there are still many challenges facing small business growth for SME owner/managers include expansion, management and business practices. Furthermore, Roper and Hart (2013:4) maintain that among SMEs high growth is often episodic and not sustained. According to Dzansi (2016), small rural businesses, on an individual basis, have not been contributing as much as would be liked because they do not grow in terms of production or employment capacity. However, Dzansi study did not provide broad details with regard to the various determinants contributing to the growth and success of rural SMEs in South African with specific reference to KwaZulu-Natal. Cant and Ligthelm (2003, in Cant and Wiid, 2013:707) are of the opinion that the number of failed SMEs can be estimated at 70-80 percent in South Africa. Kennon, Snyman, Schutte and von Leipzig (2013:817) believe that the failure rate is due to the fact that South African SMEs are unable to overcome the primary obstacle of access to funding, which translates into an inability to attain the necessary physical, human and consulting resources. A study conducted in KwaZulu-Natal by Clover and Darroch (2004) identified eight dimensions of constraint namely: a lack of access to services; funding constraints at start-up; lack of management capacity in the enterprise; access to tender contracts; compliance; compliance costs associated with VAT and labour legislation; liquidity stress; lack of collateral; and lack of institutional support for SMES. In addition, the study conducted by Lekhanya (2010) indicates that a lack of use of marketing tools due to the lack of knowledge and resources such as human capital and financial support contributed negatively to their expansion and growth. However, all these studies did not provide understanding and knowledge of the determinants of survival and growth of small and medium enterprises in rural KwaZulu-Natal.

Recent studies conducted in rural areas of KwaZulu–Natal by Mason and Lekhanya (2013) indicates that a lack of cooperation among SMEs could contract the lack of resources and business knowledge. Furthermore, Mason and Lekhanya (2014) found that SMEs in rural KwaZulu–Natal are faced with internal and external challenges; these include poor infrastructure, lack of human capital, lack of financial support, poor technology and communication infrastructure, bad roads and transport, lack of business networks and marketing strategies. This sentiment was echoed by SEDA (2016) stating that the SMEs landscape in South Africa is challenged by access to finance and markets, poor infrastructure, labour law, crime, skill shortages and inefficient bureaucracy. These problems are caused by lack of knowledge and understanding of the determinants that affect the growth and survival of enterprises in rural areas, with specific reference to rural KZN and the unavailability of a growth model for small enterprises operating in a turbulent environment and in under–developed areas, such as rural KZN. Therefore, lack of understanding of these determinants, is the main problem that this study is intending to investigate and provide significant tests that impact on survival and growth of rural SMEs.

Ballinger (2012:1) supports the premise that small businesses need the right systems in place to ensure their continued success. These systems include a new understanding of various determinants affecting growth and survival of rural enterprises, plus new business models and methods. The availability of the existing literature on small business growth models started with the work of Tan (2004:1). Yet, no growth model for rural entrepreneurship has come to light, which might be due to the lack of clear understanding of the determinants affecting the growth and survival of enterprises operating in rural places, more especially in rural KZN. A study, conducted in KZN by Wynne and Lyne (2003:1) highlights that rural, small enterprises in KZN are faced with many problems. These include institutional, legal, financial management, physical infrastructure, monitoring, training and technology transfer. Even though these problems are not unique to rural KZN, the focus of this study will be focussed on the rural areas of the south region of KZN only. Therefore, it is important to offer a clear understanding and broad knowledge of various determinants of survival and growth of rural SMEs in KZN. This study will provide a steep curve of understanding on determinants affecting survival and growth of rural SMEs which policy-makers and all stakeholders can learn from.

1.4 THE PURPOSE OF THE STUDY

The purpose of the study is twofold, namely to:

- Establish the various determinants of survival and growth of rural enterprises in KZN; and,
- Propose adoption of an amended growth model for rural SMEs in KZN.

1.5 RESEARCH AIM AND OBJECTIVES

The following section will state the primary and secondary objectives of this study.

1.5.1 Primary objective

The overall aim of this study is to investigate and describe determinants of survival and growth of small and medium enterprises in rural KwaZulu–Natal; and suggest the adoption of prototype model guidelines of determinants of survival and growth of SMEs in rural KZN.

1.5.2 Secondary objectives

With regard to sub-objectives which emanated from the literature review in order to achieve the overall aim of this study, the following secondary objectives have been set:

Sub-objective 1: To provide a comprehensive literature review on the determinants of survival and growth in KZN of rural SMEs;

Sub-objective 2: To determine the business characteristics of small and medium enterprises in rural areas;

Sub-objective 3: To ascertain the entrepreneurial characteristics of rural SMEs in KZN;

Sub-objective 4: To identify any institutional environments which have an effect on the survival and growth of rural SMEs in KZN;

Sub-objective 5: To examine the socio - cultural environment that affects the survival and growth of rural SMEs in KZN;

Sub-objective 6: To establish which financial and infrastructural environments affect survival and growth of rural SMEs in KZN; and

Sub-objective 7: Propose the adoption of an amended SME growth model that can be used by rural SMEs in KZN

Therefore, in order to measure the aims and objectives for this study, the research hypotheses were formed from a literature review, with the variables that form descriptions of the proposed model (see Section 1.6.1 for description of proposed model and test for variables for proposed amended prototype model).

1.6 RESEARCH QUESTIONS

This study attempts to answer the following critical questions:

1. Which determinants of survival and growth from the literature actually affect the continued existence and development of SMEs in rural KZN?
2. What are the business characteristics of small and medium enterprises in rural areas?
3. What are the entrepreneurial characteristics of rural SMEs in KZN?
4. Which institutional environments are effecting the survival and growth of rural SMEs in KZN?
5. What are the socio - cultural environments that affect the survival and growth of rural SMEs in KZN?
6. Which are the financial and infrastructural environments affecting survival and growth of rural SMEs in KZN?
7. What are the characteristics of the proposed prototype model to be adopted for survival and growth of existing and development of new SMEs in rural KZN?

1.6.1 Description of the proposed prototype model to be adopted.

Business models have become popular and play a significant role in achieving and sustaining impactful, profitable innovations. In several industries, standards can be a key element of business model systems and leadership (Ballinger, 2012:1).

This study, therefore, intends to propose the adoption of an amended growth business model that will be used to guide growth for rural businesses, which will cover the following theoretical constructs of growth:

- Small business growth;
- Entrepreneurial orientation;
- Environment dynamics;

- Resources;
- Age;
- Attitude; and,
- Industry sector.

The proposed model to be adopted explains the ability, need and opportunities of rural entrepreneurship, with regard to the above constructs of growth, as these are not the same and are characterised by different challenges. The model is illustrated by the use of diagrams, with labels showing the links of the theoretical constructs of growth information (Figure 6.1).

1.6.2 Hypotheses

In order to determine the significance of this study through hypotheses testing, each of the following variables was tested in order to determine the relationship between its relevant constructs and small rural business survival and growth in rural KZN. This section presents the null hypothesis (Ho) and alternative hypothesis (Ha).

Ho 1.1: To determine if there is a relationship between entrepreneurs' attitude to growth and rural entrepreneurial orientation growth;

Ha 1.1: To determine if there is no relationship between entrepreneurs' attitude to growth and rural entrepreneurial orientation growth;

Ho 1.2: To determine if there is a relationship between rural entrepreneurial orientation and small business survival and growth;

Ha 1.2: To determine if there is no relationship between rural entrepreneurial orientation and small business survival and growth;

Ho 1.3: To determine if there is a relationship between external/ internal environment dynamics and rural entrepreneurial orientation growth;

Ha 1.3: To determine if there is no relationship between external/ internal environment dynamics and rural entrepreneurial orientation growth;

Ho 1.4: To determine if there is a relationship between rural entrepreneurial attitude and

small rural business survival and growth;

Ha 1.4: To determine if there is no relationship between rural entrepreneurial attitude and small rural business survival and growth;

Ho 1.5: To determine if there is a relationship between external/internal environment dynamics and small business survival and growth;

Ha 1.5: To determine if there is no relationship between external/internal environment dynamics and small business survival and growth;

Ho 1.6: To determine if there is a relationship between age of the business existence and small rural survival and growth;

Ha 1.6: To determine if there is no relationship between age of the business existence and small rural survival and growth;

Ho 1.7: To determine if there is a relationship between resource (human capital/ networking) and rural entrepreneurial orientation growth;

Ha 1.7: To determine if there is no relationship between resource (human capital/ networking) and rural entrepreneurial orientation growth;

Ho 1.8: To determine if there is a relationship between the industrial sector and rural entrepreneurial orientation.

Ha 1.8: To determine if there is no relationship between industry sector and rural entrepreneurial orientation

Ho 1.9: To determine if there is a relationship between institutional barriers to growth and rural entrepreneurial orientation growth;

Ha 1.9: To determine if there is no relationship between institutional barriers to growth and rural entrepreneurial orientation growth;

Ho 1.10: To determine if there is a relationship between financial barriers to growth and rural entrepreneurial orientation growth;

Ha 1.10: To determine if there is no relationship between financial barriers to growth and rural entrepreneurial orientation growth;

Ho 1.11: To determine if there is a relationship between social barriers to growth and rural entrepreneurial orientation growth;

Ha 1.11: To determine if there is no relationship between social barriers to growth and rural entrepreneurial orientation growth.

1.7 SIGNIFICANCE OF THE STUDY

The reason for doing this study is to contribute to the body of existing knowledge concerning the growth of the SME sector in South Africa with specific reference to KwaZulu – Natal rural areas.

This study will not only have academic and educational potential, but can also impact on the actual economic life of the SMEs owners/managers in the rural areas in many countries. Owners of such small businesses can search for answers to their questions in this study and understand many issues that will help them to maintain and develop their business successfully, supporting their countries in an economic and social manner.

This study will demonstrate elements of a rural entrepreneurship growth model beyond the survival stage. Most of the work done on entrepreneurship has concentrated on challenges facing rural entrepreneurs, without suggesting a new business growth model to enable small-scale industries to grow beyond the survival stage, particularly with regard to rural businesses.

It is envisaged that this contribution will be useful to people in the South African entrepreneurship sector, as well as individual rural entrepreneurs, since it will act as a guide in their decision-making, providing advice on what to do when their businesses are not performing well. This study will be a useful tool for all who operate businesses, by providing data from which to make informed decisions, regarding economic and innovation strategies for survival and growth.

The study outcomes intend to enable rural entrepreneurship to grow, particularly in rural KZN areas. From a rural economic and innovation perspective, this research will provide an understanding of what needs to be done to bring about a more desirable environment of entrepreneurship development and support in rural areas in KZN. The literature reviewed (see Chapter 2 and 3) underlines the need for studies that address the survival and growth of rural SMEs. Ultimately, it is hoped that the results of studies of this nature will contribute to the assurance of standards of quality, in the development and support network for entrepreneurship,

on the part of government and other external funders. This contribution aims to, in the long-term, assist in improving effective and efficient utilization of scarce developmental and support resources for entrepreneurs in KZN's rural areas.

1.8 SCOPE OF THE STUDY

This section will provide a brief discussion on the delimitation and limitations of the study.

1.8.1 Delimitation of the field of study

The focus of this study is on understanding the various determinants of rural enterprises in KZN and providing an entrepreneurial growth model for the survival and growth of rural enterprises, beyond the survival stage. This study did not consider other provinces in SA, as research was confined to KZN only.

1.8.2 Limitations

It was considered that a lack of time and willingness by entrepreneurs to complete questionnaires might create problems in obtaining a representative sample. This study was focused only on existing businesses and did not consider proposals for new businesses. To deal with these issues, three (3) months (May, June and July, 2015) were allocated to the field work. The intention was to provide the researcher and research assistants enough time to explain the purpose of the surveys in more detail to the target population. This action assisted in creating willingness for respondents to participate.

1.9 OVERVIEW OF THE RESEARCH METHODOLOGY AND DESIGN

The purpose of this section is to explain the research methodology for this study. The first sub-section will deal with the research design, sampling, data collection and analysis. The validity of the data will be dealt with in the second sub-section, as well as the potential for error in the methods chosen. The control of these errors is of critical concern in research, and every effort will be made by the researcher to reduce errors. However, more details on the methodology for this study is presented in Chapter 4, but only a summary is presented here by way of introduction.

1.9.1 Design of research

This study used a quantitative technique, with the primary data to be collected therefore, being quantitative in nature. A questionnaire was developed and pre-tested in order to obtain the required information. This study used a Likert-scale closed-ended questionnaire.

1.9.2 Target population of the study

According to Saunders, Lewis and Thornhill (2009), the full set of cases from which a sample is taken is called a population. Therefore, for this study target population are 150 SMEs owners/managers operating in rural southern region of KZN. The choice of this number is based on the SEDA report (2016) and information provided by SEDA offices in the selected municipalities (see Appendix 3).

1.9.3 Sampling method

Saunders, Lewis and Thornhill (2009: 213) state that sampling techniques can be divided into two types: probability (representative sampling) and non-probability (judgmental sampling). Probability sampling uses a random selection technique while non-probability sampling does not follow random selection but rather relies on judgmental procedure. For this study non-probability was applied in the form of quota sampling techniques. The obvious advantages of quota sampling are the speed with which information can be collected, the lower cost of doing so, and its convenience. Furthermore, this technique is suitable for this study because of unpredictable numbers of registered SMEs owners/managers operating in selected areas for the survey, therefore, the researcher has to use profile characteristics of the target population for the selection of participants. Plowright (2012) supports the premise that non-probability sampling involves selecting cases that do not necessarily represent groups outside of the research. They are chosen because the researcher knows that they have information that will contribute directly to answering the research question. Furthermore, SEDA offices in the selected municipalities were contacted to confirm the numbers and the SEDA report (2016) also was used to verify the numbers of SMEs owners/managers operating in the selected areas (see Appendix 3).

1.9.4 Measuring instruments

The study used a closed-end structured questionnaire as a measuring instruments to make the results valid and reliable as per the content and predictability of research. The questionnaire was used to measure the variables across the rural SMEs in KZN. Most of the study variable measures were extracted from the literature review which was the main source of information used to formulate the questionnaire for this study. The researcher and research assistants distributed the questionnaire to the respondents to make sure that it would be filled in by the right person and respondents would get assistance required at any time with anything regarding the questionnaire.

1.9.5 Data collection instruments

The study used a closed-ended questionnaire for data collection. Primary data was collected from 150 SMEs operating in rural KZN. This research was quantitative in nature and a questionnaire was used to collect data from SMEs owners/managers in rural KZN. Since the SMEs are spread all over the five selected areas, the researcher travelled to all of the sampled SMEs' places to administer the questionnaires. With the help of a research assistant, the questionnaires were left with respondents to be filled for the full period of 7 days then collected for capturing.

1.9.6 Data analysis

Frequencies were used to determine how often a respondent made a certain response to a particular question, and were also used to check the coding of data. The descriptive statistical analysis method was used to determine the extent of various factors influence on the survival and growth of rural SMEs in KZN. Correlation analysis was also done in order to show whether and how strong pairs of variables are related. The Spearman rho test was applied to determine the relationship between the variables, Cronbach's coefficient alpha was performed for internal consistency tests to confirm the validity and reliability of the results; and the Mann-Whitney U test was done to identify non-parametric variables

To establish the significance of individual variables, a correlation analysis test was applied at 95% level of confidence. The data analysis was done using the Statistical Package for Social Sciences (SPSS) 23.0 version and the presentations and discussions of the results are shown in chapter five. The results obtained were presented using tables and graphs, then analysed according to the research objectives, followed by conclusions and recommendations arising from the outcomes.

1.10 Validity, reliability and trustworthiness

The correlation coefficient test, Pearson product moment correlation coefficient (r) and coefficient determination (R -sq), and t-tests, at 90% and 99% levels of confidence were used to determine internal and external validity. Further the chi-square tests and other relevant tests were applied to test the validity and reliability of this study.

1.11 DEFINITION OF TERMS

Key concepts made use of in this study are defined below:

Small and medium enterprises: Any business with fewer than 200 employees is deemed an SME, according to the South African government's general definition for SMEs (Sandala 2015). Where there are fewer than 50 workers the business is deemed small, with between 50 and 200 employees considered as medium sized (The National Small Business Amendment Act 29 of 2003). Moreover, SMEs are stated as having an annual turnover of R5 million, with the SME owners directly involved in the business' daily management issues.

Determinants: These refer to a range of complex factors explaining small business growth (Krasniqi, 2008).

Growth-type SMEs: SMEs with the ability, in the next three years (long-term) to continuously excavate and make use of both internal and external undeveloped resources, thus showing a trend, expanding from weak to strong and small to big, and to attain co-evolution between enterprise and environment (Gao and Banerji, 2015:182).

Business survival and growth model: An enterprise's survival should always be observed over two consecutive years. For example, an enterprise that came into being in year xx should be considered as having survived to $xx + 2$, only if it was also active in year $xx + 1$, and so on. Therefore, survivals from a survival year to the following year should be identified in the same manner as survivals from a birth year to the following one.

1.12 STRUCTURE OF CHAPTERS IN THE REPORT

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

Chapter 2 covers the first part of the literature review, providing an overview of previous research on the rural entrepreneurship sector with specific reference to South Africa in southern region of KwaZulu Natal province. This is to identify relevant theories and growth models for the South Africa rural entrepreneurship sector, particularly in rural areas.

Chapter 3 consists of the second part of the literature review relating to the internal or personal and external/economic environmental factors, entrepreneurial knowledge, and the entrepreneurial abilities of rural South Africans.

Chapter 4 discusses the research methodology with specific reference to a quantitative study. This method of study is used to describe the relationships between the variables to determine if the research hypotheses are acceptable. The quantitative method will use a statistical test; such as a chi-square test by applying the Pearson correction. The Pearson correlation and Cronbach's alpha will be used to test and ensure the relevance of the relationships of variables.

Chapter 5 comprises the analysis and results, presenting the statistical analysis of the data obtained through the questionnaires. It will describe how the data will be processed into meaningful results that the reader will be able to interpret and understand.

Chapter 6 focuses on the interpretation of the results for this study, relative to the findings of the literature review.

Chapter 7 this chapter outlines the conclusions drawn from the findings in Chapter 6 and various recommendations are made for further research.

1.13 CONCLUSION

This chapter concentrated on discussing the background associated to the basis of the objectives of the study. The problem statement regarding the study contended that most studies in existing and developing rural SMEs have been faced with many challenges everywhere in the world. The statement also argues that the debate on various determinants affecting survival and growth of rural SMEs is inconclusive and the empirical findings on how these determinants relate to survival and growth keep on giving conflicting results. The chapter offers the significance of the study for government policy makers, business authorities and owners/managers as well as fellow researchers. It concludes by giving the meaning of terms and the structure of the thesis.

The next chapter provides a review of the literature on the determinants of survival and growth of small and medium enterprises in rural KwaZulu – Natal.

CHAPTER 2: LITERATURE REVIEW ON THE RURAL ENTREPRISE SECTOR

2.1 INTRODUCTION

Rural entrepreneurship is that type of entrepreneurship which ensures value addition to rural resources in rural areas, engaging largely rural humans (Bad, Patel, Patel and Tare, 2013:2). Many communities in rural SA are still living in poor conditions (Van der Walt, 2006:2), with SMEs operating in most rural and lagging areas, constituting an integral part of the local economy and a major source of employment as argued by Meggheri and Pelloni (2006:1). Africa's economies today are becoming more dynamic, and agricultural growth is catalysing broader rural growth (Willebois, 2011:7) and on that basis Wright and Stigliani (2013:1) suggest there is a greater need to understand the processes that underlie entrepreneurial growth.

Uddin and Kanti (2013:166) explain that SMEs' success is dependent on a number of multi-dimensional aspects, with some internal and some external. Thus, both policy makers and entrepreneurs ought to understand how they affect the survival and growth of the firm. Rural entrepreneurship is faced with the challenges of shortages, deficiencies and lack of finance, networking, electricity, equipment and marketing, with small and distant markets, poor transport systems, as well as corruption (Ngorora and Mago, 2013).

Noteworthy factors influencing SMEs' growth and survival, according to Hove and Tarisai (2013:57), include the business plan, marketing strategy, mission/vision, and finance. Al-Hyani (2013:1) supports the findings of the most common constraints hindering SME growth and survival, as being a lack of financial support and qualified human resources, competition barriers, and unyielding business rules and regulations. On the other hand, Mitchell and Jesselyn (2004:1) state that there have been no studies into the characteristics of South African entrepreneurial networks, as well as how these networks are used. Nonetheless, Manzano, Ayala and Parra (2012:1) maintain that the most significant variables that explain growth are experience, the leader's resilience level and his or her understanding of the business environment.

Wolf (2001:1) states that, in most African countries, a significant share of production and employment are accounted for by SMEs, thus, directly connecting the SME sector to poverty alleviation. In considering the situation of most African countries, Kim (2011:1) highlights that there are several impediments that have to be removed, in order for SMEs to flourish. On the

other hand, Paul, Hamzah, Samah, Ismail and D'Silva (2013:1) mention that the major key factors of success are past experience of the entrepreneur and customer service know-how of the business. However, they also maintain the most crucial obstacles being the lack of opportunities or ability to access financial support from suitable government organisations, inadequate infrastructure and corruption.

According to Barbero, Casillas and Feldman (2011:1), SMEs should possess high capabilities in specific functional areas, so as to grow fast and intensively. With the marketing and financial capabilities of businesses positively associated with market expansion and innovation, these are two ingredients that SMEs could utilise to achieve high growth. Hamelin (2009:1) argues that firm growth is not limited only by financing constraints but also by family-related attitudes and increasing firm growth requires policies that shape incentives in small family businesses.

2.2 SME SECTOR DEVELOPMENT FROM AN INTERNATIONAL PERSPECTIVE

All over the world, SMEs are shown to play crucial roles in a variety of different economies (Wolf and Pett, 2006:268-284; Mmbengwa, Gundidza, Groenewald and Van Schalkwyk, 2009; Akugri, Bagah and Wulifan, 2015; Almutairi and Sathiyarayanan, 2015:32). According to Witbooi, Cupido and Ukpere (2011), entrepreneurial activities around the world account for, on average, about 70 percent of the global Gross Domestic Product (GDP). However, in SA, entrepreneurial activities only account for 40 percent of the country's GDP. With an unemployment rate of approximately 25 percent, accelerating entrepreneurial activity becomes crucial in a developing country, such as SA (Witbooi, Cupido and Ukpere (2011). In a study conducted in Turkey, on the intensity of small business owners and the environmental difficulties they encountered, as predictors of growth intentions, it is highlighted that financing problems and the lack of know-how have a significant relation to growth plans (Kozani, Oksoy and Ozsoy, 2006:114 – 129; Eniola and Entebang, 2015:334 – 342).

The Bangladesh Prime Minister at the small and medium enterprises fair (2010:1) suggests that, since SMEs are the biggest employer of industrial workers in that country, that small and medium enterprises (SMEs) should be incorporated into the efficient formulation of policies and implementation, to attain various goals that would essentially include a balanced development of the country. The OECD Economic Survey (2012:1) indicates that, to encourage the formalisation of small firms, lessening red tape, through simplification of the licensing process, and lowering

tax compliance costs, would help to enhance the quality of human resources in Indonesia and would benefit the SMEs.

A study conducted in Indonesia by Tulus (2007:95-118) points out that the main limitations small entrepreneurs face are insufficient working capital and marketing difficulties, along with low support of SME development from government programmes. In addition, Agwu and Emeti (2014:101-114) maintain that major challenges in SMEs' performance are poor financing and inadequate social infrastructure, as well as the lack of managerial skills and multiple taxation.

According to Nyang'ori (2010:1-2) in the enlarged European Union (EU) of 25 countries some 23 million SMEs provide around 75 million jobs and represent 99 percent of all enterprises. SMEs in the European Union's (EU) share of total employment, between 2002 and 2010, was 80 per cent and these small enterprises accounted for 99.8 percent of the 20.8 million non-financial enterprises in 2010 (EIM Business and Policy Research, 2011). In Britain, for instance, SMEs are considered the backbone of the British economy (Rowe, 2008). According to Nyang'ori (2010), the Department for Business, Enterprise and Regulatory Reform's (BERR) Enterprise Directorate Analytical Unit, the United Kingdom's (UK) economy is 99 percent SMEs, employing 14.23 million people, out of a working population of approximately 30 million. In terms of UK turnover and GDP, the UK SMEs account for 1.48 trillion sterling (British Pounds). SMEs (with at least one employee) outperform the large UK Corporations in terms of productivity, despite having minimal resources, little support and being largely ignored. Large UK Corporations of 250 employees and over account for 52 percent of employment but only 50.8 percent of the UK's turnover (ibid). Thus, the UK economy is supported by SME performance, and improving performance will have a substantially, positive effect on the entire UK economy.

Similarly, SMEs are the backbone of Singapore's economy, contributing 47 percent of the country's GDP and generating 62 percent of available jobs (SMU, 2008 in Nyang'ori, 2010:1-2). SMEs in the United States of America (USA) employed about 60 million of non-farm, private sector workers in 2006, constituting 99.9 percent of the 27 million employer and non-employer, private non-farm businesses (United States International Trade Commission, 2010:332-508). A report from the Asian Pacific Economic Cooperation member countries shows that 90 percent of all enterprises are SMEs, employing 32 to 84 percent of the population (Desouza and Awazu, 2006). In Africa, a study, conducted by Okpara (2011:156) in Nigeria, reveals that a lack of financial support, poor management, corruption, lack of training and experience, poor

infrastructure, insufficient profits, and low demand for products and services are the most common constraints hindering small business' growth and survival. SMEs in Ghana account for only 15.55 percent of the total labour force and contribute six percent to the GDP (Kayanula and Quartey, 2000).

Gao and Banerji (2015:175) stipulate that, by the end of 2012, 80% of China's employment and 60% of the country's GDP had been provided by the 13 million SMEs that constitute more than 99% of all the country's enterprises. In addition, the sector had also produced 60% of exports, while contributing 50% of the total taxation revenue. Since the start of market-oriented reforms in 1978, and even though most SMEs in China only came about in the last 30 years, Li (2013) states that these small enterprises have been vitally operative in helping the Chinese economy soar and are seen to be fundamental to the successful attainment of the new 'Five-Year-Plans'. Chinese SMEs are, however, facing a series of external and internal factors that, after a period of rapid development, have substantially effected their growth adversely.

2. 3 RURAL ENTREPRENEURIAL ACTIVITIES IN OTHER PARTS OF THE WORLD

Brünjes and Diez (2012:1-28), state that in Vietnam, rural opportunity entrepreneurs are often not oriented towards employment growth and thus have a limited capacity to generate non-farm employment for other households. This is unlike Peru where the International Fund for Agricultural Development (IFAD) report (2013) shows that many rural entrepreneurs create employment and rural entrepreneurship is growing. The report further indicates that government and international funding organizations have provided training and financial support for rural entrepreneurship to enhance survival and growth. Furthermore, according to the SBA Factsheet (2012), SMEs account for almost 99.8% of active enterprises in Ireland with the majority of firms in the economy comprising micro-enterprises (90.8%), employing less than 10 people. Micro-enterprises are particularly prevalent in rural areas where SMEs have a tendency to be very small including a high percentage of one-person businesses. In addition, Duarte and Diniz (2011) contend that it is possible to promote better economic and social conditions through entrepreneurial actions, which benefit both the individuals engaged and the community as a whole. Larroulet, and Pablo (2009: 81-100) report that Latin American nations exhibit high levels of entrepreneurial activity.

According to Coleman (2016), more than 60 % of the working age population in most Latin American countries view entrepreneurship as a desirable career. This entrepreneurial spirit due to the well developed technology connectivity in the past five years, has led the percentage of Latin American households connected to the internet to jump from 16% to more than 50%. In 2015, Latin American's mobile traffic grew by 87% and they spent more time on social media than any other region in the world. Shah and Saurabh (2015) highlight that past and recent experiences of failure of microbusinesses and non-performance of enterprises have underscored the importance of entrepreneurial competence in both rural and urban places. According to Shah (2012) half of the world's population cannot be ignored and that this includes rural women who can make an important contribution to business creation particularly in the rural areas. Singer et al. (2014) maintains that although the percentage of women entrepreneurs in the South Asian region is less than 13% , they own 37% of all businesses the world and generate \$29-36 billion USD through business in the South Asian region alone (Vanderbrug, 2013). However, this percentage does not cover the Africa region including South Africa. The African monitor (2012: 1-32) indicates that inadequate and unreliable infrastructure services which include lack of internet connectivity, transport and communication services and energy are common in the majority of rural communities in Africa and these influence the survival and development of SMEs in rural places.

2.4 THE CONTEXT OF SME DEVELOPMENT IN SOUTH AFRICA

The unemployment crisis faced by SA lies in at least a quarter of the population being jobless, and when those that have given up the search for work are included, the number of out-of-work South Africans increases to nearly 40 percent. Compared to other emerging markets though, the level of entrepreneurial activity in SA is considered to be low, which is worrisome when considering the findings, revealed by the Global Entrepreneurship Report (2014), that there is a direct relationship between the level of early-stage entrepreneurial activity and per capita income. While SA was ranked 35th out of 54 profiled countries, in terms of total entrepreneurial activity in 2010, with the profiled countries ranging in income levels and regions, SA's entrepreneurial activity was also found to be below all participating countries' average. SA's ability to foster successful, new businesses lags well behind countries, such as Chile, Brazil, Ghana, and Zambia (Morgan, 2012:2). In addition, the Global Innovation Index rankings (2012) show that South Africa's ranking is 45 in the world, in terms of innovation.

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

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

2.5 STATE OF DEVELOPMENT OF SMEs IN RURAL SOUTH AFRICA

SA has, for several years, reiterated that entrepreneurs should be persuaded, with support, to help create jobs by starting small businesses, and act as a stabilising force in a socio-economic context. However, SA's entrepreneurship is in a dire state, notwithstanding training initiatives and funding, as well as dedicated government agencies and private-sector involvement (Jones, 2013:1). With reference to the development of the country's SME economy, Rogerson (2008:61) points out that, for more than a decade there has been a continuous thread in South African policy discussions regarding the significance of issues concerning finance, training and regulation. Crucial strategic elements are identified as improved access to finance, skills and leadership training, and more flexible regulations, in sustaining the 'three national pillars of promoting entrepreneurship', namely fortifying an empowering environment for SMEs; as well as enhanced capacity and competitiveness at enterprise level.

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

2.6 THE IMPORTANCE OF SMEs IN A COUNTRY’S ECONOMY

Entrepreneurial activities not only enhance national productivity and generate employment, but also help to develop economic independence, as well as strengthen personal and social capabilities among rural communities (Sarma, 2014:49-52; Ramukumba, 2014:1-20; Gutha, 2015:1-5). SMEs are generally regarded as the engine of economic growth and equitable development in developing economies. They are labour intensive, capital saving and capable of helping create most of the one billion new jobs the world will need by the end of the century (Lalkaka, 1997 in Agwu and Emeti, 2014:101-114). SMEs often offer specialised services or products in a more efficient manner, as opposed to larger companies (Gjini, 2014:134). Mazumdar and Ahmed (2015:1-8) state that small scale businesses play an important role in ensuring the survival of poor households and in building up women’s confidence, skills and socio economic status. This is also supported by Saxena (2012:26) who discusses the benefits of rural entrepreneurship as follows:

- **Provide employment opportunities:** Rural entrepreneurship is labour intensive and provides a clear solution to the growing problem of unemployment. Development of industrial units in rural areas through rural entrepreneurship has high potential for employment generation and income creation.
- **Check on migration of rural population:** Rural entrepreneurship can fill the big gap and disparities in income between rural and urban people. Rural entrepreneurship will bring in or

develop infrastructural facilities such as power, roads, and bridges and so on, while also helping to check the migration of people from rural to urban areas in search of jobs.

- **Balanced regional growth:** Rural entrepreneurship can dispel the concentration of industrial units in urban areas and promote regional development in a balanced way.
- **Promotion of artistic activities:** The age-old rich heritage of rural India is preserved by protecting and promoting art and handicrafts through rural entrepreneurship.
- **Check on social evils:** The growth of rural entrepreneurship can reduce the social evils, such as poverty, growth of slums, pollution in cities, and so on.
- **Awaken the rural youth:** Rural entrepreneurship can awaken the rural youth and expose them to various avenues to adopt entrepreneurship and promote it as a career.
- **Improved standard of living:** Rural entrepreneurship will also increase the literacy rate of rural populations. Their education and self-employment will prosper the community, thus increasing their standard of living.

The EU Rural Review (2011:7) indicates that enterprise and entrepreneurship are the drivers of economic growth in Europe's rural areas. The report highlights that, with the ongoing challenges facing traditional rural sectors, the future success of the rural economy is inextricably linked to the capacity of rural entrepreneurs to innovate, and to identify new business opportunities that create jobs and income in rural areas. In Vietnam, entrepreneurship development, in the form of SMEs, has emerged as a strong agent for socio-economic diversification (Benedikter, Waibel and Birtel, 2013: ii). The role of economic enterprises has recently become more prominent, with SMEs in particular, contributing significantly to the creation of new jobs (Johari, 2012:10279). According to Thaddeus (2011:376), SMEs are the business model often used by entrepreneurs to participate in economic development of their environment, by improving the employment rate and alleviating poverty. SMEs represent the basis of economic development. It has been noticed that because of their characteristics, SMEs are far more flexible and responsive to the frequent changes that occur in the contemporary, global environment, than large enterprises (Stefanović, Milošević and Miletić, 2009). In addition, SMEs have played an important role in the development of several countries, as they constitute a major part of the industrial activity, both in developed and developing economies, such as SA (Pandya, 2012:426).

2.7 DEFINITION OF SMALL, AND MEDIUM ENTERPRISES (SMEs)

In many countries, including SA, the issue of what constitutes an SME is of major concern to both policy-makers and academics, with different definitions for the category of these businesses having been suggested by various authors. However, the IFC states that “A common definition of SMEs includes registered businesses with less than 250 employees” (IFC, 2009:9). This means that, in practice, SMEs are defined in a number of different ways, which include either the number of employees or turnover (or a combination of both, as stated in the National Small Business (NSB) Act 1996, further allowing for variations according to industry sector). The broad definitions of SMEs are provided in Table 2.1.

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

Enterprise size	Number of employees	Annual Turnover	Cross Assets, Excluding fixed property
Medium	Fewer than 100 to 200, depending on Industry	Less than R4 million to R50m, depending on Industry	Less than R2m to R18m, depending on Industry
Small	Fewer than 50	Less than R2m to R25m, depending on Industry	Less than R2m to R4.5m, depending on Industry
Very Small	Fewer than 10 to 20, depending on Industry	Less than R200 000 to R500 000, depending on Industry	Less than R150 000 to R500 000, depending on Industry
Micro	Fewer than 5	Less than R150 000	Less than R100 000

Source: Falkena, Abedian, von Blottnitz, Coovadia, Davel, Madungandaba, Masilela and Rees (2001)

2.8 CATEGORIES OF SMES

According to the IFC (2009), the National Small Business (NSB) Act further categorises small businesses in SA into distinct groups, namely; survivalist, micro, very small, small and medium, hence the use of the term “SMME” for small, medium and micro-enterprises. However, the terms ‘SMME’ and ‘SME’ are used interchangeably in SA. The SME definition uses the number of

employees (the most common mode of definition) per enterprise size category, combined with the annual turnover categories, the gross assets, excluding fixed property; as summarised in Table 2.2:

Table 2.2: The National Small Business Act divides SMMEs into the following categories:

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

Source: Entrepreneurs toolkit (2013)

The following section is providing definitions of terms with regard to the rural enterprises and SME sector (Chakrabarty, 2009; Sarah Callanan et. al., 2004; Mensah, Tribeand Wess, 2007; Ministry of Agro and Rural Industries, Longenecker, Justin; Moore, Petty, Palich, 2008; OECD, 2005; OECD SME and Entrepreneurship Outlook, 2005; Subrata Dutta, 2004, in Rajandran, 2012).The broad definitions of SMEs are provided in Table 2.3.

Table 2.3: Summary of key terms used in this study

Terms	Meanings
Rural	Historically, “rural’ has been a spatial concept, simply defined as all that is not urban. Rural was identified with the countryside, agriculture, traditional culture and geographic peripherally. The OECD definition distinguishes two hierarchical levels of territorial unit, namely, local and regional. At local community level, the OECD identifies rural areas as communities with a population density below 150 inhabitants per square kilometres.
Small Medium Enterprise (SME)	Companies which have fewer than 50 employees are categorised as "small" and those with fewer than 250, as "medium".
Small Scale Industries	A small scale industry is one that is privately owned and operated, with a small number of employees and relatively low volume of sales. Small businesses are normally privately owned corporations, partnerships, or sole proprietorships.
Small Firm	Small firms are generally those with fewer than 50 employees, while micro-enterprises have at most 10, or, in some cases, 5 workers.
Family Business	A family business is a business in which one or more members of one or more families has a significant ownership interest and significant commitments toward the overall well-being of the business.
Rural Enterprise	Companies that are set-up in rural areas, having fewer than 50 employees, are classified as "small" and those with fewer than 250 as "medium".
Rural Industrial Entrepreneurship	The term ‘Rural Industry’ is often considered to be synonymous with cottage industries (which constitute household-based petty production activities) and, consequently, ‘rural industrialization’, with the development and promotion of cottage industries.
Microenterprises	Businesses employing no more than four persons.
Rural Entrepreneurship	Business set-up within the village and operated by the villagers’ using natural resources.

Source: Rajandran (2012)

2.9 ENTREPRENEURIAL CHARACTERISTICS OF RURAL SMEs

Ogundele (2007, in Minai and Lucky (2011:110) stipulate that entrepreneurial characteristics have a positive impact on both entrepreneurial development and entrepreneurial performance. According to Smallbone (2009:5), distinctive characteristics of the rural environment include: the small size of local markets; characteristics of rural markets; the availability of business premises; transport and communication infrastructure; access to information, advice and business services; access to finance, and the institutional environment. Cacciolatti and Fearn (2013) demonstrate that strategic approach, firm size, and resource allocation are catalysts of information used by SMEs, when making business decisions. It has been noticed that, among successful entrepreneurs with key characteristics and traits, many do not view themselves as being entrepreneurial but just as small business owners (Blanchard, 2013:3-4).

2.10 CHALLENGES FACING RURAL SMEs SECTOR IN SOUTH AFRICA

According to Olukayode, Osman, Hussein, Ismael, Masoud and Mansor (2014: 28-31), among the challenges facing the prospect of small and medium enterprises in the rural areas is the lack of integrating information and communication technology skills or strategies into their practice. Literature identifies the main factors affecting growth of rural businesses (Ngugi and Bwisa, 2013; Oruc and Delalic, 2014). These factors can be broadly divided into two categories, namely, internal factors that include characteristics of entrepreneurs and characteristics of the business, and external factors that consist of population trends, availability of natural resources, government support, characteristics of the labour and good market, quality of the supply chain, and availability of finances. According to Mutyenyo and Madzivhandila (2014: 65 -72), it is important for South African authorities to customize interventions as well as reducing regulatory constraints on SMEs in order for the small businesses to survive, grow and create sustainable employment for the discouraged South African labour force, including those in the rural areas.

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

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

2.11 SME's CONSTRAINTS IN RURAL KWAZULU- NATAL

A study conducted in Rural KwaZulu Natal by Lekhanya (2010) indicates that lack of marketing and expertise limit the use of marketing strategies by the owners/ managers of the rural SMME's. The study continues that external and internal factors are also contributing to the use of marketing strategies. This means that all of these factors contributed to the survival and growth of existing and developing SMME's in the rural KwaZulu-Natal including women entrepreneurs operating in the rural Northern KwaZulu-Natal. Mugobo and Ukpere (2012) also add that rural entrepreneurs are normally confronted by a lack of technical businesses, shortage and high cost of raw materials, inaccessible and unreliable communication and transport services, and limited access to finance and sustainable markets. SEDA (2016) shows that after the 2008 and 2009 financial crisis which had pulled the South African economy into recession, domestic economic policies changed, and interest rates were reduced significantly in order to allow a new political administration came to power and much more. This means all these factors of change impacted on the SMME landscape in South Africa. Reino, Frew and Saez (2013) state that rural businesses tend to have weaker technology adoption than those located in urban settings. According to Lekhanya (2013) rural entrepreneurs indicate that they do consider values as most important when diffusing and adopting new social media technologies such as Facebook, Twitter and Mxit. A previous study by Muritala, Awolaja and Bako (2012) suggested that government should support SMEs with modern technology in order to enable them to access to the necessary information relating to business

opportunities which would help them to reduce their operating costs and be more efficient in meeting market competition. However, to date it is still not clear as to how the South African government will assist rural SMEs to expand their local market, particularly in rural KZN.

A study conducted in Buffalo city by Chimucheka and Rungani (2014: 1-17) states that obstacles for South African SMEs to access finance include lack of collateral security, poor business plans, lack of knowledge and the lack of a financial deposit. This premise is echoed by Lekhanya (2015: 410-417) in internal factors that impact on the SMMEs' marketing strategies in rural South Africa which are: access to finance, managerial skills, education and training, skills personnel. Based on these researcher's findings, these factors seem to have a negative impact on the expansion of existing and developing SMEs in South Africa and many other parts of the country including rural KZN.

2.11.1 Socio-cultural challenges for rural entrepreneurship

Literature indicates that among the theoretical frameworks underpinning the influences of entrepreneurship intentions are the Social Learning Theory by Bandura (1977) and Ajzen's (1991) Theory of Planned Behaviour. This is supported by Ansari, Mirdamadi, Zand and Arfaee (2013:26-31), who state that social factors and social backgrounds are made up of various aspects, such as the characteristics of family, community customs, participation and cooperation, as well as friends, relatives and neighbours, who can assist in achieving business success. Alison (1990) emphasises social characteristics, for example, existing roles in the community, life experiences, family background, level of education and awareness, social class, and bureaucratic organisations, in forming entrepreneurial behaviour. Charles (2006:1) states that poor management as well as political, economic, social, cultural and environmental factors are some of the causes of small business failure. Lupuwana (in Hewitt, 2009:2) highlights that the broad themes include challenges for small enterprises in a changing global economy, identifying and addressing challenges faced by small enterprise support institutions, investigating the role of small enterprises in rural development in SA and examining the potential of SA's cultural industries, as a powerhouse for poverty alleviation. However, SMEs are faced with the problems of a lack of succession planning, in addition to the inability to separate business and family or personal finances (Ayanda and Laraba, 2011:201). In rural KwaZulu-Natal, according to research conducted by Mason and Lekhanya (2010) it shows that socio – cultural backgrounds among the local business owners/managers are still playing a big role in the manner in which they do run. In

addition, Lekhanya (2013:1-12) states that lack of the understanding of various cultural factors in the rural KwaZulu–Natal limits the diffusion and adoption of new technologies such as social media networking which can be used for marketing purposes and business to business networking as well as distribution of business products.

2.11.2 Institutional challenges for rural entrepreneurship

According to Volcheck, Henttonen and Edelman (2013) the country's institutional restrictions take a variety of forms, including high borrowing costs, complex tax regimes and bureaucracy which might lead to the low entrepreneurial growth in transitional economy such as South Africa. Jaiswal (2014:1020) maintains that SMEs are confronted by a number of problems and challenges, such as environmental legislation, inefficiency in supply chain networking, increasing competition at home, as well as in the global market, uncertainty in domestic market conditions, a shortage of funding and growth sustainability. However, rural-based SMEs are constrained largely by the problems associated with the government's regulatory frameworks, relative to their urban counterparts (Keter, 2012:816; Andrew, 2015:1-16; Lyee and Cowling, 2015). Rural-based entrepreneurs have demonstrated a rare ability to get started, grow, compete and survive longer than some urban-based SMEs, according to Keter (2012), even when they choose to comply with government regulations and procedures. The basic policies, laws and regulations of the country influence the survival and growth of its SMMEs (Jesselyn, 2011:1–20). Clover and Darroch (2005:242) mention that lack of collateral and lack of institutional support are some of the factors that constrain the survival and growth of small, medium and micro agribusinesses in KZN. Mason and Lekhanya (2014) add that SMEs in rural KwaZulu – Natal do not meet collateral requirements to qualify for bank loans.

The United Nations Conference on Trade and Development Report (UNCTAD) (2012:14) highlights that the unleashing of entrepreneurship requires an environment that enables the entrepreneur to create, operate, manage, and, if necessary, close a business, within a context where compliance with the rule of law governing disclosure, licensing and registration procedures, and the protection of physical and intellectual property, are guaranteed. The regulatory environment should encourage people to set up their own business, to try new business ideas and to take on calculated risks, keeping administrative burdens to the minimum required to support public policy and sustainable development objectives.

Table 2.4: Optimizing the Regulatory Environment

Policy objectives	Policy options
Examine regulatory requirements for start-ups	<ul style="list-style-type: none"> • Benchmark time and cost of starting a business • Benchmark sector- and region-specific regulations • Set up public-private dialogue on regulatory costs and benefits • Balance regulation and standards with sustainable development objectives
Minimize regulatory hurdles for business start-ups, where appropriate	<ul style="list-style-type: none"> • Review and, where appropriate, reduce regulatory requirements(e.g. licenses, procedures, administrative fees) • Introduce transparent information and fast-track mechanisms and one-stop-shops to bundle procedures • Enhance ICT-based procedures for business registration and reporting
Build entrepreneurs' confidence in the regulatory environment	<ul style="list-style-type: none"> • Ensure good governance • Make contract enforcement easier and faster • Establish alternative conflict resolution mechanisms • Guarantee property protection • Reduce the bankruptcy stigma and facilitate re-starts
Guide entrepreneurs through the start-up administrative process and enhance the benefits of formalisation	<ul style="list-style-type: none"> • Carry out information campaigns on regulatory requirements • Make explicit the link between regulatory requirements and public services, including business support services • Assist start-ups in meeting regulatory requirements

Source: UNCTAD (2012)

2.12 CONCLUSION

Since the focus of the study is on the determinants of survival and growth of SMEs in rural KwaZulu-Natal, this chapter reviews the literature highlighting the link between SMEs survival and growth in rural areas with the various challenges confronting these SMEs. The review of the literature includes the challenges and development of the SMEs industry locally and internationally. The importance of the survival and growth of rural SMEs is essentially important to the creation of employment and economic growth in the rural areas with specific reference to KwaZulu-Natal. This review highlighted this importance and the challenges and constraints for growth that led to the failure of SMEs growth in rural KwaZulu-Natal which were also highlighted in comparison with other countries in the world. This study therefore, looks at the significant impact of these determinants in the survival and growth of rural entrepreneurs' communities in KwaZulu-Natal.

The next chapter provides the theoretical, empirical and conceptual framework discussion on rural SMEs and the determinants of its survival and growth.

CHAPTER 3: LITERATURE REVIEW RURAL SME's AND THE DETERMINANTS OF THEIR SURVIVAL AND GROWTH

3.1 INTRODUCTION

Many countries, such as the United States of the America (USA), refer to the term “rural” as the geographical areas outside the statistical metropolitan areas and thus include 80 percent of the land mass and its wide array of economic, physical, cultural and demographic attributes (W.K. Kellogg Foundation, 2003:7). However, in SA, the definition of the term “rural” is derived from official policy documents (South Africa, 1997). Rural areas are populated areas in which local communities farm or depend on natural resources; the definition of “rural SA” includes villages and small towns, as well as those larger “rural clusters” in the former homelands, created as a result of apartheid removals, which largely depended on migratory labour and remittances for their survival (South Africa, 1997:5). The people, who live in this part of the country, normally live in the disadvantaged areas, where poverty and unemployment are high (OECD, 2013). There are numerous articles written and many previous research surveys done concerning SMEs, yet, little or no research has been done with regard to the various determinants of survival and growth of small and medium enterprises in rural KwaZulu-Natal. This has resulted in many assumptions and much confusion relating to determinants of survival and growth of rural enterprises and their significant impact.

According to Abouzeeddin and Busler (2004, in Tundui and Tundui, 2012:143-155), geographical location of a business explains its life span, survival and growth. Sternberg and Tamasy (1999) argue that growth possibilities differ across locations due to differences in a locations’ resource base and advantages, for example, income of the population and availability of markets and labour. This sentiment is echoed by Elhiraika and Nkurunziza (2006) that location is also an important determinant of enterprise performance in the economies characterised by regional specializations. Moreover, authors such as clover and. and Darroch (2005) and Lekhanya and Mason (2014) indicate that SMEs in rural areas of KwaZulu–Natal have a lot of constraints including external and internal factors. Mason and Lekhanya (2010) believe that many people use assumptions and predictions with regard to why SMEs are not growing and creating much needed jobs in rural KwaZulu-Natal. In general, Entrepreneurial dialogues (2011:6) show SA’s entrepreneurial activity is improving but still lags behind some international countries, such as India and Brazil. A literature review indicates that in India much has been done to improve rural

entrepreneurs and support SMEs growth (Sherief, 2008; SMAC, 2016; Ranade, 2016). However, this is not the case in South Africa.

Henderson (2006:1), Carree and Thurik (2015:1-28) and Ogbo and Agu (2012:1-12) state that entrepreneurship is increasingly being recognised as a primary engine of economic growth. By combining resources with innovative ideas, entrepreneurs add value through the commercialisation of new products, the creation of new jobs and the building of new firms. Various social, economic, political and ecological problems in rural areas in developing countries create challenges in employment. However, research conducted in rural KwaZulu-Natal by Mason and Lekhanya (2013) maintains that these factors also affect the success of SMEs and their development. Zhou and De Witt (2009:34) add that, although the determinants of firm growth have been studied in various disciplines, an integrated analysis is still lacking. Firm growth is found by Mateev and Anastotason (2010) to be determined, not only by the traditional characteristics of size and age, but also by other firm-specific factors, such as indebtedness, internal financing, future growth opportunities, process and product innovation, and organisational changes. In addition, Lina (2010:3) indicates that innovation and entrepreneurship are important for poverty alleviation and development. Fakoti and Asah (2011) state that one of the factors limiting the survival and growth of SMEs in SA is non-availability of debt financing. However, the significance of financial support to rural SMEs across all types of business is still unknown. There is little knowledge and understanding of collective determinants of survival and growth of rural SMEs in KwaZulu-Natal.

According to Mara (2009:258), it is safe to say the excitement is over for entrepreneurs as the market will begin to experience a clear differentiation of both institutions and their products/services, with the customer's profile having drastically changed in recent years; customers are now more exposed and savvy and they question everything from price to design. Richard (2010) points out that, despite the recognition of small enterprises and their significance for local and national economic development, research has not systematically investigated the real strengths and weaknesses of rural enterprises. This could very well be the case in rural KZN. Based on these authors comments weaknesses of many SMEs owner/managers are still unknown, particularly those in rural places of KZN. It is still not clear as to how they differentiate their products and how they respond to the hardships that face rural businesses. Floren (2011) indicates the following three dimensions of small-firm growth:

1. The environment and the strategy of the growing firm;

2. The entrepreneur/manager in the growing firm; and
3. Resources within and the capabilities of the growing firm.

Hence these variables are not tested for the rural environment with specific reference to KZN. Gupta (2013) maintains that together these constructs improve firm performance and enhance entrepreneurial orientation (EO). This view is supported by Wright and Stigliani (2013) in that resources for small business growth are orchestrated in a variety of dimensions which are not recognised in how they influence different patterns and types of growth. However, these factors have never been tested in the rural situation with specific reference to KwaZulu– Natal. Therefore, this study intends to investigate these variables and their significance and impact on survival and growth of rural SMEs in KZN.

3.2 THEORETICAL PERSPECTIVE ON THE SURVIVAL AND GROWTH OF SMEs.

According to Mao (2009:20), enterprise growth is used to describe a development process of enterprises from small to big and from weak to strong. Sun (2004, in Mao, 2009) believes that the meaning of enterprise growth is the development process that an enterprise keeps the tendencies of balanced and stable growth of total performance level (including output, sales volume, profit and asset gross) or keeps realizing the large enhancement of total performance and the stage spanning of development quality and level. However, Penrose (1959) highlighted some strong principles governing the survival and growth of firms. She claimed that firms are a bundle of internal and external resources that help a firm to grow and to realize a competitive advantage. According to Penrose, size is incidental to the growth process; whereas firm growth is determined by the effective and innovative managerial resources within the firm. She further explained that the availability of top managerial and technical talent serves as an engine to a firm's growth. Penrose has also suggested that ignorance of these factors results in failure and loss of competitive advantage. In her theories she did not highlight a specific industry or geographic location of the business but her theoretical discussion can be applied in the case of survival and growth in rural SMEs such as KwaZulu-Natal. Bouazza, Ardjouman and Abada (2015:1-15) believe that many scholars have used different approaches to identify the factors affecting the survival and growth of small firms; however, there is considerable variation in the results of previous researches. These approaches have internal factors of the firm and external factors that are beyond the SMEs' control. This is in addition to the view of Lumpkin and Dess (1996) that some of researchers have considered environmental and external factors to have had a big impact on the performance and

growth of small firms. This also could be the case with SMEs operating in the rural areas of KwaZulu-Natal.

Gupta, Guha and Krishnaswami (2013:2) stress that enterprise growth can be identified in the following four theoretical perspectives which include the resource-based perspective, the motivation perspective, the strategic adaptation perspective and the configuration perspective. This evidence shows that the resource-based perspective focuses on the enterprises' resources like expansion of business activities, financial resources and educated staff. This means that, to determine successive phases of growth and development, resources need to be reconfigured during the transitions between stages. Uzzi (1997) and Gulati et al (2000) in Baumane-Vitolina and Mg. oec (2013:175) suggest that the resource-based view is often related to social capital and innovation theories since the analysis of social networks has become one of the most important estimation tools in the last decades for enterprise growth and competitive strength as well as innovation. Resource-based view is one of the various conceptions for strategic management which makes an attempt to clarify the background of an enterprise's existence as well as its various occurrences in the broader outline of the theory of the firm. According to Baumane-Vitolina and Mg. oec (2013:175), the adhering scientists to the theory of the firm development base their conceptions on the work of Penrose who was the first to observe that company dependence on resource availability may differentiate significantly in the range of even a single field. In addition, a very broad layer of productive resource definitions was devised by her, including such factors as senior management teamwork abilities, entrepreneurship capability, and ability to observe benefits of implementation of a new product or service. But this has never been tested in the rural business environment hence it is the intention of this study to investigate rural entrepreneurial resources (human capital and networking) to find their significance to the survival and growth of rural enterprises with specific reference to KZN.

Siemens (2012:166) theorized that characteristics of the rural context for small businesses include locations that, in particular, face several challenges that can impede economic development which are not often faced in urban settings. It has been highlighted that rural areas tend to be characterized by low population densities, economic dependence on natural resources and agriculture, and being located far away in both distance and time (Deavers, 1992). However, according to Širec and Močnik (2010:1-10), the concept of entrepreneurial individuals with distinguishing characteristics is central to entrepreneurial theory. A division is based on psychological and non-psychological motivational factors that determine entrepreneurs' personal

characteristics. This means that entrepreneurial characteristics are very important for the survival and growth of rural SMEs. Furthermore, Širec and Močnik (2010) state that psychological motivational factors include the need to achieve, risk tolerance, need for autonomy/independence, self-esteem and self-efficacy and locus of control. The need to achieve is the principal determinant of entrepreneurial behavioural orientation. Historical theories from authors such as Cooper (1986), Sexton and Bowman (1986), Miller and Friesen (1982), Kets de Vries (1977) and Rotter (1966) have shown that the need to achieve survival and growth reflects individuals' orientation, willingness of risk-taking, and drive for satisfaction or a sense of accomplishment. This is accomplished by a future-oriented dedication to the task, involving prioritization of accomplishing the task and frequently sacrificing other activities and personal time. Based on these theories, SMEs owners/managers operating in the rural areas such as KwaZulu-Natal need to demonstrate their risk-taking tolerance, entrepreneurial orientation, and entrepreneurial attitude to growth, internal locus of control in their networking resources, human resources, financial resources and other relevant resources when confronted with uncertain circumstances or conditions. Since all these theoretical aspects were not tested in detail in the rural environment all these variables are included in this study.

Human capital has been regarded as non-psychological motivational factors which include explicit knowledge, tacit knowledge and experience, age and marital status (Davidsson, and Honig, 2003). These are also considered to be very important for entrepreneurial growth. However, the theoretical literature review is very limited in these particular aspects with regard to rural SMEs survival and growth. But, this study seeks to investigate the significant influence of the survival and growth of rural entrepreneur's resources, including human capital. Annemien, Petra de, Aard and Fisscher (2008) believe that SMEs need to focus on core competences for efficiency matters and they need to cooperate with external partners to compensate for other competences and resources. This is especially the case in the field of new product development, where SMEs face specific problems compared to large firms. But, recognizing the increasing importance of collaboration, the question remains how to organize these external networks in particular rural SMEs. Therefore, this study is covering the investigation of this factor as one of variables and recommendations will be made. Entrepreneurship Education and Training has been found to be a major determinant in the growth and survival of enterprises. According to Human Capital Theory, investment in knowledge, skills and abilities enhances the productive capacity of the individual (Njoroge and Gathungu, 2013:1). This view is articulated further by Siemens (2012:169) in that the rural environment is comprised of challenges that tend to be different from the urban context.

Business education and training cannot merely duplicate that which is delivered in urban locations. Rather, this training must address the unique needs and perspective of the rural owners (Skuras, Meccheri, Moreira, Rosell and Stathopoulou, 2005:67-79).

Furthermore, in line with theories discussed in previously much of the literature supports the idea that many constraints, inherent in SMEs of developing countries including South Africa, subscribe to internal and external barriers to the organisation, making it essential to examine them in depth. The impediments within the organisation hindering adoption of technologies are internal barriers, while other impediments outside the organisation are external barriers and relate to infrastructure, political, legal, social, and cultural barriers (Kapurubandara, 2009:2). It has been suggested that enterprises are a bundle of internal and external resources that help an enterprise to achieve competitive advantage. In the long run, there can be a limit to the growth of an enterprise, but not to the size (Kapurubandara, 2009:2), as growth is determined by the rate at which experienced managerial staff can design and implement this plan (Penrose 1959:20).

The framework used by SMEs in Zimbabwe emphasises both self and family survival, as the major reasons for underperformance of SMEs in delivering strong economic growth (Nyamwanza and Mavhiki, 2014:1-16). A study conducted in Italy, by Meccheri and Pelloni (2006:371-392), reveals little evidence on the role and function of rural entrepreneurs, or the driving force behind the birth, survival and growth of rural enterprises. Measuring sales growth and relative employment growth during a specific time period, are the most common indicators used (Heinonen, 2011:15). However, Davidsson, Delmar and Wiklund (2006:189-216) suggest that it is important to use multiple growth indicators to study firm growth, as some factors, such as market share percentage, profits, total assets and output, vary greatly within industries.

3.3 SME GROWTH INTENTION THEORIES

Many studies have measured an entrepreneur's growth intentions by looking at an entrepreneur's willingness to either increase the number of employees or sales within a specified time period (Fatoki, 2013; Karadeniz and Ozcam, 2010; Mappigau and Maupa, 2012). These studies did not however look at the main intention for growth and theories for SMEs when they started a business with specific reference to those businesses in rural places. Many African countries are faced with poverty and lack of employment where SMEs can provide solutions to these problems. Torres and Watson (2013:65-87) stress that the intention to grow a business is an essential characteristic of

entrepreneurial behaviour whereas, Davidsson, Achtenhagen and Naldi (2010:69-166) reveal that entrepreneurs without growth intentions are either not interested in growth at all or deliberately refrain from pursuing growth. This means that investigations need to be done in order to establish an understanding of business characteristics of small and medium enterprises in rural areas. Many studies focus on SMEs characteristics in general terms without a strong emphasis on those operating in the very turbulent and complex environment such as the rural areas of KwaZulu-Natal. According to Krueger, Reilly and Carsrud (2000, in Neneh and Vanzyl, 2014), due to the critical resources' available for SMEs, only entrepreneurs with a growth intention will most likely direct the resources towards growing the business. It is very important for the rural SMEs to have directed their resources with the intention to grow their businesses. However, (Levie and Autio, 2013; Isaga, 2012; Achtenhagen, Naldi and Melin, 2010; Sirec and Mocnik, 2010; Shepherd and Wiklund, 2009) indicate that the actual SME growth is measured in terms of employment growth, sales growth, and asset growth. An understanding of what measures rural entrepreneurship growth and development, particularly in SADC countries including South Africa, is critical.

Neneh and Van Zyl (2014:172) identified the locus of control, self-efficacy, need for achievement, tolerance of ambiguity and uncertainty and procedural requirements for business registration are significantly affecting the growth intentions of entrepreneurs in South Africa. It is possible that these factors also affect rural SMEs as the intention of starting a business in rural South Africa might be different from establishing them in urban and peri-urban areas. According to Sidik (2012:373 – 383), it is better for policymakers to understand what affects SMEs growth and development and how as this will help them in developing the right policies in particular those for rural places. It is also critical to understand the determinants which affect the survival and developmental growth of rural SMEs operating in hard and difficult environments such as KwaZulu-Natal. Levie and Autio (2013:9) believe that it is self-evident that if entrepreneurs do not intend to grow their businesses, their businesses are less likely to grow. According to them achieving growth is difficult and demands effort, and if the effort is not there, growth is less likely to materialise. Therefore, willingness and intention to grow of rural SMEs in KZN is very important for their business survival and development.

3.4 CONCEPTUAL FRAMEWORK OF RURAL ENTREPRENEURIAL ORIENTATION

As defined by Mahrani and Cahyono (2015:128-132) entrepreneurial orientation is a multi-dimensional measure of firm level entrepreneurship, comprised of innovation, pro-action and autonomy. Thus, these factors require SMEs owners/managers including those operating in rural place such as KwaZulu–Natal to have them in order to enable their survival and growth. Today's dynamic business environment demands of firms to be entrepreneurially oriented in order to ensure survival and growth (Yoon, 2012). Chen, Yien, Huang and Huang (2011) believe that firms with high levels of entrepreneurial orientation (EO) tend to enhance the ability to find new opportunities and increase their competitive advantage. According to Miller (1983) EO consists of two conceptual theoretical concepts, namely, a uni-dimensional or a multi-dimensional approach, with the method shaped by how the individual concepts of EO are appraised. EO is viewed as a unified, conceptual entity in the uni-dimensional approach (Miller, 1983), where the dimensions of entrepreneurial orientation, although different, vary with each other. Miller (1983) states that high levels of all the dimensions have to be immediately reduced by entrepreneurial firms. Wang (2008) states that EO was a key ingredient for a firms' success, including for enterprises in rural areas. A study conducted by Rauch, Wiklund, Lumpkin and Frese (2009) echoed the same sentiment EO is a significant predictor of firm growth. This means that positive entrepreneurial orientation of SMEs owners/managers can be a predictor of their business survival and growth. Therefore, it will be very important to investigate this aspect with those operating in the rural environment. Furthermore, as defined by Lumkin and Dess (1996) EO is the process, practices, and decision making activities that lead to new entry entrepreneurial activities such as SMEs owners/managers starting to operate a businesses in their respective areas. These entrepreneurial activities will be guided by previous business practices and theories.

Covin and Lumpkin's (2011:855 – 872) theoretical construct of EO is the shared variance among risk-taking, innovation, proaction, competitive aggressiveness and autonomy. According to Muthee-Mwangi and Ngugi (2014) high growth would be a result of an innovative, proactive and risk-taking orientation by the firm, which refers to an entrepreneurial orientation (EO). Furthermore, EO is considered to have a positive impact on firm performance by Algre and Chiva (2013), whereas Jyoti and Sharma (2011:3) view EO as an entrepreneurial characteristic that makes entrepreneurs innovative and growth oriented. It is a concept that has to be studied on several levels. The individual orientation of a person searching for new business opportunities requires them to have the processes, practices and decision–making abilities, on the level of an

enterprise (Elenurm, 2006:217 -231). Zulkifl and Rosli (2013:265) add that EO is concerned with firm-level strategic processes, used to obtain a competitive advantage. In other words, SMEs owners/ managers should be risk-takers, incubators/ innovators and they must be proactive in their actions if they want to grow and prosper in business. This includes SMEs operating in both urban and rural places. According to Jesselyn (2012:373) only a small fraction of SMEs are successful in achieving exceptional performance and sustainable growth, due to the lack of a conceptual framework, with regard to innovative performance and capacity, organisational search capacity, market orientation and EO. However, there is no data available or any literature review on these factors with regard to rural SMEs such as in the southern region of KwaZulu-Natal. In addition, Ogundele, Akingbade and Akinlabi (2012:149) discuss EO as the development of entrepreneurial skills, effective and efficient application of the skills in the management of a business to create a significant difference from other businesses, and recognising the skills, as well as allowing them to function effectively. SMEs owners/managers including those in the rural areas need to be entrepreneurially oriented if they want to survive and grow. This is maintained by the previous literature that entrepreneurial orientation, environmental factors, human capital and organisational characteristics impact entrepreneurial performance and growth (Hosseini and Eskandari, 2013:203–214; Tadić, Barać and Plazonic, 2015:1-6; Muchiri and Adela, 2015:1-16). According to Barmon and Chakraborty (2013:82) the EO to rural development accepts entrepreneurship as the central force of economic growth and development including for rural places; without entrepreneurship, other factors of development will be wasted or frittered away. However, should entrepreneurship really be encouraged in rural areas, it would, of course, be instrumental in changing the face of rural areas by solving the problems of unemployment, poverty, economic disparity, poor utilisation of rural capacity, and low levels of living standards (Saxena, 2012:1). Sherief (2008) highlights that, EO in the rural areas is based on stimulating local entrepreneurial talent and subsequent growth of indigenous companies. However, the significance of environmental factors and performance of an individual entrepreneur is identified by Aruwa (2013:1), who states that a match between specific requirements of entrepreneurs and environmental forces would lead to a greater likelihood of business start-up and success. This means that there are possibilities that entrepreneurial orientation could be linked with environmental factors influencing SMEs survival and growth or any SMEs development.

3.4.1 Understanding the entrepreneurial orientation concept

The understanding of entrepreneurial orientation in South African rural places is very limited, if it does exist at all, as there is no data available at present. Hence, there is need for the South African policy-makers, government agencies, relevant business stakeholders as well as rural SMEs owners/managers themselves to become involved in promoting this area of development in rural areas. The understanding and knowledge of rural entrepreneurial orientation will make it easy for financial support agencies to provide assistance in order to get them to survive and grow. Rauch, Wiklund, Lumpkin and Frese (2009) indicate that researchers of entrepreneurship use the term 'entrepreneurial orientation' (EO) to describe the entrepreneurial, key decision-makers' strategy-making processes. These processes aid in maintaining organisational purpose, achieving their vision and creating a competitive advantage. Early literature on this subject affirms that EO is a construct that has its origin in strategy-making processes (Mintzberg, 1973) states that it encompasses preparation, forecasting and planning, along with analysis and decision-making, as well as several cultural value systems, and mission-related aspects of an organisation (Hart, 1992). Thus, EO is representative of practices and policies that produce subsequent entrepreneurial decisions and actions (Rauch *et al*, 2009). But very few researchers have investigated these aspects with regard to how they correlate with rural enterprises survival and development as a result of the lack of research into the understanding and knowledge of its link with SMEs growth. Knowledge remains at the level of assumptions and guessing among many professionals. However, Ireland, Hitt and Sirmon (2003, in Muthee –Mwangi and Ngugi (2014) mention that firms' entrepreneurial processes might help the chase of new entry opportunities to enhance its performance, with the adoption of a strong entrepreneurial orientation being considered necessary but insufficient for wealth creation by new ventures. Fairoz, Hirobumi and Tanaka (2010:34-46) show that proaction, innovation, risk taking and overall EO is significantly correlated with SME market share growth. They further indicated that there are positive correlations among proaction and EO with SMEs business performance. However this does not show any information with regard to rural SMEs and how they are affected in in terms of their survival and growth.

3.4.2 Individual entrepreneurial orientation

EO is defined earlier as a representative of entrepreneurial behaviour displayed in conducting business. Literature shows that EO has been applied at an individual level, where the behaviour of business owners and managers are assessed on a personal level or it can apply at an organisational level, by measuring the firm's entrepreneurial actions through their policies and practices (Kraus, Frese, Friedrich and Unger, 2005; Goktan and Gupta, 2015). However, Bolton and Lane, (2012:219-233) maintain that when it comes to the issue of EO of individuals, the question will be "what are the personal characteristics of rural SMEs owners/managers that might increase propensity to engage in and be successful at entrepreneurial activities?". Therefore, the answer to this question is impacted by three streams of research involving, first, an individual's environment; second, personal traits; and third, attitudes towards being entrepreneurial impacted by social influence (Levenburg and Schwarz, 2008:15-35). The first stream of environmental factors includes tax advantages, economic opportunities as well as available funding or other stimuli for starting a business and which could also be critical for the survival and growth of rural SMEs in KwaZulu-Natal. The second deals with personal traits which is not really the main focus in this study while the third is about attitude which is to be discussed in depth in the following sections of this study.

Rural SMEs owners/managers also can be measured by looking at their entrepreneurial actions and attitude. It is necessary for rural entrepreneurial actions to be positive in order for them to survive and grow. Stone and Braidford (2015:1-17) state that small business owners conceptualise various barriers to growth differently to owners of larger firms, whose perceptions and mind sets have been affected as a result of their practical experience of growth. This situation is likely to occur in the rural entrepreneurship sector in particular KwaZulu-Natal; therefore, there is a need for a study of this nature to be conducted. According to Bolton and Lane (2012:219-233) an individual-level entrepreneurial orientation measurement instrument can be used to assist entrepreneurship education. This means that the instrument can be used to improve innovation orientation, risk-taking and proaction of rural SMEs which statistically correlates with measures of entrepreneurial intention. Entrepreneurial education, training and skills can assist in rural individual entrepreneurial intentions growth in underdeveloped and remote places such as rural KwaZulu-Natal. According to Lechner and Gudmundsson (2015) there are different impacts of individual entrepreneurial orientation dimensions on competitive strategy and the effects of cost leadership as well as differentiation on performance. This can also be interpreted as rural SMEs

owners/managers leadership style contributing to the overall percentage of business performance including its survival and growth.

3.4.3 Differentiating entrepreneurship from entrepreneurial orientation

According to Lumpkin and Dess (1996), EO and entrepreneurship are distinguishable from each other. In the context of new venture creation, EO is recognised as a process construct, which relates to the methods, practices and decision-making styles managers use, effectively addressing how it is achieved. Entrepreneurship, however, is also related to the content of entrepreneurial decisions by addressing what is undertaken and is based on decisions, for example, the type of business to be undertaken. This differentiation leads to the reasoning that EO is essentially related to how entrepreneurs implement entrepreneurship in order to achieve their career ambition (Hun and Deschoolmeester, 2003).

EO has received much conceptual and empirical attention from entrepreneurship academics (Rauch, Wiklund, Lumpkin and Frese, 2009:761-787), as it is encouraged by researchers as an effective means to improve business performance because of the key elements it encompasses (Fatoki, 2012). EO, as evaluated along the constructs of proaction, innovation and risk-taking, is also associated with the improved competitive advantage of organisations. Business owners of smaller companies influence their firms' EO directly because of their close involvement in most of the businesses' operating aspects (Covin and Slevin, 1989). This is, therefore, particularly relevant to SMEs due to their firm size. Higher actualisation of EO can be simply achieved by the owner embracing attitudes that will encourage business growth.

3.5 RURAL ENTREPRENEUR

Rural entrepreneurs refer to those who carry out their business in rural areas with the utilisation of local resources. In so doing they increase the standard of living and purchasing power of the people by offering employment opportunities to people in the villages (Gandhi and Mohan, 2014:1-6). They are those people who perform the entrepreneurial activities, in establishing industrial and business units in the rural sector of the economy. In simple terms, rural entrepreneurship can be defined as rural industrialisation (Bad, Patel, Patel and Tare, 2013:2; Ahamad and Pandey, 2015:1-4; Korsgaard and Müller, 2015:6-21). Cabus (2009:69-86) states that rural entrepreneurship exists, leading to an economy in rural areas that is far from being ignorable.

The rural entrepreneur is engaged in a variety of activities, much broader than agriculture, resulting in an economic portfolio that mainly consists of activities in other sectors. Moreover, rural entrepreneurs are dynamic, but the importance of ambitious start-ups remains rather low, indicating that many start-ups have to be considered as a type of ‘out of necessity’ entrepreneurship. Gupta, Guha and Subramanian (2013) articulate that the history of the enterprise, the entrepreneur’s characteristics, and different agencies, such as market and government, as well as geography, are some of the factors influencing enterprises’ growth.

3.5.1 Rural entrepreneurship

Rural entrepreneurship implies emerging entrepreneurship in rural areas, in other words, establishing industries in rural areas. This means rural entrepreneurship is synonymous with rural industrialisation (Saxena, 2012:23; Patel and Chavda, 2013:28). The field of entrepreneurship is widely acknowledged to lack a single unified and accepted definition for the term “entrepreneurship” (Gedeon, 2010:16). Entrepreneurship is considered to be a dimension of strategic posture, and, thus, all manner of organisations may behave entrepreneurially. This strategic posture encompasses a firm's risk-taking propensity, its ability to be competitively aggressive, proactive manners, and product innovation (Covin and Slevin, 1991:7-25). Rural entrepreneurship represents the informal sector of the economy, characterised by small-scale businesses, involving petty traders and artisans (Ibukunoluwa and Oluwadamilola, 2012). Rural entrepreneurship can be considered one of the solutions to reduce poverty, migration, economic disparity, and unemployment and to develop rural areas and backward regions (Raghurama, 2012:51).

Rural entrepreneurship today is a major opportunity for those who migrate from rural areas or semi-urban areas to urban areas. It is also a fact that the majority of rural entrepreneurs are facing many problems due to unavailability of primary amenities in rural areas of developing countries. Lack of education, financial problems, insufficient technical and conceptual ability make it difficult for rural entrepreneurs to establish industries in rural areas (Gowrishankar, Raja and Prasad, 2014:1-3).

Colette and McElwee (2014:1-8) argue that there is little difference between a rural and non-rural enterprise, in terms of structure, or how the business is organised/managed, or how the characteristics of the individual entrepreneur are exhibited. Thus, it would appear that there is no

specific category for, nor definition of, a rural entrepreneur, beyond that of ‘an individual who manages a venture in a rural setting’. However, according to Bosworth (2013:391-405), rural areas are no longer dominated by agricultural employment and productivity farming; they are, instead, a mosaic of economic activity that increasingly mirrors more urban areas.

3.5.2 Determinants of survival and growth of rural SMEs in KwaZulu–Natal

Many researchers, such as Sarani, Shahpasand and Savari (2013:1302-1308), stress that the most important barriers to entrepreneurship, in general, are personal, physiological, cultural, social and economic factors. Zalkifli and Rosli (2013:266) state that determinants of business success are diverse in nature. It is, therefore, difficult to attribute the success or failure of a small firm to a universal set of measurements used to gauge business successes. Although measurements are suitable for large corporations, they may, sometimes, not be appropriate for small businesses, such as rural businesses (Coy, Steven and Omer, 2007:181-198). Thus, the actual root of success may lie in a combination of internal and external factors, within which the small business operates. Papzan, Zarafshani, Tavakoli and Papzani (2008) highlight that some of the factors determining the success of rural entrepreneurs are causally related to innovation, need for achievement, lack of bureaucracy, internal locus of control and marketing opportunities.

Peters and Brijlal (2011:265–275) find a relationship between the owner’s/manager’s level of education and the businesses’ ability to grow, by increasing its labour force and annual turnover. Furthermore, Chachar, De vita, Parveen and Chachar (2013:2) show that family background, age of entrepreneur and management style, in relation to owners/managers education, contribute to SME development, and are seen as determinants correlating to the growth of the industry. The skills of leadership, creativity and innovation, networking and trust, time management and goal setting, as well as commitment, are confirmed as important for the success of SMEs (Mbuya, 2011:61).

Clover and Dorroch (2005:241) echo the sentiment that, in KZN, a lack of access to services; funding constraints at start-up; lack of management capacity in the enterprise; access to tender constraints; compliance costs associated with VAT and labour legislation; liquidity stress; lack of collateral; and the lack of institutional support are the main dimensions of constraints for the survival and growth of SMEs. Poor infrastructure, poor management and poor record-keeping are also principal constraints to business survival and growth (Okpara and Pamela, 2007:5).

McPherson and Rous (2010:10) indicate that access to credit is not a significant determinant of small firm growth.

Khan and Siddiqi (2004:1-34) find that internal and external sources of financing business; the marketing orientation of an entrepreneur; volume of sales; market size; risk taking attitude of the entrepreneur; industry potential growth; entrepreneurship experience; networking abilities; innovations (in terms of introduction of new products); new processes and major improvements in existing systems; diversification (in terms of products); on-the-job training activities; utilisation of unique know-how; and price adaptability, are found to be important factors affecting a firm's growth. Philip (2010:1-15) adds that characteristics of SMEs, management and know-how, and products and services, as well as the way of doing business and cooperation also influence business success, along with resources, finance and the external environment.

3.5.3 Rural SMEs industry/sector

Hansen, Rand and Tarp (2010:1) indicate that classical determinants of firm dynamics include that of firm size, location, innovative capacity, owner's prior experience, as well as state institutions. These are for both survival and growth, while receiving government support during start-up had a separate and positive influence on long-term growth, especially for rural and non-household enterprises. In a study conducted in KZN by Wynne and Lyne (2003:1), government policies are highlighted as a potential focus for absorbing some of the transaction costs, by improving education, physical infrastructure and technology transfer. Other important interventions include the provision of mentoring and training services for new managers, including institutions, along with legal and financial management instruction. Clover (2004:1) believes that public-private sector institutions can identify policies and strategies to increase the survival and growth rates of SMMEs, if they have more information about the factors that constrain business performance, and the link between entrepreneurial quality and enterprises.

The significant importance of the location factor in the development of entrepreneurship and small business performance is argued by Minai and Lucky (2011:1-9), who suggest that the location factor should be given urgent consideration as a vital factor that would positively affect small business performance. South African rural economic development has been impeded by poor infrastructure and unemployment, with little or no access to vibrant markets characterising many South African rural communities (Ladzani, 2003:5). According to Agbenyegah (2013), the key

challenges facing South African rural industry is lack of assistance, an unfriendly business environment and the lack of collateral.

3.5.4 Rural entrepreneurial attitudes and small rural business growth

Economic development is not the only factor that determines entrepreneurship rates; entrepreneurial attitudes and perceptions also play an important role in creating an entrepreneurial culture (Bosma and Levie, 2009). Furthermore, on the indicators of entrepreneurial attitudes and perception in efficiency-driven economies, SA also scored below average in 2010 (GEM, 2010). Most policymakers recognise that entrepreneurs usually start out with limited financing, as small or medium-sized firms, operating in a variety of industries and places. As a result, policies generally support a wide range of entrepreneurs. However, policymakers often fail to recognise that the benefits for entrepreneurs can vary dramatically, depending on the entrepreneur's desire to build a high-growth business, and rural areas often lack these high-growth entrepreneurs (Henderson, 2009). Literature shows a positive relationship between managers' attitudes and actual growth outcomes of SMEs (Anders, Vladimir and Peter, 2013:298-312). In support, Visagie (1997:665) stipulates that South African SME managers/owners need more change than managers' of larger companies, as growth requires change and effective management of change is essential to ensure business success. Managing change effectively, according to Visagie (1997), begins with the recognition that change requires altering the attitudes and behaviour of individuals. It is common knowledge that many managers are unable to change their attitudes and behaviour to fit the changing needs of the organisation.

3. 6 THE BUSINESS ENVIRONMENT AND SMEs SECTOR

A study conducted in Malaysia by Awang, Khalid, Yusof, Kassim, Ismail, Zain and Madar (2009:84-96) found that environmental factors are directly related to SMEs performance. According to them it affects how the SMEs operate and influence decisions taken by SMEs owners/managers. Therefore, it is important to have a broad understanding of the business' environmental challenges confronting the survival and development of rural SMEs in particular KwaZulu-Natal. Authors such as Freeman (2000) and Vaillant, Rosell and Viladomiu (2005:1-29) stress that the propensity towards entrepreneurial activity is conditioned by the evolution of the institutional framework and good industry environment. They maintain that the growth of small and medium (SMEs) within economic development need public administrations from all political

ideologies and from all administrative levels to develop policy favouring and stimulating the creation of new enterprises. This sentiment echoed by Verynne and Meyer (2010:399-416) that SMEs like large firms use different approaches to make strategy which will guide them through the industry life cycle. Thus it needs a conducive business environment for them to be able to articulate their strategies and attain good performance. The ILO (1998, in Ariel and Rocha, 2014:7) suggested that in assessing the policy, legal, and regulatory environment is important because small firms do not have the managerial and monetary resources to deal with complex procedures, or frequently variable monetary and fiscal policies. This idea also is also maintained by the United Nations General Assembly (2014:1-22) which emphasis the need for improved regulatory environments and policy initiatives that promote entrepreneurship and foster small and medium-sized enterprises; encourage governments to take a coordinated and inclusive approach to promoting entrepreneurship; emphasize partnerships with the private sector; and invite member states to a strengthen entrepreneurship-promotion initiative. It further encouraged countries to consider establishing or strengthening national centres of excellence in entrepreneurship, and called upon the United Nations system to recognize entrepreneurship and integrate its various forms into their policies, programmes and reports and support national efforts in that regard.

The EU Rural Review (2011) highlights that rural business are not operating in a vacuum, however, there is a strong link between rural development policy and the growth of new activities in rural areas. The report further indicates that rural development policy also contributes to the objective of social and territorial cohesion within the European Union. This means that creating the conditions in which innovative rural businesses can thrive will require new ways of governing rural areas and organising local markets, as well as changes in consumer behaviour. In France, for example, communities and support structures are seeking ways of removing potential barriers to job creation in rural areas such as the high cost of land. However, it is not clear if this is the same problem we find in South African rural areas. According to Harpa, Moca and Rus (2016:1100 – 1105), Romania enjoys important growth potential and rural areas have substantial growth potential and the socio-economic environment in rural Romania has improved. This shows that the industry life cycle for small businesses has changed from the survival mode into to becoming medium enterprises in rural Romania. The impact of the environment on business, particularly SMEs, explained by Stone and Braidford (2015) is that the survival and growth of microbusinesses are acutely dependent on responding appropriately to external conditions over which they have little or no control including those operating in rural places (Alstrup, 2000 in Stone and Braidford (2015). On the other hand, according to Patel and Chavda (2013:28-36), the environment in the family, society and support system is not conducive to encouraging rural

people to take up entrepreneurship as a career. This might be due to a lack of awareness and knowledge of entrepreneurial opportunities available in their rural places. However, there is no study exploring the entrepreneurial attitudes of South Africans living in rural KZN and their motivations to start a business.

3.7 INTERNAL/EXTERNAL ENVIRONMENT AND SMALL, RURAL BUSINESS GROWTH

The literature review of this study includes looking at the environmental dynamism impact on rural SMEs survival and growth in KwaZulu–Natal. This environmental dynamism consists of internal and external factors. According to Nuiami, Idris, Al-Ferokh and Joma (2014:111-125), environmental dynamism represents the rate of change in an environment. This is in line with Wijbenga and van Witteloostuijn (2007) describing environmental dynamism as the rate at which the preferences of customers and the services of organizations change over time. In addition, Li and Simerly (1998) state that it is the rate of change and the level of factors instability within an environment. In other words, rural SMEs owners/managers need to be aware and have knowledge about rate of changes and the level of factors instability in their respective areas in order to maintain survival and development of their businesses. In a prior study, Iansity (1995) advocates that emergent levels of environmental dynamism lead to more uncertainty in service development, which also reduces the predictability and effects of change. Therefore, it is important to get a broad understanding of how internal/external environmental dynamism affects the entrepreneurial orientation, survival and growth of rural SMEs in KwaZulu-Natal.

Internal factors, such as business entity size, life cycle stages, technology and product innovation, organisational autonomy, centralisation and formalisation, market roles, and type/importance of goals, as well as external factors, exercise a more or less significant impact on the performance/effectiveness, including sales growth and achievement of goals, of SMEs. External factors include, for instance, the state of the economic sector, and type of customers, depending on the period life cycle stage and general state of the economy (Dragnić, 2014:119). Penrose (1959:20) indicates that enterprise activities are governed by productive opportunities, which are actually a dynamic interaction between internal and external environments. This sentiment is continued by Covin and Slevin (1989), when they state that the external environment primarily affects the survival and the growth of business entities. This premise is echoed by Zehir, Can and Karaboga (2015:358-367) in that the entrepreneurial orientation can be mediated by internal and

external factors. This means that there is correlational relationship between entrepreneurial orientation and internal/external factors which may influence the survival and growth of rural SMEs. Therefore, it will be interesting to test these variables on the rural business environment.

According to Amoah-Mensah (2013:1), some of the firm's internal and external resources are important strategic resources. In addition, all resources can be strategic, depending on the type of firm and industry. The dynamics and complexity of the external environment are pushing firms to not rely solely on their internal resources for a competitive advantage (Amoah–Mensah, 2013:108). These enterprises, which are mainly rural and agriculture-based, are faced with unique problems that affect their growth and, thus, reduce their ability to contribute effectively to economic development. IFAD (2012) reports that these unique problems range from the lack of access to credit, inadequate managerial and technical skills, and low levels of education, to poor access to market information and an inhibitive regulatory environment. Oginni and Adesanya (2013:146 -155) comment that electricity, government policies and fraudulent practices, were found to be critical factors, severely impacting the survival and growth of business organisations. Milovanovic and Wittine (2014:229) stipulate that due to the relationship between entrepreneurial orientation and business performance in small companies, as well as the moderating effects of the external environment, rural SMEs owners/managers need to use their resources more carefully on innovation, proaction, competition and autonomy. In other words, for their product development, in their proactive strategies and when getting into the market or responding to competitors strategies, including being be responsible when taking business decisions.

Environmental dynamism and heterogeneity are found by Ullah, Shah, Hassan and Zaman (2013:1-19) to be significant predictors of EO, exerting a positive influence on it. Access to resources enables entrepreneurs to aggressively exploit opportunities well before time, compared to competitors, due to environmental pressures (Ullah, Ahmad and Manzoor, 2013:4099). Cuervo (2005:293-311) maintain that a better understanding of environmental characteristics, in terms of the availability of resources and competition, as well as the conditions of the institutions that govern economic activity, will help the entrepreneur not only to identify a business opportunity, but also to exploit it, and create a firm that achieves profitability and generates wealth. Firm performance is further found to be influenced by environmental dynamism, including changes in industry, competition and consumers (Akgun, Keskin and Byrne, 2008:23). Furthermore, Islam, Keawchana and Yusuf (2010:34) confirm this finding by examining eight factors that influence the SMEs' business success. These factors include SMEs characteristics, management and know-

how, product and service, customer and market, the way of doing business and corporation research and finance, as well as strategy and the external environment.

However, the National Department of Agriculture (2002) indicates that SA has been characterised by high levels of poverty, especially in rural areas, where approximately 70 percent of SA's poor people reside. These people's incomes are constrained because the rural economy is not sufficiently vibrant to provide them with well-paying jobs or self-employment opportunities. It has been found that external factors are more dominant than internal factors, in contributing to the business success of entrepreneurs (Kader, Mohamad and Ibrahim, 2009:147-162).

3.7.1 External factors

The literature indicates that the identification of external factors affecting the development of SMEs is very important in order to take all the necessary steps to reduce or remove barriers and create new opportunities for these enterprises (Govori, 2013:701). The study examines eight factors that influence SMEs business success. These factors are: SMEs characteristics, management and know-how, products and services, customer and market, the way of doing business and cooperation, resources and finance, strategy, and the external environment (Chithamas, Islam, Keawchana, Yusuf, 2011:180). According to Kelliher (2007), the external environment may actually be more effective at triggering change (and growth) than internal dynamics and expertise of SMEs, although this requires that signals and information are correctly detected, processed and responded to, and ultimately incorporated into strategy. However, it is not clear how South African SMEs in rural areas are affected by these factors.

A UK and Nigerian comparative study, conducted by Ihua (2009:199-207) reveals poor management as the most crucial factor influencing SMEs failure in the UK, while both poor economic conditions and infrastructure were found to be the most crucial factors in Nigeria. Enterprises are, furthermore, also affected by an external, macroeconomic environment that cannot be controlled with factors such as political, economic, social, technological, environmental and legal aspects (Grimsholm and Poblete, 2010:43).

3.7.1.1 Politics and law

Authors such as Harvie and Lee (2005, in Govori, 2013:701-708) have noted that the importance of SMEs to the economy of a country indicates how important it is to have government policies that support SMEs, including regulations that enable them to operate efficiently and regulations that reduce their administrative costs. Hence, the South African government needs to have friendly policies on rural SMEs in order to enable them to survive and grow. At the present time South Africa does not have a focused SMEs policy which takes care of those operating in rural and underdeveloped areas including KwaZulu-Natal. Lekhanya (2016) indicates that South African government initiatives to promote and support SMEs in order to enhance their development and reduce poverty are faced with the lack of a legal framework, red-tape, other barriers and genuine administrative procedures such as accessibility to government agencies. According to Wanjiru (2013:11), politics is intrinsically linked to a government's attitude to business and the freedom within which it allows firms to operate. This means that the types of action that governments may take, which constitute potential political risks to firms, fall into three main areas. The first of these is operational restrictions and could comprise exchange controls, employment policies, insistence on locally shared ownership and particular product requirements. South Africa needs to have a business policy that will allow rural entrepreneurs to be operational without red-tape or any restrictions.

3.7.1.2 Socio-demographics

It has been found that there is a significant socio-demographic effect in factors that shape the decision to start an own business (Agyemang, Deh and Asuamah, 2013:34-41). In a study conducted in India by Venkata, Raman and Ramachandra (2009), the findings highlight that a high level of education does not guarantee entrepreneurial success and senior citizens do not achieve a higher level of entrepreneurial success. The study further indicates that those who were unemployed in their previous occupation, turned out to be the most successful entrepreneurs. According to Sidik (2012:373 – 383), many people choose a business they are involve in based on their socio-cultural values and personal traits. This view is also indicated by Lekhanya (2013) that in KwaZulu-Natal, rural SMEs owners/managers do consider their socio-cultural values when using technology to promote their businesses. However, due to the lack of data and limited empirical research it is difficult to make sound judgments with regard to this. Moreover, previous studies such as in (Beck, 2007; Fatoki et al. 2010; Pandula, 2011) show that a firms' demographic

factors, in particular its size, ownership type, age and sector influence access to finance. These studies demonstrate that small firms have more credit constraints than large firms. This is attributed to the fact that small firms are often owned and operated by private individuals who have no legal obligation to report financial performance or to regularly audit their financial accounts. Another reason is that small firms have fewer assets to provide as collateral. Thirdly, smaller firms are associated with high failure rates when compared to large firms.

3.7.1.3 Socio-economics

Socio-economic factors are the key aspects influencing entrepreneurial behaviour and operation of the business (Khan, 2014:89-94). According to Bawuah, Buame and Hinson (2006:1), economic growth is a function of the growth in resources and the rate of technical change. Land, labour, capital, and entrepreneurship are the resources in the factors of production. Lately, many economists have studied the effects of these resources or inputs, to identify the causes of economic growth, with entrepreneurship growth identified as the primary source. Schumpeter (1994, in Bawuah, Buame and Hinson, 2006:1) states that the main contribution to the growth of every nation is attributed to the entrepreneurial factor. The entrepreneur comes up with ways of doing things, that is, innovations that are responsible for the growth of technical progress. It is not the growth in quantity of the other inputs that fosters economic development but, rather, it is the entrepreneur who takes the risk of innovation, organises and coordinates the inputs (Bawuah, Buame and Hinson, 2006:1).

3.7.1.4 Technology

New technology becomes a main driver for innovation and, hence, successful innovation leads to sustainable business growth (Klongpayabal and Thawesaengkulthai, 2014:9894). Therefore, there is a need for rural SMEs to acquire new knowledge or new technology, in order to create competitive advantages from innovation. According to Jirayuth, Un Nabi and Dornberger (2013:16), technological capability is widely known as a strategic source of growth and wealth at national and firm levels. The authors highlight the role of imported technologies acquired by developing countries, as a crucial element in their ability to catch up. However, Lee, Kelley, Lee and Lee (2012:1-19) indicate that, although technology resources provide no direct survival benefits, the suggestion is that the accumulation of technology resources may be more important when firms seek international expansion. Klongpayabal and Thawesaengkulthai (2014:9894)

believe that the limitation of resources, expertise, time and the lack of capabilities to create in-house technology, force firms, especially SMEs, to focus on selecting or acquiring new technology from external sources. Technology can deliver timely, accurate and complete information to decision makers at the lowest mental and economic cost in the SMEs sector (Briggs et al., 2003:8). Effective and efficient accounting information systems (AIS) within any small business could improve the stream of information and reduce costs that would lead to a higher profit margin. AIS in small businesses can be tactically utilised to outwit their respective competitors, which evidently will escalate their share in the market.

According to Rootman and Kruger (2010:107-117), the lack of AIS in SMEs can probably result in high lead times in business processes, high cycle times in business transactions, poor consumption of business resources and a lack of productivity, among other factors. However, poor telecommunication infrastructure and a lack of broadband connectivity in the rural areas of KwaZulu-Natal have limited the use of technology by SMEs owners/managers (Lekhanya, 2013).

3.7.1.5 Competitive environment

According to Ismail, Mokhtar, Ali and Rahman (2014:307), competition today is everywhere in the business environment. The survival of SMEs depends on their ability to take full advantage of the resources available. By entering the competition, the company tries to find competitive advantages that greatly affect the success of the enterprise (Walley, 1998). SMEs are usually not very competitive, in terms of market knowledge, innovation, prudent investment, business operations and good management, which are important factors in improving quality (OSMEP, 2007). Developing countries compete with other countries, owing to globalisation and increased trade, however, barriers and other restrictions generally favour these countries (Lind, 2009). Competition is increasing by international companies, as a result of Free Trade Agreements (OSMEP, 2007).

A survey of SMEs in developing countries was carried out by the World Bank; with the findings showing that competition represents a risk for survival of individual enterprises. Although competition represents high risk, it is what pushes companies towards higher productivity, which actually results in their growth and development. During the last decade, much research has been carried out regarding the barriers faced by SMEs in Kosovo. The main barriers have been "unfair

competition" that includes tax systems, the informal economy and public services; barriers which have continued with the same intensity throughout the post-war period (World Bank, 2012).

3.8 INTERNAL FACTORS

Internal factors are described as those constraints that affect an SME owner's/manager's ability to operate efficiently, despite any potential in the owner/manager (Baloyi, 2010:22). These factors are the personal attributes, skills and competencies of the individual owner/manager that are crucial to how well the business faces up to the inevitable crises that arise (Stokes and Wilson, 2006). However, it is important to note that these constraints are controllable by the owner/manager. According to Beck and Demirguc-Kunt (2005:1-31), financial and institutional development helps alleviate SMEs' growth constraints and increases their access to external finance, thus levelling the playing field with large enterprises. Moreover, Kelliher and Reinl (2009) mention that growth in SMEs requires not only being able to correctly spot a growth opportunity, which matches internal capability and capacity (requiring a high degree of self-knowledge and the ability to take stock), but also the skills and knowledge to accurately process the requirements, and to be able to identify and access the external factors allowing growth to be realised (e.g. access to finance).

3.8.1 Management skills

In a study conducted, in Bangladesh by Philip (2010) it has been revealed that management know-how; the way of doing business and cooperation have an influence on SMEs success. Consequently it is very advisable for the SMEs owners/managers to have management skills and capacity to run successful businesses including those in rural places such as KwaZulu – Natal. It is also very important for them to have a proper way of doing business and cooperating in rural areas. However, a number of common factors, within the category of business management, are considered to play a role in determining the growth of the small business. These include financial management skills and marketing management skills (Dobbs and Hamilton, 2007:296-322; Nkosi, 2013; Kusi, Opata. and Narh, 2015). Management skills of small business growth concentrate on the identification of the owner-manager's policies and strategies for the operation and development of their business and the subsequent translation of such policies into managerial action (McMahon, 1998:20-35). Penrose (1959:20) proposes that the growth of the enterprise is

limited by the scope of managerial resources, specifically the ability to coordinate capabilities and introduce new people into the enterprise.

Literature reveals considerable doubts regarding the quality of strategic planning and management in this very crucial economic development sector, with policy-makers suggesting particular weaknesses exist in: innovation; a lack of financial acumen; marketing; entrepreneurial flair; practical planning; and management knowledge; as well as human resource management. As a result, many firms do not reach their full potential and fail to grow (Gatukui and Katuse, 2014; Cant and Wiid, 2013).

According to Malick and Krishnan (2014:116-122) rural markets offer a great scope for a concentrated marketing effort because of the recent increase in rural incomes and the likelihood that such incomes will increase faster because of better production and higher prices for agricultural commodities. Rural marketing is a developing concept, and as a part of any economy, has untapped potential; marketers have recently realised the opportunities. Improvements in infrastructure promise a rich bright future for those intending to go rural (Ahmed, 2013:55; Farooqi and Fatma, 2015:438).

3.8.2 Technical skills

Entrepreneurial skills assist SMEs to generate growth and development of new ventures in developing economies, such as Kenya, Malaysia, South Africa and Nigeria (Mohammed and Obeleagu-Nzelibe, 2014:1- 21; Situma, Musambayi, Omboto and Yegon, 2015:332;). Robert-Edomi (2013) reports that a recent study conducted in the UK reveals that more than a third (36 per cent) of the UK's smaller companies admits to a shortage of skilled staff hindering their growth prospects. Results of the study show that the biggest gap in the small business skillset is in sales, reported by one in six (16 per cent) respondents. A lack of IT (12 per cent) and financial management (10 percent) expertise came in at second and third places, respectively.

3.8.3 Education and training development

The key word circling around the development of the economy in many countries is entrepreneurial education (Kalyani and Kumar, 2011). Entrepreneurship education and training has been found to be a major determinant in the growth and survival of enterprises. According to

human capital theory, investment in knowledge, skills and abilities enhance the productive capacity of the individual (Njoroge and Gathungu, 2013:1-22). However, rural, small business owners face challenges that are not generally present in urban locations. As a result, they need training programmes that are specific to this context (Siemens, 2012:1-14).

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

3.9 INSTITUTIONAL IMPACT ON SMEs' GROWTH

The 'institutional environment' refers to the official and unofficial rules and constraints that surround an entrepreneur and which shape a business operation. (Schiebold, 2011 in Gatukui and Katuse, 2014). Holmes, Miller, Hitt and Salmador (2013) indicate that political, regulatory and economic factors together create rules and standards and define the established order within which entrepreneurs and SMEs operate. Furthermore, Shirry (2008:18) articulates that institutions also include written and formalized constraints, such as constitutions and laws, as well as tacit and informal constraints, for example, norms, conventions and self-imposed codes of conduct. Nevertheless, for some economies, including Africa, achieving the correct policy mix can be challenging. Trademark (2014) indicates that the potential on the continent to develop deeper and wider is well recognised. Trademark (2014) concluded that with a rising middle class, more focused innovation, especially among the youth, greater participatory governance and a more varied basket of partners, Africa is on the cusp of moving to another level of economic development.

Gonzalez (2014) stresses that a key to achieving economic development is to ensure a good business environment for SMEs. It has been found that the basic policies, laws and regulations affect SMEs' programmes and services (Jesselyn, 2012). Hove and Tarisa (2013:57-67) found that government strategies and policies for small and micro agribusiness firms can positively improve their growth and survival. Lack of finance has further been found to be a function of multiple problems, with the major sources of credit available for the financing of SMEs in Nigeria being that of personal savings, family/friend support and commercial banks (Ekwem, 2011:1). Puffer, McCarthy, Jaeger and Dunlap (2013) emphasize that personal connections remain vital in shielding SMEs from the institutional and environmental uncertainties that in turn impede development, increase transaction costs, and facilitate corruption.

3.10 THE SOCIO-CULTURAL FACTORS' INFLUENCE ON RURAL SMEs' GROWTH

According to Akhter and Sumi (2014:1-10), the socio-cultural environment, in relation to entrepreneurship, can be defined as consisting of all the elements of the social system and culture of a people, which positively affect and influence entrepreneurial emergence, behaviour and performance, and entrepreneurship development, in general. Some socio-economic factors, such as age, education, experience, culture, business profile, investment and skills have been indicated to have an influence on the success of small business (Saleem, 2012:24-29). In Ghana, it was found that socio-cultural factors do have an influence on the management of small businesses (Agyapong and Obro-Adibo, 2013:2225-0565), whereas Bowale and Akinlo (2012:848) state that business registration, business size, nature of business, and sources of capital, are the major factors determining both income and employment generation potential of SME growth. Furthermore, education and the type of SME are additional factors that significantly influence the intention, by the rural SME industry in Bangladesh, to use new technology (Ahad, Dyson and Gay, 2012:1-16). On the other hand Phungwayo and Mogashoa (2014) state that the level of education usually determines the rate and extent to which individuals can assimilate and apply different concepts. At the same time, the authors mention skills as important in enhancing the development of business performance to enable them to successfully fulfil their business management responsibilities within their communities.

The literature review stated above suggests that it is very important for rural SMEs in the southern region of KZN to take account of socio-cultural factors such as age, education levels as well as experiences when bringing products to customers. Rural SMEs need to understand their

customers' socio-cultural factors as these factors play a big role in terms of products consumption and business patronage by consumers.

3.11 FINANCIAL CONSTRAINTS AS DETERMINANTS FOR RURAL SMEs GROWTH

In a study in Australia, McMahon (2001) discovered that greater dependence upon external finance was associated with better business growth. In a more recent study, in Indonesia, Kristiansen, Furuholt and Wahid (2003) found that financial flexibility was significantly connected to business success. The SMEs that took advantage of family and third-party investment experienced higher level of success. The source of financial support of rural SMEs in South Africa in particular KwaZulu-Natal is still not known as to who provides financial support between government, family and friends. These gaps provide a need for this investigation. Ogubazghi and Muturi (2014:633) mentioned that lack of unconstrained access to finance for SMEs is one of the shared characteristics by least developed countries.

Fakoti and Asah (2011:170) hold that the limiting factor for SMEs' survival and growth in South Africa is perceived to be non-availability of debt financing. SME failure to come up with a viable proposal that can persuade potential finance institutions, difficulty in accessing markets and difficult business regulations and legislation contribute negatively to SMEs' ability to obtain funding. El-said, Al-said and Zaki (2013) highlight that banks perceive SMMEs as unattractive portfolios in terms of risk aversion. This perception is partly linked with the characteristics of the owner/managers. Jasra, Khan, Hunjra, Rehman and Azam (2011:1-7) emphasise that the most important factor for SMEs to succeed in business is financial resources. However, the challenge of SMEs obtaining access to finance affects their survival and growth (OECD, 2013:1- 284). This is supported by Zhou and De Wit (2009) who concur that availability of financial capital is crucial to firm growth.

Previous studies also indicate finance as a major constraint for SMEs, with owners/managers finding it very difficult to access the capital needed to grow and expand (Report on Support to SMEs in Developing Countries through Financial Intermediaries, 2011:4; Ibrahim and Ibrahim, 2015:8-11; Kwaning, Nyantakyi and Kyereh, 2015:16-30). Access to finance assists all firms to grow and prosper (Bwisa and Ngugi, 2013:7) and Beck, Kunt and Maksimoic (2006:2995) substantiate this view, in finding that firms with greater access to capital are more able to exploit growth and investment opportunities. Furthermore, Kira (2013) noted that 77% of all small firms

which applied for debt financing were rejected. Abdesamed and Wahab (2014) state that the firm's age and size, as well as SMEs that start-up with bank loans (firm–bank relationship), were significant in being negatively affected in relation to difficulties in securing a bank loan.

3.12 INFRASTRUCTURE DEVELOPMENTS AS DETERMINANTS FOR RURAL SMEs

Aleke, Ojilako and Wainwright (2011:214 -228) argue that productivity and effectiveness of SMEs in developing countries are affected by the diffusion rate of technology. They believe that availability of state-of-the-art technology is an important driver for business expansion in rural areas. Mazzarol (2015:79-90) stresses that technology should be regarded as an essential part of the business owner-manager's tool box, and should not be ignored. He maintains that technology enables small firms to reach millions of people, connect with global supply chains, cost-effectively track customers and enhance internal operations. According to Mbuyisa and Leonard (2015:105) in South Africa information and communication technology (ICT) can be used as a tool for driving socio-economic development such as poverty reduction as well as in the SME environment to an enable growth.

Poor infrastructural facilities such as roads and technology have been mentioned as major obstacles for SMEs' development and growth (Egbide, Samuel and Samuel, 2013:6). The South African Rural Development Plan (2013:19) highlights the need for infrastructure development (for example, social, economic, information communication technology (ICT), and other enabling infrastructure), enterprise development, small, medium and micro industries (agric–processing, village markets, and finance/credit facilities).

These infrastructure developments include high and ever-increasing expansions placed on ICT, in terms of bringing about improvement in quality of life, empowerment and economic development for rural communities (Hosman and Fife, 2008:51–69). However, Aruwa (2013:1-15) points out that it is not economically viable for SMEs to incur infrastructural costs, due to the fact that the SMEs are often located away from commercial centres, with a direct negative impact from any infrastructure shortcomings. Consequently, Aruwa argues that inadequacy of infrastructural components, such as electric power supply, transportation; industrial estates and telecommunications, are major barriers to an effective SMEs' take-off in rural areas.

3.13 RURAL ENTREPRENEURIAL RESOURCES

Cassia and Minola (2012:179 – 197) show that resources such as financial resources, human capital and social capital as well as networking resources have direct or indirect impact on the survival and growth of SMEs. This is in addition to what has been said by previous authors such as (Penrose, 1959, and more recently Wiklund and Shepherd, 2003, Wu, 2007) that SMEs owners/managers need to have the necessary capabilities to acquire resources and put them to use. Thus, rural SMEs must demonstrate these capabilities if they want to survive and develop. However, Harrison and Gibson (2006:39-45) indicate that the inability of small business owners to match their products or services with the demands of the external environment is a major challenge for their strategic growth. SME owners'/managers' level of formal education, access to and use of new technologies and weak management skills also limit the SMEs' survival and growth (Mensah, 2004). Lyons (2002) supports the idea further that SMEs' owners/managers themselves are lacking in the necessary skills and capabilities required for business start-up and operations.

The Sustainable Agriculture and Rural Development (SARD) policy (2007) draws attention to rural enterprises being characterised by many difficult factors, such as limited resources and because of their small size, scattered nature and remoteness, the transaction costs of rural activities are high, mostly the result of the time required to ensure that standards are met. Rural enterprises face business risks that range from managing the power imbalance they find themselves in versus larger firms, to buyers that can influence terms, conditions and standard requirements. In addition, rural enterprises have limited access to timely market information, mainly due to the country's weak transport and communications infrastructure, specifically in rural KZN. The SARD policy (2007) states that it makes it very difficult for rural enterprises to participate in a high value market.

Hashi (2001); Peci, Kutllovci, Tmava and Shala (2012:1-13); Ghisett, Mazzant, Mancinelli and Zoli (2015:1-21) point out that the growth of SMEs has been hampered by a variety of barriers, erected directly or indirectly by the state of the environment. Due to fiscal policy constraints, more specifically high tax rates, financial constraints in the institutional environment are major barriers for SMEs, which have a huge influence in encouraging many SMEs to conduct their activities in the informal sector of the economy. Beck and Demirque–Kunt (2005) explain that many SMEs are survivalists who need continuation of existence and growth beyond their start-up

phase. However, the authors believe that this sector is often faced with difficult challenges, such as market deficiencies and institutional faintness, which hinder their growth. Booyens (2011) offers policy recommendations, stating that the government should encourage the growth of “knowledge networks” that will offer SMEs the opportunity to more easily exchange information with domestic and (especially) large, international firms. South African policy is still not clear with regard to this and thus support for needs of this nature, more specifically with regard to rural SMEs in KwaZulu–Natal, are lacking.

3.13.1 Rural enterprise networks

According to Gathungu, Aiko and Machuki (2014:335-357), prior studies have shown that network relations can be a source for achieving a higher degree of entrepreneurial orientation and performance. Therefore, rural SMEs need to find proper and reliable networks if they are to survive and develop. De Klerk and Saayman (2012:382-399) indicate that networking plays an important role in the managerial skill of SME owners/managers operating in an informal setting, such as that of the rural entrepreneur, and, thus, strong relationships are built with other business people to survive and enhance their competitiveness. This emphasis is maintained by Gludici, (2013) in that SMEs owners/managers often sense new opportunities and gain valuable ideas, information and resources from their personal networks.

However, it is unknown how rural SMEs engage in the network in South Africa with specific reference to KwaZulu-Natal. Nevertheless, the improvement of networking between business leaders has been suggested as an appropriate business structure that can improve business in the rural areas of SA (Pooe and Mafini, 2012:90–109). Besser and Miller (2011:113-133) find business networks, through which formal arrangements between independent businesses are established to enhance member success, to be generally accepted as an important strategy in helping small businesses survive and prosper. Smith and Lohrke (2007:1-7) continue, that through networking, entrepreneurs can make a significant contribution to social capital which, in the long-term increase a new venture’s likelihood of success.

According to Jamalzadeh, Behravan, Espahbodi and Masoudi (2012:1), location of the business was, in the past, considered an important factor by business owners when launching a business. However, this was done only in highly populated areas, such as urban townships, and not in rural areas, where networking is entirely dependent on word-of-mouth for referrals and patronage

increase, due to the lack of internet connectivity (Nelson, 2004:17). This is to say that rural entrepreneurs need to change their business practices with regard to marketing promotional strategies in order to increase their business networking. They should start using modern technologies such as social media as their business networking tool.

3.13.2 Human capital within the rural SME sector

Dahlgvist, Davidsson and Wiklund (2000:2) mention human capital of the enterprise as the internal determinant of survival and growth. Human capital in entrepreneurship is defined as the attitude, commitment, values, knowledge, experience, education, capability, skills and abilities that aid the entrepreneur in the tasks of starting, running and growing the business (Gamage, 2011:1). Many researchers believe that human capital is a critical factor for the development and survival of the business, including competitiveness of the venture (Sriyani, 2010, 2012). Hilmi (2010:242-247) echoes the sentiment that human capital affects SME performance and is an important determinant of business performance. It has been indicated that 79 percent of SMEs still have a negative training philosophy and as such, pay lip service to human resource development (Chaid and Shadare, 2011:95).

Furthermore, Ebiringa and Okarafor (2010: 49) regard human capital as a most critical agent of SME performance. Research conducted in Mexico by Rivas, Cano and Austria (2013:225-230) finds that it is important to empower owners/managers with training to enable them to make the correct managerial decision when dealing with both the external and internal environment of the company. In support of this finding, Rivas *et al.* (2013:225-230) suggest the need to investigate the effect of training and human capital development management, with regard to the growth and survival of SMEs. According to Tulus (2007:118), promotion of modernisation, capacity building and size upgrading of SMEs are needed. LaMotte (2008:31) states that human talent is the most important productive factor in today's economy, including the SMEs' economy.

3.14 SME CHARACTERISTICS AS DETERMINANTS FOR SURVIVAL AND GROWTH

Liu and Pang (2015) show that firm survival tends to increase with firm size, and firm growth tends to decrease with firm age but increase with firm size. However, according to Gupta, Guha and Krishnaswami (2013:15), four theoretical perspectives, namely, the resource-based perspective, the motivation perspective, the strategic adaptation perspective and the configuration

perspective can be identified as enterprise growth. Mugobo and Ukpere (2011: 827-836) identify issues, such as a small market, limited access to finance, shortage and high cost of raw materials, lack of technical and business skills, as well as inaccessible and unreliable communication and transport services, as the most severe constraints characterising South African rural SMEs. Harvie, Narjoko and Oum, (2010:1) indicate that entrepreneurial attitudes are those important characteristics needed by SMEs to upgrade their positions in production networks. Chittithaworn, Islam, Keawchana and Yusuf (2011:180) stress that, in other countries, including Thailand, resources and finance, customer and market, as well as the external environment have been recognised as the main characteristics of SMEs that are the most influential factors in business success of SMEs. In India, it has been noticed that the age of the entrepreneur, educational level, family background and management style contribute to SME operations and are seen as determinants correlating to the growth of the SME industry (Chachar, De Vita, Parveen, and Chachar, 2013:83). Zarook, Rahman and Khanam (2013:1-11) maintain that demographic factors, such as age and size, have a positive, significant impact on SMEs accessing of finance.

3.14.1 Size of firm/SMEs' business

According to Islam, Khan, Obaidullah and Alam (211:289), SMEs characteristics refer to the origin of the enterprise, length of time in operation, size of enterprise, and capital resources which play important roles in the business' success. Hence, the survival and growth of rural SMEs might be significantly linked with their size, when the length in operation will mean the business success of rural entrepreneurs. Therefore, it is very important to know how long the SMEs in rural KwaZulu–Natal have existed. Blackburn, Hart and Wainwright (2013) suggest that size and age of enterprise dominate performance and are more important than strategy and the entrepreneurial characteristics of the owner. It has been noticed that the size of the firm has a positive relationship to related leverage, which gives larger firms more advantage in terms of credit marks (Forte, Barros, and Nakamura, 2013:1). Small enterprises in rural areas often do not achieve economies of scale and scope, as they have insufficient bargaining power due to their size and lack of organisation in cooperatives or other producer organisations (ILO, 2014:2). Pervan and Visic (2012:1-11) further maintain that the size of the firm has a significant, positive influence on its profitability. However, it is not clear if rural SMEs make a profit or they are just survivalists without intention to grow. According to McPherson (1995:31-55), the size of the enterprise and growth rate are related to the probability of closure. Firm size has a conflicting effect on leverage,

which means the decision to obtain long-term finance depends on the number of resources the firm has (Krasauskaite and Hirth, 2011:51-54).

On the other hand, Seens (2013:1-10) believes that consistent growth rates across the size of firm categories do differ. Harvie, Narjoko and Oum (2010:1-53) indicate that size, productivity, and foreign ownership (including innovation efforts and managerial attitudes) are important firm characteristics needed by SMEs to improve on their positions in production networks. According to Psillaki and Daskalakis (2008:319-333), the size of the SME determines its financial structure and financial capacity to maintain production networks and growth. Furthermore, human capital, financial resources and the size of the team of the SME are strongly relevant to the growth of the firm (Federico, Rabetino and Kantis, 2012:575-588).

3.14.2 Age of the firm/SMEs' business

According to Chandler (2009:10), the longer a firm exists and the bigger it is, the more it signals if it can weather tough economic conditions. Furthermore, he believes that by staying in business, a firm can signal that it does not adopt opportunistic behaviour. However, this view does not include rural and underdeveloped areas such as rural KwaZulu-Natal. On the other hand, Klapper (2010:605) indicates that a young firm (less than 4 years) relies less on bank financing and more on informal financing. This view is also supported by Ngoc et al. (2009:868) who found that it is often difficult and expensive for young SMEs to access bank financing, due in large part to information asymmetry between the banks and firms. Bougheas, Mizen and Yalcin (2005:281) point out that young firms are more failure prone than older ones. Therefore, it is hypothesized that, there is a positive relationship between the age of the firm and access to debt finance from the commercial sector. However, it is still not known as to how rural SMEs get affected by this and how they finance their businesses.

In the recent study by Ogubazhi and Muturi (2014) it has been established that age of the owner/manager has a significant effect on SMEs' access to bank loans. The Ogubazhi and Muturi study established that the firm's age, size and SME start-up with a bank loan were found to be related negatively to its difficulties in securing a bank loan. However, business plans, experience and educational background of the owner-manager were found to be insignificant to the firm's access to bank loans in Libya (Abdesamed and Wahab, 2014:113-122). Abdulsaleh and Worthington (2013:36) add that information asymmetry decreases as the age of owner/managers

increases and leads to an improved access to bank loans. This means that there are some implicit and explicit implications which can affect the decision of both the lender and borrower. A study conducted in Brazil, by Forte, Barros, and Nakamura (2013:1) indicates that the age of the firm is negatively related to financial leverage, suggesting that older SMEs may be slightly more conservative in their financing choices. Nakano and Nguyen (2011:41) indicate that entrepreneurs of old age are generally perceived as non-innovative and non-dynamic as compared to young age owners/managers who are perceived as innovative and good performers but with a more risky portfolio.

The duration of time that an organisation has been operating has a significant effect on the business success of SMEs (Islam, Khan, Obaidullah and Alam, 2011:289). The longer SMEs have been in operation, the more successful they will be when compared to those SMEs that have been in operation for a shorter period. Some studies found that entrepreneurial orientation enables small and new venture firms which are less than ten years old perform better (Lussier, 1995 in Zulkifli and Rosli, 2013:264-367) and enhance firm success (Ireland, Hitt and Sermon, 2003, in Zulkifli and Rosli, 2013:264-367). But this has not been tested in the rural SMEs. Amyx (2005) reports that the age of an organisation is a factor that may affect firm survival and growth and/ or organisational decline and death, as it is the “liability of newness” that makes new SMEs face a greater risk of survival than older firms, leading to limited access to external resources. Authors, such as Panko and Koran (1999:2), concur that the factor of the age of the firm may affect its survival and growth. This has been echoed by Davila, Foster and Gupta (2003:700), who hold that new firms do not have the experience, access, links, reputation or legitimacy of older firms, resulting in limited access to external resources due to the age of the firm. Therefore, this means that the banks or finance agencies cannot trust young entrepreneurs without them having experience and enough financial security while on the other hand banks cannot give old entrepreneurs financial support because of their age.

3.14.3 Location of the business/ SMEs’ business

According to Fatoki and Asah (2011:170-177), geographical proximity to either critical buyers or suppliers produces a form of enhanced environmental scanning that enables SMEs to more easily identify and exploit growth opportunities in the market. Gilbert (2002) points out that the geographical area where the firm is launched has implications for its access to markets and resources. Firms located in metropolitan areas may therefore have a higher chance of success than

those located in rural areas. The South African Presidency (2008) found that firms that are located in the urban areas are more likely to succeed than firms that are located in the rural areas due to the various factors. However, these factors have not yet been tested to measure their impact particularly in the rural SMEs sector. In addition, Minai and Lucky (2011:110) argue that the location factor in the development of entrepreneurship and small business should be considered an important urgency, which is vital for small business performance. Goodfellow (2014) indicates that due to the lack of support with slow internet speeds, rural SMEs cannot overcome challenges to compete with their urban counterparts. Farouk (2011:7) articulates further that external factors contribute to the locations and market conditions of SME performance and growth. However, According to van der Loo, Chen, Edwards, Holden, Karamperidis, Kollingbaum, Marqui, Nelson, Norman, Piecyk and Pignotti (2015:1-9) rural economies have a significant potential for growth but despite the potential for growth, many rural businesses face barriers that prohibit their expansion and these barriers include distribution of products to the market. Caner (2015:4-5) states that historical businesses located in favourable geographic locations tend to survive and grow.

Abrahám, Strielkowski, Vošta and Šlajs (2015:450-460) indicate that the most significant determinants of rural enterprise's competitiveness are located within a region with a competitive environment in terms of, the enterprise size, the enterprise age, and the fact of whether the enterprise has some form of innovation. According to Janda (2014) rural micro-enterprises are an important factor in sustainable rural development. Hence, it is the intention of this study to conduct an empirical survey in order to test the impact of all these variables in rural SMEs with specific reference to KwaZulu-Natal.

3.15 CONCLUSION

The information gathered and interpreted in this literature review creates the theoretical foundation on which rural SMEs could employ different factors to improve the growth of business. Following from the literature, presented in this chapter, the following elements and components are identified as being important to the survival and growth of rural SMEs:

- Theoretical frameworks for survival and growth of rural SMEs;
- Conceptual frameworks of rural entrepreneurial orientation;
- Determinants of survival and growth of rural SMEs in KZN;

- Rural entrepreneurship industry as determinant for growth;
- Rural entrepreneurial attitudes and small rural business growth;
- Rural entrepreneurial orientation growth;
- Internal/external Environment and small rural business growth;
- Institutional impact on SMEs growth;
- Socio-cultural factors' influence on rural SMEs growth;
- Financial constraints as determinants for rural SMEs growth;
- Infrastructure development as determinants for rural SMEs growth;
- Rural entrepreneurial resources;
- Rural entrepreneurial networks;
- Human capital within the rural SMEs sector;
- SME characteristics as determinants for survival and growth;
- Size of firm/SMEs' business;
- Age of the firm/SMEs' business, and
- Location of the business/SMEs' business.

Based on the literature reviewed, this study concludes that these factors are the most important regarding rural SMEs. The literature review in this chapter provided strong evidence that SMEs' survival and growth still face many challenges in the rural areas with specific reference to the southern region of KwaZulu-Natal. Therefore, the literature review information gathered and interpreted in this chapter will be used to recommend tactics and strategies in which SMEs' operations can improve their survival and growth. The following chapter describes the research design, methodology and data collection methods that will be used for this study.

CHAPTER 4: RESEARCH METHODOLOGY

4.1 INTRODUCTION

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

An extensive literature review and a quantitative methodology, incorporating the use of questionnaires, were used to address the following primary and secondary research objectives, with each objective supported by relevant questions from the main questionnaire:

Primary objective: To investigate and describe determinants of survival and growth of small and medium enterprises in rural KwaZulu–Natal.

Secondary objectives

Sub-objective 1: To provide a comprehensive literature review on the determinants of survival and growth in KZN of rural SMEs;

Sub-objective 2: To determine the business characteristics of small and medium enterprises in rural areas;

Sub-objective 3: To ascertain the entrepreneurial characteristics of rural SMEs in KZN;

Sub-objective 4: To identify any institutional environments which have an effect on the survival and growth of rural SMEs in KZN;

Sub-objective 5: To examine the socio - cultural environment that affects the survival and growth of rural SMEs in KZN;

Sub-objective 6: To establish which financial and infrastructural environments affect survival and growth of rural SMEs in KZN; and

Sub-objective 7: Propose the adoption of an amended SME growth model that can be used by rural SMEs in KZN

4.2 RESEARCH DESIGN

Boeije (2010:19) defines research design as the conceptual structure within which research is conducted, constituting the blueprint for the collection, measurement and analysis of data. As such, the design includes an outline of what the researcher will do, from writing the hypothesis and its operational implications, to the final analysis of data. According to Kothari (2004:31), more explicitly, research design decisions happen to be in respect of:

- What is the study about?
- Why is the study being made?
- Where will the study be carried out?
- What type of data is required?
- Where can the required data be found?
- What periods of time will the study include?
- What will be the sample design?
- What techniques of data collection will be used?
- How will the data be analysed?
- In what style will the report be prepared? (Kothari (2004:31).

Walliman (2005:270); Herek (2012:1) and Megan (2013:1) support the premise that, once the research problem has been formulated, the nature of the data and the analysis method will become evident. The reasons for choosing particular data collection and analysis methods are always determined by the nature of what the research wants to find out, the particular characteristics of the research problem, and the specific sources of information. In fact, it will be required first to investigate the research problem, and then establish the type of data that needs to be collected, in order to make that analysis.

Leedy and Ormrod (2010:179) stress that quantitative research involves either identifying the characteristics on observed phenomena, or via descriptive research, examining a situation as it is. It does not involve changing or modifying the situation under investigation, nor is it planned to determine cause-and-effect relationships.

Therefore, for this study a description method was applied to determine if the characteristics of the target population or phenomenon being studied was correct. Data analysis was done using

SPSS (version 23.0) for frequencies, averages and other statistical calculations that might be relevant for this study (see Appendix 4).

4.2.1 Questionnaire development

The questionnaire development process is one of the most important steps of the study. Before developing the questionnaire, a literature review of local and international academic and professional sources was undertaken (see Chapters 2 and 3), using the findings from the literature review as a base of information from which to formulate the research questionnaire used to determine the variables, as well as the information comprising the primary data instrument. Respondents were invited to participate in the study by first acknowledging a covering letter, which informed them of the nature of the study and requested their consent to participate (Appendix 1). The questionnaire was structured into various main aspects, comprised of demographic information, business and entrepreneurial characteristics, personal attitudes, entrepreneurial orientation, external and internal environmental factors, institutional, financial and social barriers, as well as entrepreneurial and network resources. All questions are closed-ended to assess the variables of interest, thereby facilitating the quantitative approach for this research. Unlike qualitative research, which is based on open-ended questions, it is anticipated that the closed-ended questionnaire will be easier to complete, generating a higher response rate, while enabling easier and more efficient data analysis (Adams *et al.*, 2007).

4.2.2 Content of the questionnaire

The questions involved several categories, such as location of business, type of business, form of business, and number of years the business has been in operation. Furthermore, questions addressed a variety of factors that contribute to rural business growth, including the aspects of business characteristics in rural places and measures of personal attitudes of rural entrepreneurs. The aspects contributing to the rural entrepreneurial orientation (EO) growth of a business is made up of external and internal environmental factors; institutional, financial and social barriers, as well as rural entrepreneurial and network resources for rural businesses.

Following the pilot testing intervention (see 4.2.3, p.57), the final questionnaire was distributed to 150 respondents in the selected rural areas of Harding (uMuziwabantu), Ixopo (uBuhlebezwe), Underberg (Sisonke), Zingolweni, and uMzimkhulu in the southern region of the KZN Province.

The questionnaire was first written in English then later translated into isiZulu. It was first checked by specialists for English and isiZulu, after that it was checked by one person who was a specialist in both languages before it was merged into one combined questionnaire to make it final draft of the questionnaire.

The questionnaire was translated into isiZulu in order to increase the response rate and make it easy for the respondents to participate as KZN province is dominated by the Zulu nation. All research assistants underwent training on the topic and primary objective of the research survey with the workshop being conducted over 3 working days. Research assistants were composed of former B. Tech. students who come from these areas and some of them were working in the selected municipal districts.

However, some of the respondents were not willing to provide information perceived to be sensitive for their businesses. This challenge was carefully addressed by research assistants in a face-to-face meeting. While some respondents wanted to be paid in order for them to participate, this was not permitted by the researcher and research assistant as it might have compromised the outcomes of the research, therefore, they were encouraged to voluntary participation.

4.2.3 Pilot test

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

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

4.2.4 Scope and unit of analysis

Dolma (2010:156) defines a unit of analysis as the entity that is being analysed in scientific research and states that determining the unit of analysis of the research is central in any such research undertaking.

150 SME owners/managers make up the unit of analysis for this study, those are people, who are usually accountable for all management functions within the enterprises and, as such, were examined by this study, as part of the various determinants of survival and growth of rural enterprises. The focus was only on individual SME owners/managers operating a business, who are resident in the five (5) selected areas of rural KZN.

4.2.5 Study target population

According to Sekaran and Boigie (2013), effective research requires a clearly defined study population to ensure a representative sample size, which may then be generalisable. The target population of this study was 150 SME owners/managers operating in selected rural areas of the southern region of KZN.

The target population was based on the 2013 SBP SME Growth Index which surveyed 500 established SMEs in the manufacturing and business services that employ ten or more workers (EDGE Economic Development and Growth in EThekweni, 2013:4; SEDA report, 2016; SEDA office, 2016). The target population of this study is 150 SME owners/managers that operate in the rural areas of KZN, in the southern region of the province. These areas were selected as representative of where more businesses are owned by local people. This selection was supported by the SEDA office responsible for the registrations of small and medium enterprises in these selected municipalities (see Appendix 3). In addition, the SEDA (2012) report also provided very useful information which has been considered for this study.

4.2.6 Sample of respondents

The empirical research was conducted on selected SME owners/managers operating in the rural areas of Harding (uMuziwabantu), Ixopo (uBuhlebezwe), Underberg (Sisonke),

Zingolweni, uMzimkhulu, with 150 questionnaires distributed to the SME owners/managers. Only enterprises registered with the Department of Trade and Industry (DTI) were selected as respondents. The researcher and research assistant visited all selected areas to distribute questionnaires to the prospective SME owners/managers from all sectors of the economy. The sample quotas for this survey were based on two categories, for example, the geographical area of the business and age of the business in operation.

Table 4.1: Quota Control characteristics of sample for KZN rural areas

Age			Geographical area		
Category	Frequency	Percentage	Category	Frequency	Percentage
Less than 1 year	23	18	Harding (uMuziwabantu)	34	27
1-2 years	39	31	Ixopo (uBuhlebezwe)	16	13
3-5 years	35	28	Underberg (Sisonke)	19	15
6-8 years	12	9	Zingolweni	24	19
More than 10 years	18	14	UMzimkhulu	34	27

This study employed a quantitative method to collect empirical data. A 5-point Likert scale questionnaire was personally delivered to all respondents (Appendix 2), with the same instructions provided for each question. This was done in order to maintain consistency and make it easy for the respondents to complete the questionnaire, as the majority needed more than one day to complete it, due to their busy business schedules. In many cases, pre-appointments were made before the questionnaire was delivered for completion, where a brief introduction on the purpose of the survey was done. On the second visit, the questionnaire was delivered and arrangements were made for the collection of the completed questionnaires. The time for the collection of completed questionnaires was not fixed, with some respondents completing it within two days, while others took a week. Research assistants from each selected area were recruited and trained. The research assistants followed up and assisted where explanations were needed, in the absence of the researcher. This approach made it possible for the questionnaire to be collected within an acceptable period. However, travelling costs between the areas were very high, due to the fact that questionnaires were personally delivered.

4.2.7 Sample size

The surveys were conducted with 30 respondents in each of the five (5) KZN rural areas. Sekaran and Bougie (2013:268) maintain that 30 is the smallest sample number that can be used for parametric statistics and would follow a normal distribution curve. Therefore, a sample of 30 was selected at the sites of the study to make a total of 150 which made up all 5 select areas, for example 30 participants from uMuziwabantu and so on. Mouton (2009:136) stated that the key concept in sampling from which generalisation is made is that of the sample which must represent the population from which it is drawn. This means that, when doing sampling, the sample needs to be as representative of the target population as possible. According to Struwig and Stead (2001:125), it is not possible to identify whether an ideal sample size is good or bad and they suggest that the researcher should rather consider the purpose and goal of the study. However, for this study 30 respondents were chosen from each of the five rural areas: Harding (uMuziwabantu); Ixopo (uBuhlebezwe); Underberg (Sisonke); Zingolweni and uMzimkhulu, resulting in 150 respondents being surveyed. However, only 127 responses were received. Krejcie and Morgan (1970, in Sekaran and Bougie, 2013:267-268) indicate that 108 respondents can provide an acceptable scientific conclusion on the findings of the study conducted where the number was 150. Therefore, 127 respondents for this study are acceptable.

4.2.8 Sampling method

According to Sekaran and Bougie (2003; 2013), sampling is the process of selecting a sufficient number of elements from the population, so that a study of the sample and an understanding of its properties or characteristics would make it possible to generalise such properties or characteristics to the population. However, this study used quota sampling for the reason that it was not easy to obtain a probability sample of rural SMEs operating in rural areas in KwaZulu-Natal. This is due to the unstable numbers of SMEs registered in these selected areas. Therefore, it was very useful to use quota sampling. In addition, quota sampling was much quicker and easier to carry out because it does not require a sampling frame and the strict use of random sampling techniques. This sampling technique was used to determine the logic behind the business characteristics in rural places, entrepreneurial characteristics, and personal attitudes of rural entrepreneurs, rural EO growth, external and internal environmental factors, institutional and social barriers, as well as entrepreneurial and network resources.

4.2.9 Sampling technique used

As indicated in the previous section a sample is defined as the segment of a population that is selected for investigation Bryan and Bell (2009:182). Quota sampling was used to select respondents for this study from five rural areas (Harding, Ixopo, Underberg, Zingolweni and UMzimkhulu in rural KZN. Size, in terms of number of employees, is important as it could be compared with the Department of Trade and Information (DTI) statistics (Simpton and Padmore, 2005:9). Quota sampling was used as a sampling technique for this study. According to Cooper and Schindler (2014:359), the logic behind quota sampling is that certain relevant characteristics describe the dimensions of the population. McGivern (2006:274) states that it is important to define the population of interest as precisely as possible. In addition, the researcher starts with the knowledge of how the population is divided by strata (Sigmund, Babine, Car Mitch, 2013). Based on these authors, for the purpose of this study, a non-probability sampling method was used in the form of quota sampling. This technique does not use chance selection procedures but rather relies on personal convenience for the researcher. The reason for using this technique is that there is not an adequate sampling frame available for the population and therefore, probability cannot be utilized. This choice is further based on the principles that quota sampling is easy to administer and less costly; it is important that fieldwork is done quickly (Cooper and Schindler (2014).

4.3 DATA COLLECTION

This section explains how primary data was collected for this study.

4.3.1 Data collection instrument

The theoretical review of the various determinants of survival and growth of SMEs was done, identifying determinants influencing the survival and growth of rural SMEs and all identified variables were used to formulate a questionnaire. A questionnaire for this study compiled mainly of closed-ended questions that were identified and drawn from the literature review, was used as the main measuring instrument. Questionnaires were used to collect primary data for this study and were available in both English and isiZulu, having been translated from English, and then translated back from isiZulu into English, to ensure accuracy.

These questionnaires were distributed to 150 rural SME owners/managers operating in the selected areas of Harding (uMuziwabantu); Ixopo (ubuhlebeswe); Underberg (Sisonke); Zingolweni and uMzimkhulu for completion. In addition, research assistants were recruited from the selected areas and trained as fieldworkers to administer the questionnaires at the respondents' business premises during the week and on weekends. Due to a suitable sampling frame not being available from which to draw a probability sample, the distribution and collection of self-completed questionnaires was done via a quota plan. The list of questions was designed to gain the most pertinent facts regarding determinants of survival and growth of rural SMEs in KwaZulu-Natal. According to Leedeey and Ormrod (2010:95; 2014), quantitative researchers identify one or a few variables that they intend to study and then collect data specifically related to those variables. Methods of measuring each variable are identified, developed and standardised, with considerable attention paid to the validity and reliability of the measurement instruments. Therefore, for this study, the questionnaire contained all the questions for which data were required for the topic of research. Rural SMEs' owners/managers were interviewed to gain data on the following variables:

- Location of the business
- Types of business
- Type of ownership
- Number of years of business existence
- Business characteristics
- Modern facilities used
- Factors hindering investment strategies
- Size of the local market
- Condition of the infrastructure
- Attitude towards achieving set goals
- Drive to meet business growth
- Willingness to invest money
- Capacity to deal with uncertain situations
- Results-orientated requirements for business growth
- The adoption of business strategies
- Time spent on business administration
- Personal time spent with consumers
- Time spent on development of sale strategies.
- The importance of increasing sales and business survival.

- Family support
- Creation of jobs
- Aspects of Economic growth
- Importance of a business plan
- Capacity to cope with environmental uncertainties
- Impact of domestic taxation
- Business /domestic demands
- Transportation problems
- Payment delays
- Availability of business space
- Provision of employment
- Impact of business supervision
- Lack of skills
- Poor quality equipment
- Environmental regulation
- Public procurement regulations
- Business regulations
- Impact of government policies
- Impact of red tape
- Cost constraints
- Financial constraints
- Availability of loans for SMEs
- Access to bank loans
- Impact of collateral requirements
- Bank charges on loans
- Family and friends support
- Trust of society
- Use of business associates
- Use of business consultancy
- Local communities support
- Personnel in charge
- Family members on decision-making
- Business networking
- Employees with tertiary qualification

- Employees with experience
- The business networks with formal professionals
- Stakeholders contribution
- Use of seminars and workshops
- Use of social media.
- Ideas from business networks

4.3.2 Response rate

According to Altinay and Paraskevas (2008:99) there is no generally agreed standard for a minimum acceptable response rate, however, the author argued that researchers generally consider an acceptable response rate to be anything from 15% to 20% and above, with 10% being the minimum. However, for this study, 127 responses, out of the 150 SMEs owners/managers operating in the selected areas were received. However, 23 responses were not received from the respondents. Some respondents did not complete the questionnaire due to a lack of interest while others wanted to be paid for filling in the questionnaire.

4.3.3 Data presentation

The results of this study are presented using frequency tables, cross-tabulations and bar graphs. Tables and figures were properly labelled and explained, and frequency numbers and percentages are correctly stated and thoroughly discussed below each appropriate table or figure.

4.4 ANALYSIS OF DATA

The information collected from 127, out of the initially targeted 150, SME owners/managers operating in rural areas of the Southern region of KZN, were categorised and analysed according to the research questions and research objectives. The researcher grouped research questions per objective and these were categorised to show patterns and draw general conclusions from the data. The data was entered into the computer according to pre-determined question codes and analysed using the Statistical Package for the Social Sciences (SPSS) version 23.0, statistical programme. A correlation analysis was also applied to determine the Chi-square significance levels of variables.

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

4.4.1 Tests used for statistical analysis

4.4.1.1 Cronbach's Coefficient Alpha

According to Tavakol and Dennick (2011), internal consistency tests are essential to confirm the validity and reliability of both the measurement instrument and the data received. This study utilises Cronbach's Coefficient Alpha to test for internal consistency of the questionnaire, which is a measure of its ability to consistently measure the variables of interest. Authors such as Pietersen and Maree, (in Maree, 2007:216) and Islam, Khan, obaidullah and Alam (2011:289) indicate that typical values for Cronbach's alpha range from zero to one, where higher scores indicate a higher reliability and, generally, in most social science research situations, a score above 0.70 is considered acceptable. Cronbach's alpha is, technically speaking, not a statistical test, however, it is a coefficient of reliability (or consistency). High values for alpha do not imply that the measure is uni-dimensional; therefore, in order to provide evidence that the scale being measured is uni-dimensional, additional analyses need to be performed (Tavakol and Dennick, 2011).

4.4.1.2 Spearman rho test

Spearman rho tests are used to determine the relationship between the variables of this study. This is defined as a non-parametric test, appropriate for establishing correlations between any two variables on a nominal or an ordinal scale (Sekaran and Bougie, 2010).

In this study, the variables of survival and growth are correlated both at a uni-dimensional and a multi-dimensional level using Spearman's rho test, which is also used in this study to understand

whether there is an association between the variables being tested. This test measures the strength of association between two ranked variables.

4.4.1.3 Descriptive statistical analysis

Descriptive statistics is utilised to describe and present the basic features of the data received. According to Adams et al. (2007), it is used to summarise data collected to facilitate an understanding of the information through the use of graphs and frequency analysis. Descriptive analysis, therefore, enables the identification of patterns and data distribution of the study variables through simple summaries and, generally, forms the basis of most quantitative studies. The closed-ended questions of the questionnaire were used to determine and assess most determinants of survival and growth for rural SMEs. The study also sought to establish the impact of these factors and to understand the extent of the effects on rural SME survival and growth.

4.4.1.4 Frequency analysis

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

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

4.4.1.5 Chi-square test

Clark and Foster (2014) refer to the Chi-square test (χ^2 test) when determining whether there is a significant difference between the expected frequencies and the observed frequencies in one or

more categories. Objectives were used to determine the relationship between variables in this study. The chi-square test was conducted on all variables, more specifically because it is testing relationships for this study.

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

4.4.1.6 Correlations

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

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

4.4.1.7 Inferential statistics analysis

Inferential statistics is described by Keller (2009) as a process of forecasting or approximating based on the sample data of a population which was also used in this study. It is a method that allows the inference of statistical data from the sample to the rest of the population. For this purpose, inferential tests are used to assess whether the means of two groups of variables are statistically different from each other (Trochim, 2000). Its formula is a ratio, whereby the top part is the mathematical difference between the two sets of means and the bottom is a measure of the variability or dispersion of the scores. This form of analysis enables evaluation of the difference between the mean scores of two groups, relative to the spread or variability of their scores.

4.4.1.8 Mann-Whitney U Test

According to Zimmerman (1987:171-174), the Mann-Whitney U test is a non-parametric equivalent of the t-test. Non-parametric tests are used when a variable does not follow a normal bell-shaped distribution. The Z value is the test statistic of the Mann-Whitney, while the p-value indicates whether differences are significant or not. A value for p less than 0.05 indicates a significant difference at the 95 percent level.

The mentioned test was conducted for this study because of the nature of available data, with factors influencing the survival and growth of rural SMEs in KZN. The comparison of question 2 (Q2) and question 5 (Q5) was done to determine those factors that are most influential for the survival and growth of rural SMEs.

4.5 VALIDITY AND RELIABILITY

According to Andres (2012:115), validity, goodness, trustworthiness, and soundness are words used to describe the worth or 'truth value' of a research project. From a survey research perspective, information collected through one or more survey modes is valid or trustworthy to the extent that it: (1) produces information that answers the research questions posed by the researcher; (2) accurately describes the sample or population at hand; and, if appropriate, (3) can be extended to individuals beyond the participants of the study. In addition, Andres (2012) refers to reliability as the extent to which the findings of the study can be replicated. Reliability also means the extent to which a study can be replicated with similar samples and in similar conditions, to produce similar results. Since the social world is messy, exact replication of the results of a survey research project is highly unlikely. Nonetheless, if similar trends in the findings can be determined, the measures and methods employed can be considered to be reliable.

Alasuutari, Bickman and Brannen (2009:276) postulate that reliability refers to the accuracy or precision of a measurement instrument. In other words, scores must be reliable before they can be valid. Important to note is that tests themselves are not reliable, yet the resulting scores are. A given test may yield highly reliable scores in some circumstances but not in others. Responsible reporting of test results should always include the reliability estimate, in order to reflect the impact of sample-specific characteristics on score reliability.

To enhance the reliability of the findings, the sample was appropriate for this study, with 150 respondents. Santo (1999:1) stresses that reliability comes to the forefront when variables that are developed from summated scales are used as predictor components in objective models. An assembly of interconnected items, designed to measure underlying constructs, make up summated scales, which means it is very important to know whether the same set of items would obtain the same responses, should the same questions be "recast and re-administered" to the same

respondents. Variables derived from test instruments are declared to be reliable, only when stable and reliable responses are provided, over a repeated administration of the test.

Cronbach's alpha is an important measure of the reliability of an instrument, showing how well a set of items (or variables) measures a single, uni-dimensional, latent construct. A Cronbach's alpha level of 0.7 was used for this study.

The length of the questionnaire was considered; a long questionnaire could result in people being reluctant to take part in the study.

Validity: To test the validity of this study, a pre-test, with five entrepreneurs from each of the selected areas, was carried out. Since a long questionnaire could result in people being reluctant to take part in the study, the length of the questionnaire was also considered.

In order to establish validity, the following questions regarding the study were asked:

- Does the research actually assess the entrepreneurial economic conditions, institutional, financial and infrastructural, social-cultural environment, entrepreneurial characteristics and innovation capabilities/activities and their development in rural and under-developed areas in SA?
- Do the research measuring instruments agree with the research objectives?

4.5.1. Examples of objectives matched with questionnaire statements (italic are objectives, while question statements are not). Every objective was matched with the questions intended to be addressed by the said objective, as follows:

Aspects of business characteristics in rural places:

Most employees within the business are unskilled;

The business operations are run by using modern facilities;

Most of our business investment strategies are hindered by a lack of finance;

The local market is very small to sell our businesses products.

Entrepreneurial characteristics that impact on business survival and growth in rural areas:

I am able to achieve set goals;

I have the drive to meet business growth requirements;

I am willing to invest money in a project whose risk I have calculated;

I have the capacity to respond positively in uncertain situations;

Growing a business requires me to be results oriented;

To meet growth means, I have to adopt business strategies to the changing business environment.

4.5.2 Example of questionnaire

Below is an extract of the questionnaire to show how the variables to be tested were transformed into the questions.

5. Please indicate your response to the following statements, with regard to the factors that influence rural entrepreneurial growth.

5b. Sicela uveze izimpendulo kulezi zitatimende ezimayelana nezimo ezinganomthelela ekukhuleni kwamabhizinisi asemaphandleni.

Uzofunda isitatimende bese uyakhetha phakathi kwezimbolo 1 kuya ku 5

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	1	2	3	4	5
ISITATIMENDE	Ngiyavumelana Kakhulu	Ngiyavumelana	Ngiphakathi nendawo	Ngiyaphika	Ngiyaphika Kakhulu
	1	2	3	4	5
5a. The following are the aspects of business characteristics in rural places: 5a. Loku okulandelayo kuyizintwana eziveza amabhizinisi asemaphandleni					
Most employees within the business are unskilled					
Abasebenzi abaningi abanawo amakhono okwenza umsebenzi					
The business operations are run by using modern facilities					
Ibhizinisi liqhutshwa ngokusebenzisa					

izinsiza zesimanjemanje					
Most of our business investment strategies are hindered by a lack of finance					
Izindlela eziningi zokonga imali zivinjwa ukungabi namali					
The local market is very small to sell our business' products					
Esibadayiselayo bancane kakhulu ukudayisa kubo umkhiqizo wethu					
Business operations are largely affected by poor infrastructure					
Ukuqhubeka kwebhizinisi kukhubazwa izingqalasisinda ezingekho esimweni					
5b. The following are entrepreneurial characteristics that have an impact on business survival and growth in rural areas. 5b. Loku kulandelayo izimpawu zebhizinisi ezinomthelela ekusimameni nasekukhuleni kwebhizinisi					
I am able to achieve set goals					
Ngiyakwazi ukufeza injongo ezibekiwe					
I have the drive to meet business growth requirements					
Nginomdlandla wokufeza okudingekayo ekukhuliseni ibhizinisi					
I am willing to invest money in a project whose risk I have calculated					
Ngizimisele ukulondoloza imali kwiproject engisuke sengiyibhekile ingcuphe Kanye namathuba okungaphumeleli					
I have the capacity to respond positively in uncertain situations					
Ngiyakwazi ukubona isasasa ebhizinisini ezimweni ezishubile					

Growing a business requires me to be results oriented					
Ukukhula kudinga ukuba ngithokoziswe umphumela wobhizinisi eliyaphambili					
To meet growth means I have to adopt business strategies to the changing business environment					
Ukuze likhule ibhizinisi kumele ngithathe/ngizisondelanise nezindlela ezihambisana nesimo esishintshayo ezweni lamabhizinisi.					

4.5.3 Administration of the research instrument

Previous authors, such as Kinnear and Taylor (1982: 322), describe a research questionnaire as a critical component of the research project, in that a poorly designed questionnaire can be a major source of error in the research results. Therefore, it is clear from this point that, the questionnaire made it easy for the researcher to access information from the respondents, taking into account the effect of the wording and sequence of questions might have had on the respondents' answers. This study used a questionnaire as the research instrument for empirical data collection. As mentioned by Welman and Kruger, (2010), the personally administered questionnaire has several advantages, including that the interviewer is able to explain any questions that the interviewee does not understand. It also enables the interviewer to make a visual check whether the interviewee fits the sample population, while allowing more time for the use of a detailed questionnaire. In this study, questions develop a geographical and demographic profile of the respondents and determine factors influencing survival and growth of rural SMEs, in order to identify and examine the elements characterising a proposed growth model for rural SMEs. The questionnaire, in addition, established the economic level of SMEs and their contribution to the social economic development in rural areas of KZN.

The covering letter included an introduction explaining the reason for the research as well as the approximate time to complete the questionnaire. Respondents were informed of the title of the study, i.e, Determinants of survival and growth of rural small and medium enterprises in KwaZulu-Natal: a growth model perspective. A total of 150 questionnaires were distributed to the

respondents, from which empirical data was collected by means of questionnaires. Data was collected at the business sites of the respondents. The interviews were conducted in the Harding (uMuziwabantu); Ixopo (ubuhlebeswe); Underberg (Sisonke); Zingolweni and uMzimkhulu areas. A Rural Study Report (1999) highlights that KZN has high numbers of rural dwellers. Furthermore, a Statistics South Africa Report (2001) indicates that the KZN province has 21% of South Africa's population, of which four percent live in the Durban metropolitan areas, while 17 percent live in the rural areas. The reason for selecting these places was that these are rural areas have relatively large populations in KZN. Therefore, the interviewers were able to find more SMEs in these areas.

Questionnaires were distributed at the same time, in order to standardise the conditions under which the questionnaires were completed; local people from selected areas were recruited to assist and were trained and briefed on the topic. The interviews were conducted in the selected areas of Harding (uMuziwabantu); Ixopo (uBuhlebezwe); Underberg (Sisonke); Zingolweni and uMzimkhulu to standardise the results of research outcomes. The interviews were conducted from 1 May up to 27 July 2015 during week days and at weekends. To improve and increase the respondents' ability to answer the questionnaire, a number of instructions were provided throughout the questionnaire and the interviewer was at hand to explain any parts of the questionnaire that respondents did not understand. The instructions were exactly the same on all the questionnaires. To prevent inconsistency in coding, all questionnaires were pre-coded and checked by a professional statistical analyst.

4.5.4 Measurement bias

According to Kervin (1999, in Saunders, Lewis and Thornhill, 2009: 277), measurement bias can occur for two reasons:

- Deliberate or intentional distortion of data – this occurs when data is recorded inaccurately on purpose, and is most common for secondary data sources such as organisational.
- Changes in the way data is collected. This occurs when data that has been collected to further a particular cause or the interests of a particular group are more likely to be suspected as the purpose of the study may be to reach a predetermined conclusion (1994, in Saunders, Lewis and Thornhill, 2009: 277). For this study, questionnaires distributed to the respondents were written in both English and isiZulu to make sure that respondents

understand questions properly without relying on the researcher or research assistant for interpretation. A 5 point Likert scale for questionnaires was employed in order to avoid summarising what the respondents said. Furthermore the 5 Likert scale questionnaire provided a neutral point and gave a balanced choice for the respondents. The question wording, question type and design as well as survey structure were done and properly edited prior to data collection. This study employed the right data analysis statistical technique in order to make sure that data bias would be avoided.

4.6 CONCLUSION

This chapter provided an overview of the quantitative research methodology adopted for this study. The identified variables in the literature review were used as a source of information to formulate the questionnaire in order to investigate the various factors affecting the survival and growth of rural SMEs. Variables, found to be significant in the survival and growth, were used to develop a growth model for rural SMEs. The proposed statistical tests involving descriptive and inferential statistics that were utilised for the data analysis were presented and discussed. The following chapter presents analyses and discusses the empirical findings of this study.

CHAPTER 5: PRESENTATION OF RESULTS

5.1 INTRODUCTION

The primary purpose of this chapter is to outline a comprehensive analysis of the findings and interpretation of the findings of the empirical research conducted. The main aim of this study was to provide a broad understanding of various factors affecting the survival and growth of South African SMEs, with specific reference to rural KZN. The secondary objectives were set to cover important aspects that might influence the survival and growth of SMEs in rural areas. The scope of the objectives include aspects of business characteristics, entrepreneurial characteristics, personal attitudes of rural entrepreneurs, rural EO growth, environmental dynamics (external and internal environmental factors), institutional barriers, financial barriers, social barriers, rural entrepreneurial resources and network resources. The analysis was based on quantitative questionnaires only and was done using SPSS (23.0). A comprehensive literature review was undertaken and used as the source of information for the questionnaire to identify variables that can be tested.

An analysis was done on the descriptive statistics in the form of frequencies, while bivariate analysis was done in the form of chi-square tests. Descriptive statistics, which are frequencies and percentages, give an initial broad overview of the results and are presented by bar charts. Chi-square tests were employed to indicate an exact analysis of each objective.

This chapter discusses details of each of the sub-objectives identified and is divided into sub-topics. Each topic includes the analysis and results. To clarify the findings information is presented mainly in the form of graphs.

5.2 RELIABILITY TEST USING CRONBACH'S ALPHA

In this study, reliability testing was done through the use of Cronbach's alpha (0.70). Pietersen and Maree, (in Maree, 2007:216) indicate that Cronbach's alpha with a value of greater than 0.7 is acceptable. This emphasis is maintained by Islam, Khan, Obaidullah and Alam (2011:289) that the Cronbach's Alpha measuring the inter-item consistency and also it measures the coefficient that reflects how well items in a set are positively correlated to one another. They state that a Cronbach's Alpha measurements that are less than 0.6 are generally considered to be poor,

however, those in the 0.7 range are considered acceptable, and those over 0.8 are considered good; the closer the reliability coefficient gets to 1.0, the better. All variables identified from the literature review were included in the research questionnaire and then tested; with regard to determinants influencing the survival and growth of SMEs in rural KZN. Cronbach's alpha was found to range between 0.634 and 0.914. The data collected for this research was considered to be internally stable and consistent. A detailed analysis with regard to this is shown in Table 5.1. Variables from each objective were analysed, in order to determine Cronbach's alpha, as per the questionnaire (Appendix 9).

Table 5.1: Cronbach's alpha reliability test

Questions	Statement	Cronbach's Alpha
5a	The aspects of business characteristics in rural places	.634
5b	Entrepreneurial characteristics that have an impact on business survival and growth in rural areas	.839
5c	Measures of personal attitudes of rural entrepreneurs	.859
5d	Aspects contributing towards rural entrepreneurial orientation growth of business	.791
5e	External environmental factors are barriers hindering business growth	.886
5f	Internal environmental factors are hindering business growth	.895
5g	Institutional barriers hindering business growth	.857
5h	Financial barriers hindering business growth	.914
5i	Social barriers hindering business growth	.907
5j	Aspects which are indicators of rural entrepreneurial resources	.884
5k	Aspects of network resources for business in rural areas	.881

A reliability analysis was done on all questions following a 5-point Likert scale questionnaire, where questions were categorized according to research themes. The other questions, including question 1 to 4, were less critical and did not warrant further inter-item correlation. However, they were included in other statistical tools which were also applied to this study and the analysis is shown in the following sections. The results reveal that the aspects of business characteristics in rural places are not very reliable at .0634 on the Cronbach scale compared to other variables.

However, the reliability for the dimension of business characteristics was improved by excluding items a1 and a2 as reflected below. The items reflected in the table below were used to define the dimension of business characteristics.

Reliability

Cronbach's Alpha	N of Items
.675	3

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
a3 Hindered	7.22	3.157	.522	.542
a4 Local	7.50	2.982	.464	.613
a5 Infrastructure	7.43	2.930	.482	.589

Cronbach's alpha improves from 0.634 to 0.675 when items a1 and a2 are removed from the calculation. Items a3, a4 and a5 together are more relevant in explaining the dimension relating to business characteristics in rural places. Detailed discussions of these results are presented in the following paragraph of this study.

5.3 ANALYSIS PER RESEARCH OBJECTIVE

The analyses include a frequency analysis, a Pearson correlation, the Kruskal-Wallis test, and Spearman's rho test as indicated in the following section. The discussion of this study was based on the survey questions' research objectives that included discussion of all performed statistical analyses. Questions were discussed per objective and not repeated in other objectives. The results are also presented in the tables and figures per objective.

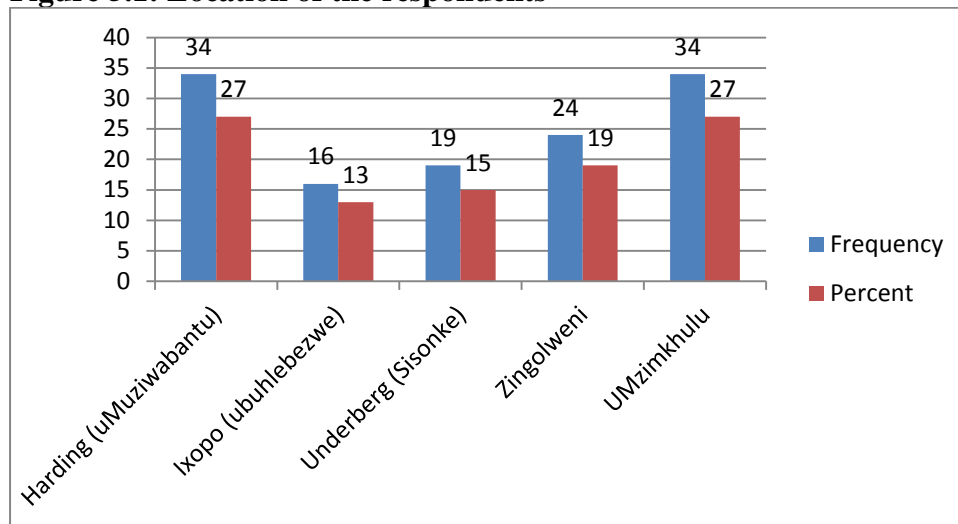
5.3.1 Location of the respondents

According to Siemens (2012:165), rural small business owners face challenges that are not generally present in urban locations. This means that these owners and their small businesses face challenges that are often unique to the rural setting. The following are the presentation numbers of rural SMEs' owners/managers operating in the rural southern region of KwaZulu-Natal. In this

study, it was necessary to analyse whether rural SMEs are widespread in South Africa, and more specifically in the southern region of KwaZulu-Natal’s rural areas.

In Harding (uMuziwabantu), the number of respondents was 34 (27 percent); respondents drawn from Ixopo (Ubuhlebezwe) numbered 16 (13 percent); Underberg (Sisonke) respondents numbered 19 (15 percent), and Zingolweni 24 (19 percent), with the number of respondents selected from Umzimkhulu totalling 34 (27percent) (Figure 5.1).

Figure 5.1: Location of the respondents



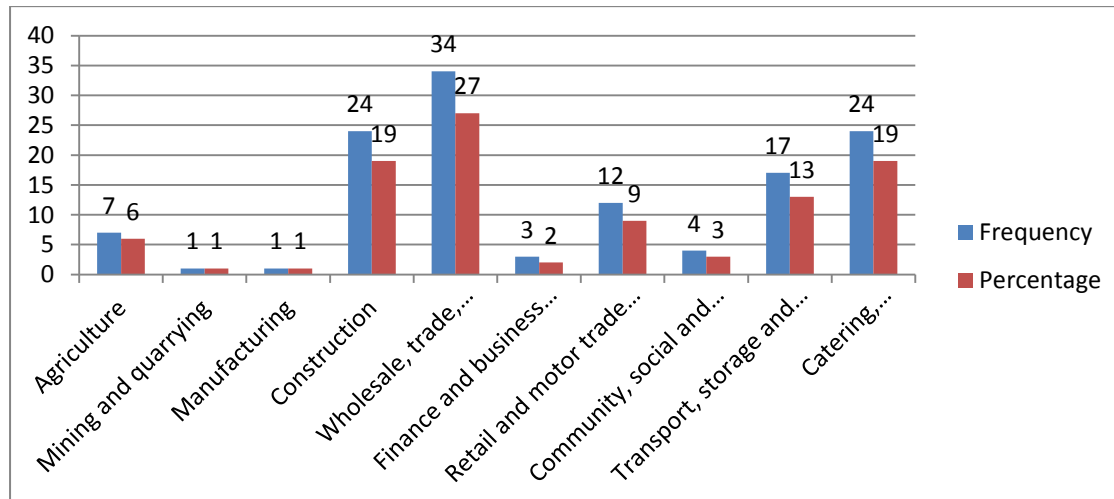
A correlation analysis of the results was performed on the location of the business. The Pearson correlation results for the location of the business indicate that ($X^2 = .113$; $df = 1.57232$; $P = .206$) for this variable. These results indicate that there is not a strong emphasis on the location of the business and its survival and growth. This means that the survival and growth of the business does not necessarily depend on the geographic location of the business but there might be other contributing factors. Therefore, the hypothesis on this variable is rejected. This indicated that the observed findings were significantly different from expected frequencies with regard to this variable. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.3.2 Type of business in which respondents are involved

According to Robinson (2002), due to the fact that rural businesses may be smaller than those in urban locations, they have limited local market size. As a result, rural business owners/managers face constraints on revenue, profit and unemployment levels, as well as long-term enterprise sustainability.

The findings indicate that respondents are widespread across industries. The construction sector had 15 (18 percent) and the wholesale, trade, commercial agents and allied services sector had 20 (24 percent) of the respondents, respectively (Figure 5.2).

Figure 5.2: Types of business in which respondents are operating

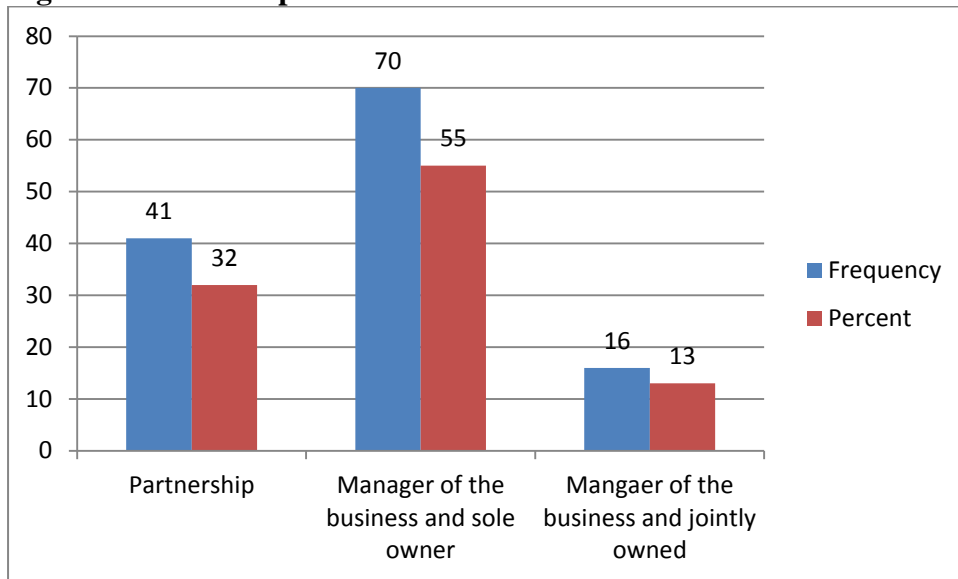


A correlation analysis was performed on the type of business. The Pearson correlation results indicate that ($X^2 = .435$; $df = 2.64341$; $P = .000$) for this variable. The question was based on the null hypothesis of uniformity of expected response to the question. The results show that the type of the business has a significant influence on the survival and growth of a business in the rural KZN. This means that there are some types of businesses which can survive and grow in rural areas of KwaZulu-Natal such as the construction sector, wholesale, trading, commercial agents and services sectors as well as catering, accommodation and other trades. Therefore, the hypothesis on this variable is accepted. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.3.3 How respondents own their business

Literature indicates that most of SMEs' owners/managers work as jack-of-all trade individuals for their success (Carson, Cromie and Hill, 1995). The majority of respondents totalling 70 (55 percent) of rural SMEs in the sample are managers of the business and sole owners, followed by partnerships at 41 (32 percent), while only 16 (13 percent) are managers of businesses that are jointly owned (Figure 5.3).

Figure 5.3: How respondents own their business



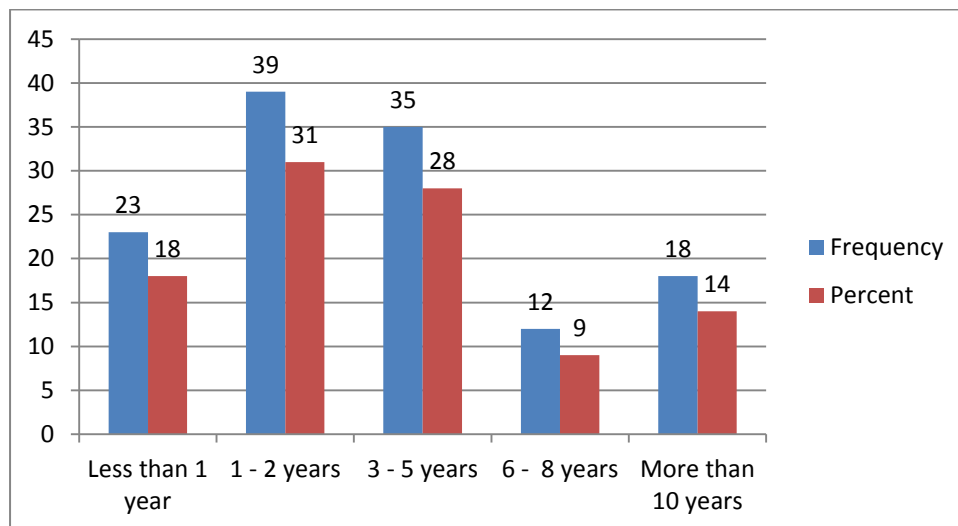
A correlation analysis of the results was performed on the ownership of the businesses. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson results indicate that ($X^2 = .038$; $df = .64290$; $P = .669$) for this variable. This result shows that this variable has no significant impact on the survival and growth of businesses in rural areas of KwaZulu-Natal. This means the survival and growth of SMEs in rural KZN does rely on ownership patterns. Therefore, the hypothesis on this variable is rejected. The observed findings were significantly different from expected frequencies. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.3.4 Number of years of existence of the business

Neieman (1999, in Neieman and Nieuwenhuizen, 2009:35) indicates that the largest percentage of small businesses fail during the first two years of their existence due to cash flow problems that arise. The results of this study are shown in the following table 5.6 and figure 5.4.

The results show that the sample has (18 or 14 percent) of businesses that have been established for more than 10 years, and a large number (39 or 31 percent) of businesses that have been in existence for more than one but less than three years. However, there is a good spread of 35 (28 percent), 12 (9 percent) and 18 (14 percent) of newer and older SMEs (Figure 5.4).

Figure 5.4: Number of years of existence of the business



A correlation analysis of the results was performed on the number of years the businesses have been in existence. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation results show that ($X^2 = .061$; $df = 1.27311$; $P = .496$) for this variable. These results show that this variable has no significant influence on the survival and growth of SMEs in rural KZN. According to this analysis the number of years of existence does not justify survival and growth of SMEs in the rural areas of KZN. Therefore, the hypothesis on this variable is rejected. The observed findings were significantly different from expected frequencies. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

The above analyses of questions 1, 2, 3, and 4 were done with the purpose of ensuring that the survey was conducted with the correct respondents. It was done to obtain the following information:

Question 1: was used to determine the location of the business;

Question 2: was used to determine the type of business;

Question 3: was used to determine whether the business is single or jointly owned; and

Question 4: was used to determine the number of year's existence of the business.

5.4 PROFILE RURAL SMES

It was found that different types of businesses were widespread in rural areas of the southern KZN province. The majority of rural SMEs in KZN are managed by owners and solely owned, followed by a considerable number of partnerships. It has been found that a large number of SMEs still in operation, have been operating for between 1-2 years and 3-5 years.

5.5 OBJECTIVE 1: ASPECTS OF BUSINESS CHARACTERISTICS IN RURAL PLACES

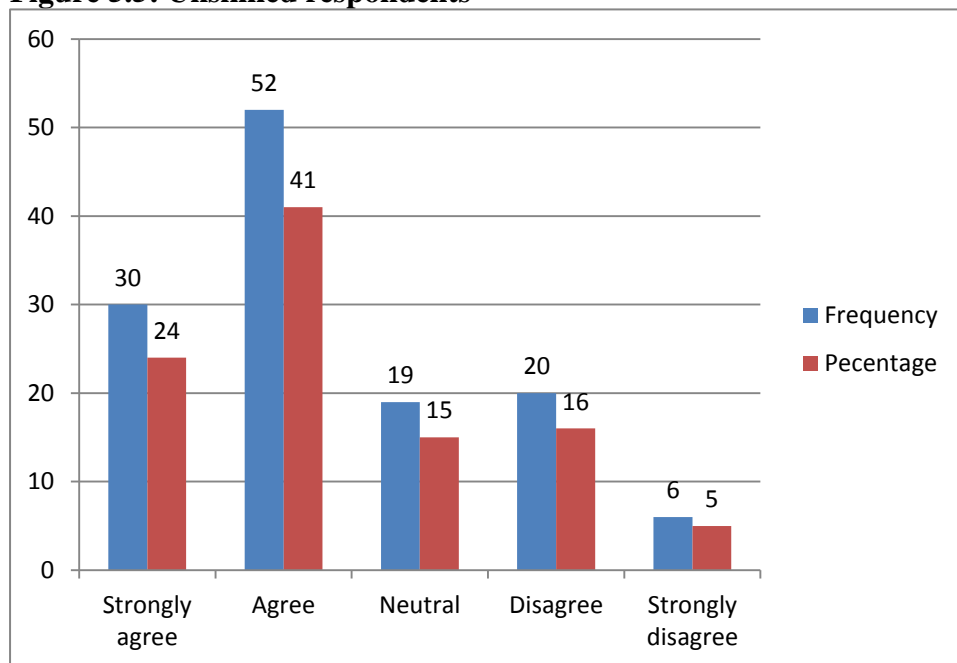
This section discusses the findings with regard to the above objective based on the following statements from the main questionnaire:

- Most employees within the business are unskilled;
- The business operations are run by using modern facilities;
- Most of our business investment strategies are hindered by a lack of finance; and,
- The local market for rural SMEs' products is very small.

5.4.1 Aspects of business characteristics in rural places

Al-Hyani (2013:1) indicates that the most common constraint hindering SME growth and survival is a lack of qualified human resources. Gandhi and Mohan (2014:1-6) echo the sentiment that illiteracy is a serious problem facing South African rural entrepreneurs. In this study, an analysis was done with regard to business skills of rural SMEs to see if this remains a problem in rural SMEs, with specific reference to KZN (Figure 5.5). Based on the data analysis, the majority of respondents (30 or 24 percent), across industries, strongly agreed and 52 (41 percent) agreed with the statement. There were also 19 (15 percent) of the respondents who were not sure whether they agreed with the statement, while very few of the respondents, 20 (16 percent) disagreed and six (five percent) strongly disagreed. Based on the statement, it is clear that a lack of skills has an impact on the survival and growth of rural SMEs in KZN.

Figure 5.5: Unskilled respondents



A correlation analysis was performed to determine whether rural entrepreneurship is characterised by unskilled labour. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation results indicate that ($X^2 = .266$; $df = 1.14644$; $P = .003$) for this variable. The results show that this variable has a strong positive impact on the survival and growth of SMEs in rural areas. Therefore, the hypothesis on this variable is accepted. This means that business related skills play a critical role in the survival and growth of SMEs in rural KZN. Furthermore, it can also be interpreted that SMEs in rural KZN have a shortage of required business skills in order to survive and grow. The observed findings were significantly

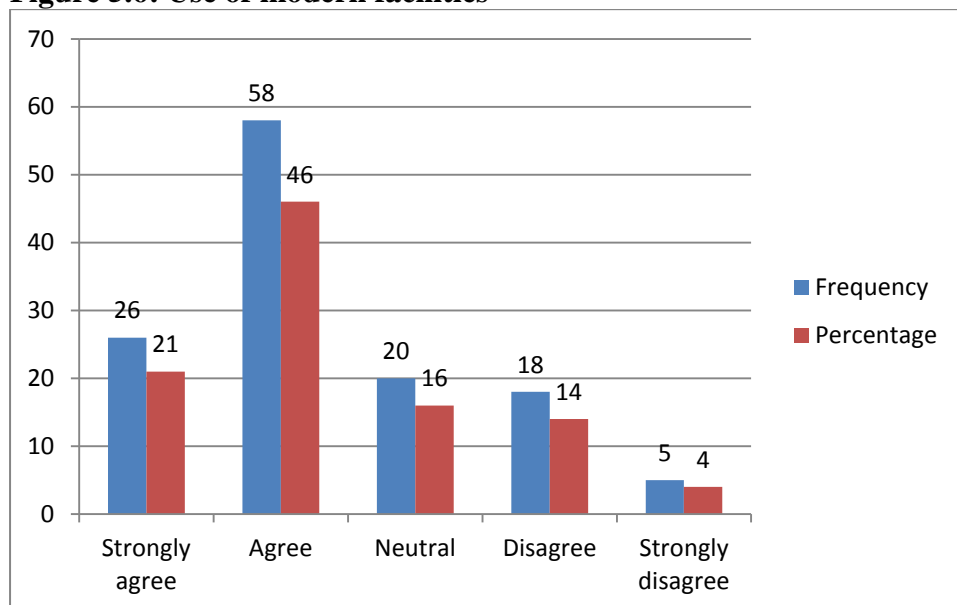
different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.4.2 The use of modern facilities

According to Ngorora and Mago (2013), rural entrepreneurship is faced with the challenge of a lack of equipment. Un Nabi and Dornberger (2013:16) maintain that technological capability is widely known as a strategic source of growth and wealth at the national and the firms' levels. Figure 5.6 illustrates the analysis of the results regarding the use of modern facilities in rural SMEs.

The findings show that most respondents, 26 (21 percent) and 58 (46 percent) strongly agree and agree with the statement that modern facilities are used in their businesses. However, 20 (16 percent) of the respondents remained neutral to the statement. The number of respondents who indicated that modern facilities are not used in their businesses were 18 (14 percent) and five (four percent), respectively disagreeing and strongly disagreeing.

Figure 5.6: Use of modern facilities



A correlation analysis of the results was performed to determine if modern facilities are being used in their businesses. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results shows that ($X^2 = .266$; $df = 1.08033$; $P = .003$) for this variable. These results indicate that modern facilities are used by rural

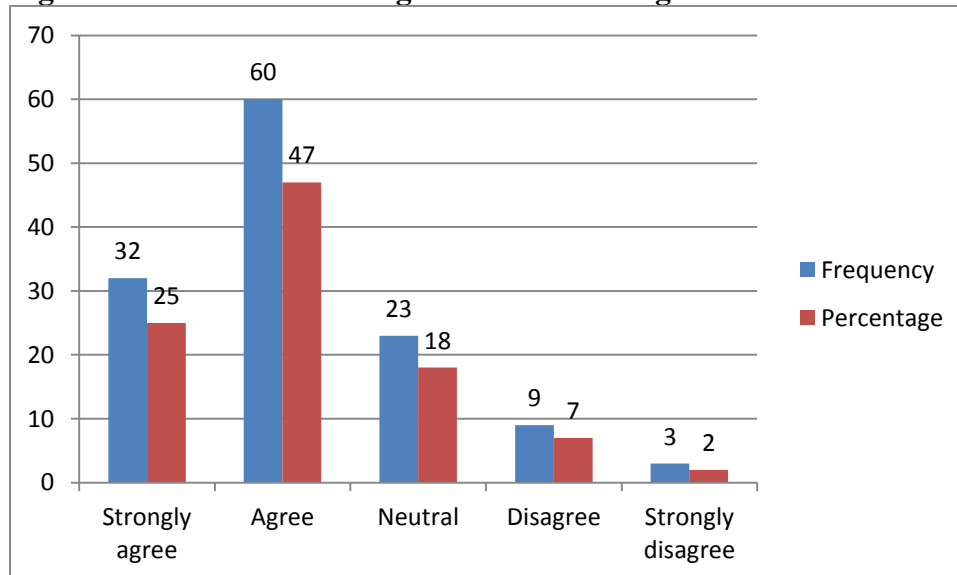
SMEs owners/managers and do have a significant impact on the survival and growth of the business. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.4.3 Factors hindering investment strategies

Fakoti and Asah (2011:170) state that, in South Africa, the limiting factor for SME survival and growth is perceived to be the non-availability of debt financing. Zhou and De Wit (2009) support the claim that financial capital is crucial to firm growth.

A large proportion of the respondents, 32 (25 percent) and 60 (47 percent) strongly agreed and agreed, respectively, with the statement that most of their business investment strategies are hindered by a lack of finance. While 23 (18 percent) of respondents were neutral, very few of the respondents, nine (seven percent) and three (two percent) disagreed and strongly disagreed, respectively with the statement (Figure 5.7).

Figure 5.7: Factors hindering investment strategies



A correlation analysis was performed to determine whether lack of financial support hindered survival and growth of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results revealed that ($X^2 = .444$; $df = .95721$; $P = .000$) for this variable. This means that a lack of financial support has a significant impact on the survival and growth of SMEs in rural KwaZulu-Natal. Therefore, the

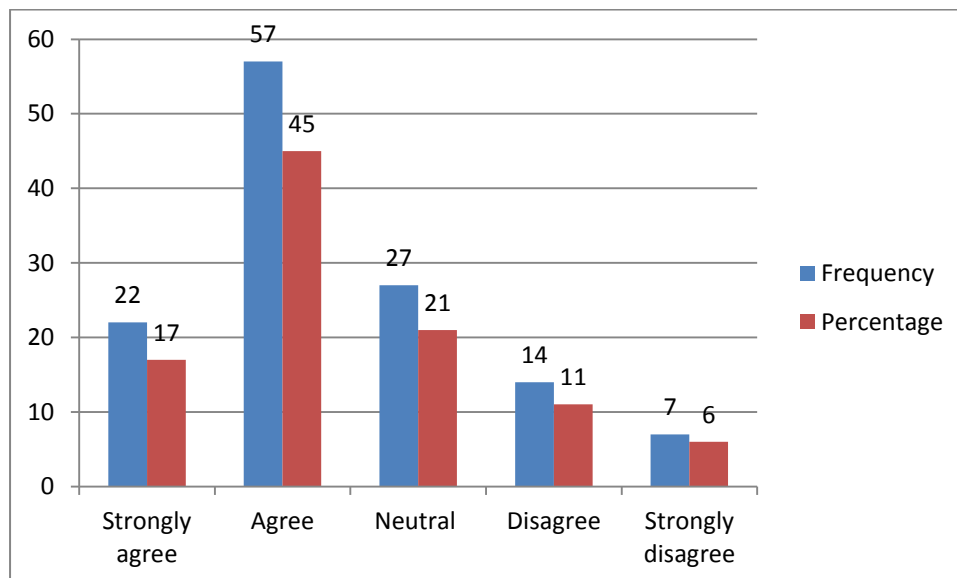
hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.4.4 Size of the local market

Khan and Siddiqi (2004:1-34) indicate that market size has been found to be an important factor affecting a firm's growth.

The majority of the respondents, 22 (17 percent) and 57 (45 percent) strongly agreed and agreed, respectively, with the statement that the local market is too small to sell the products of their businesses in the local market because of its limited size. From this statement, it is clear that respondents find it very difficult to sell their products in the local market. 27 (21 percent), of the respondents were neutral, while 14 (11 percent) and seven (six percent) disagreed and strongly disagreed, respectively with the statement (Figure 5.8).

Figure 5.8: Size of the local market



A correlation analysis of the results was performed to determine whether the small size of the local market has an impact on the survival and growth of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson analysis results show that ($\chi^2 = .406$; $df = 1.07290$; $P = .000$) for this variable. This result shows that the size of the market in rural areas has a significant influence on the survival and growth of SMEs in rural KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were

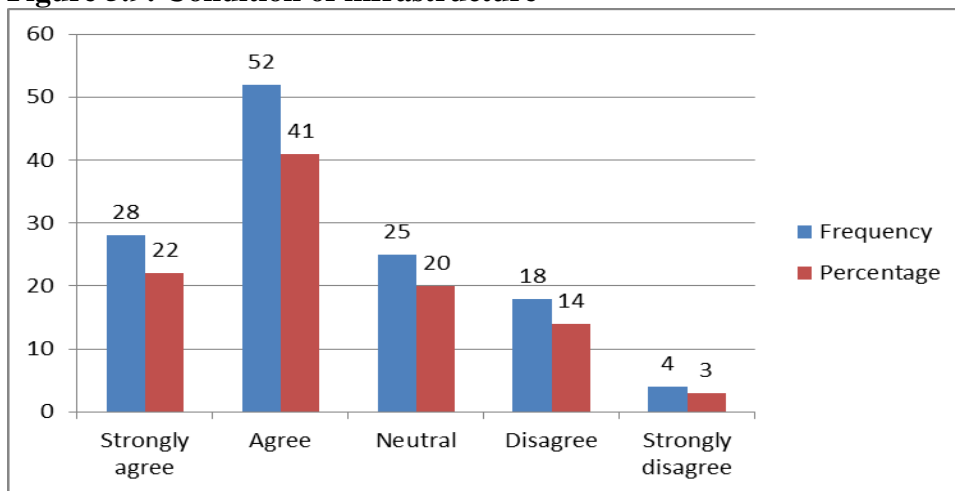
significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.4.5 Condition of infrastructure

It has been noticed that the condition of infrastructure can also present challenges for the owners. Standard business infrastructure, including transportation networks, telecommunications, internet and banks, plus social infrastructure such as schools and healthcare, may be limited, less developed or non-existent compared with urban infrastructure (Labrianidis, 2006).

The majority of the respondents, 28 (22 percent) and 52 (41 percent) strongly agreed and agreed with the statement that poor infrastructure impacts rural SMEs in KZN. While 25 (20 percent) of the respondents remained neutral, 18 (14 percent) and four (three percent) strongly disagreed and agreed, respectively, with the statement (Figure 5.9).

Figure 5.9: Condition of infrastructure



A correlation analysis of the results was performed on the conditions of infrastructure. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson analysis results show that ($X^2 = .543$; $df = 1.07295$; $P = .000$) for this variable. These results indicate that the conditions of poor infrastructure in rural KZN have a significant effect on survival and growth of SMEs operating there. Therefore, the hypothesis with regard to this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.4.6. Summary/ Conclusion to Objective 1

Statistically the study establishes that most employees within rural SMEs are unskilled; however, the majority of respondents use modern facilities, including technology. Lack of access to finance was found to be the main obstacle for rural SMEs' survival and growth in KZN. The size of the local market was confirmed as another factor affecting rural SMEs' survival and growth in the area, as well as poor infrastructure.

5.5. OBJECTIVE 2: ENTREPRENEURIAL CHARACTERISTICS IMPACTING ON BUSINESS SURVIVAL AND GROWTH

This section discussed the findings with regard to the above objective, based on the following statements from the main questionnaire:

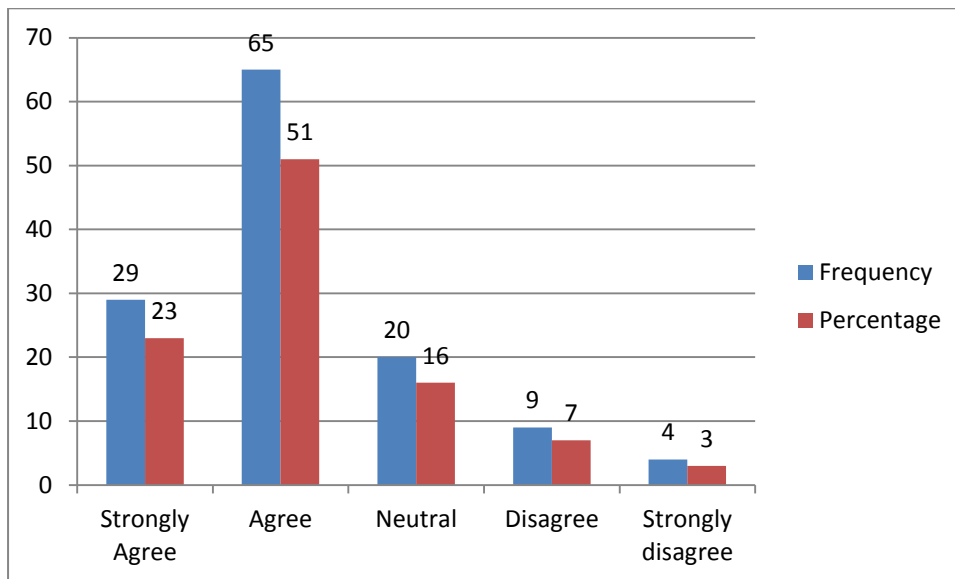
- I am able to achieve set goals;
- I have the drive to meet business growth requirements;
- I am willing to invest money in a project whose risk I have calculated;
- I have the capacity to respond positively in uncertain situations;
- Growing a business requires me to be results oriented; and
- To meet growth means I have to adopt business strategies to the changing business environment.

5.5.1 Attitude towards achieving set goals

Joselyn (2012:73) suggests that only a small fraction of SMEs are successful in achieving exceptional performance and sustainable growth. According to Baron and Chakraborty (2013: 82), EO to rural development of SMEs accepts entrepreneurship as the central force of economic growth.

A large number of respondents, at 29 (23 percent) and 65 (51 percent) agreed and strongly agreed with the statement that their intention is to achieve goals they have set for survival and growth of their businesses. Twenty (16 percent) of the respondents were neutral to the statement, with only nine (seven percent) and four (three percent) of the respondents disagreeing and strongly disagreeing, respectively (Figure 5.10).

Figure 5.10: Attitude towards achieving set goals

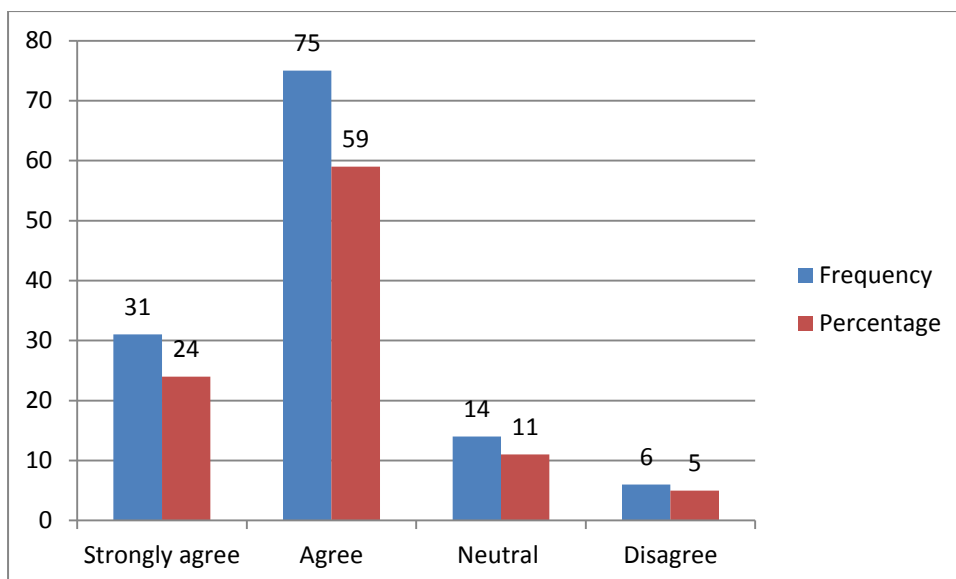


A correlation analysis of the results was performed to determine if the intention of rural SMEs' owners/managers to achieve set goals influences survival and growth of business. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson analysis results shows that ($X^2 = .228$; $df = .78664$; $P = .000$) for this variable. These results mean that the intention of SMEs' owners/managers to achieve set goals has a significant impact on the survival and growth of business. Therefore, the hypothesis in this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.5.2 Drive to meet business growth requirements

Sabena (2012:23) believes that rural entrepreneurs' intention is to grow rural industries. More than half of the respondents, 31 (24 percent) and 75 (59 percent) strongly agreed and agreed, respectively, with the statement that rural entrepreneurs do have the drive to meet business growth requirements. A limited number of 14 (11 percent) respondents were not sure whether they agreed with the statement, while only six (five percent) of the respondents disagreed with the statement (Figure 5.11).

Figure 5.11: Drive to meet business growth requirements



A correlation analysis of the results was performed to determine whether rural SME owners/managers' drive has an impact on the survival and growth of their business. The question was based on the null hypothesis of uniformity of expected responses to questions.

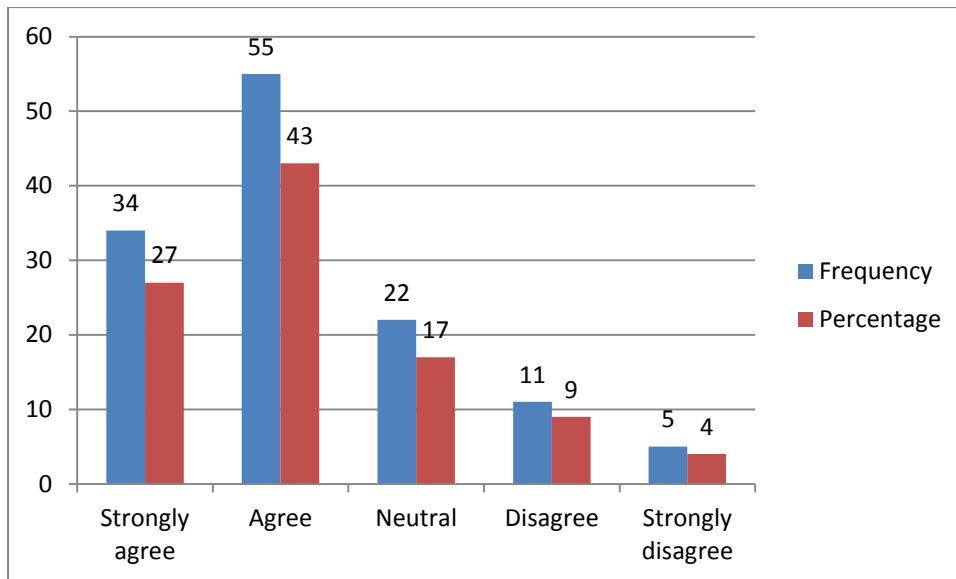
The Pearson analysis results show that ($X^2 = .442$; $df = 1.05439$; $P = .000$) for this variable. According to these results rural SME owners/managers' drive has a significant impact on the survival and growth of their business. Therefore, the hypothesis with regard to this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.5. 3 Respondents willingness to invest money in businesses

Access to finance assists all firms to grow and prosper (Bwisa and Ngugi, 2013:7) and Beck, Kunt and Maksimoic (2006:2995), substantiate this view, in their finding that firms with greater access to capital are more able to exploit growth and investment opportunities.

The findings show that a large number of respondents, 34 (27 percent) and 55 (43 percent) strongly agreed and agreed with the statement that respondents are willing to invest their money after they have properly calculated the risks. However, there are a considerable number of respondents, a total of 22 (17 percent), who were neutral to the statement, with very few respondents, 11 (9 percent) and 5 (4 percent) who disagreed and strongly disagreed, respectively, with the statement (Figure 5.12).

Figure 5.12: Willingness to invest money



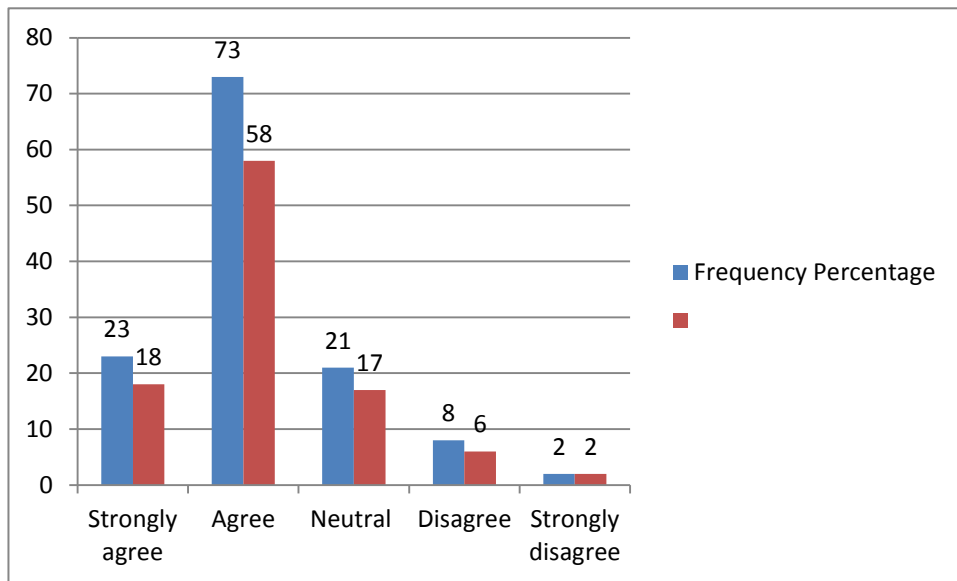
A correlation analysis of the results was performed to determine if the willingness of rural SME owners/managers to invest money has an influence on the survival and growth of the business. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .365$; $df = .84914$; $P = .000$) for this variable. The results indicate that the the willingness of rural SME owners/managers to invest money has a significant influence on the survival and growth of the business. Therefore, the hypothesis with regard to this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.5.4 Capacity to respond positively in uncertain situations

Dragnić (2014:119) indicates that business environmental uncertainties influence the survival and growth of the business. These include the level of customers and the economic situation.

A general feeling among the sample was that they do have the capacity to respond to uncertain situations, with 23(18 percent) and 73 (56 percent) of respondents strongly agreeing and agreeing, respectively, with the statement. A very small percentage was either neutral, 21 (17 percent), or disagreed, 10 (8 percent), with the statement (Figure 5.13).

Figure 5.13: Capacity to respond to uncertain situations



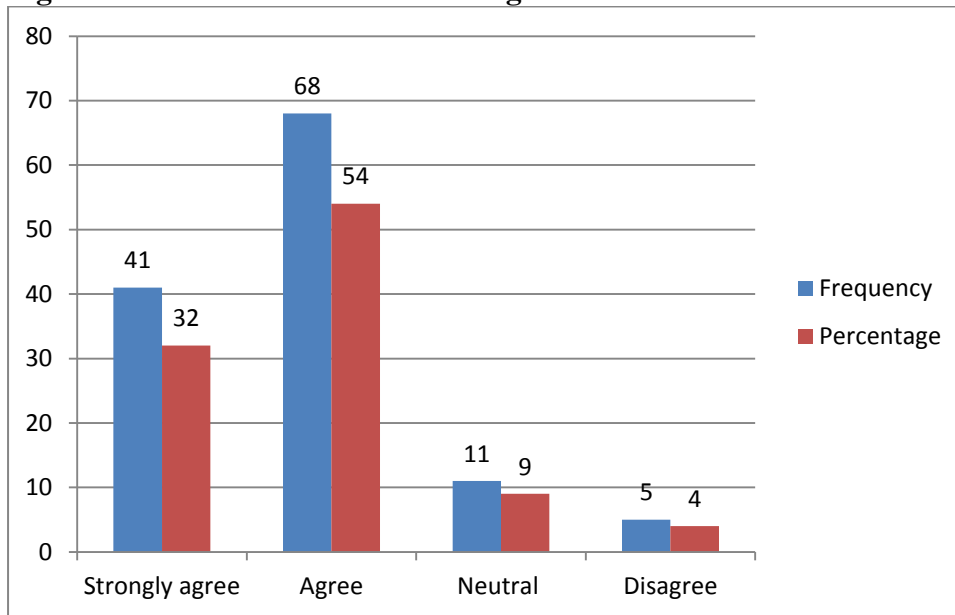
A correlation analysis of the results was performed to determine if rural SME owners’/managers’ capacity to deal with the uncertainty in the environment has an influence on the survival and growth of their businesses. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .446$; $df = .83788$; $P = .000$) for this variable. These results show that rural SME owners’/managers’ capacity to deal with uncertainty in the environment has a significant influence on the survival and growth of their businesses. Therefore, the hypothesis of this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.5.5 Oriented requirements for business growth

Business owners of smaller companies directly influence their firms’ EO, due to them being closely involved in most aspects of operating the business (Covin and Slevin, 1989).

The findings show that 41 (32 percent) and 68 (54 percent) of respondents strongly agreed and agreed, respectively, with the statement that they have to be result oriented. However, 11 (nine percent) were neutral towards the statement, and five (four percent) disagreed with the statement (Figure 5.14).

Figure 5.14: Orientation to business growth



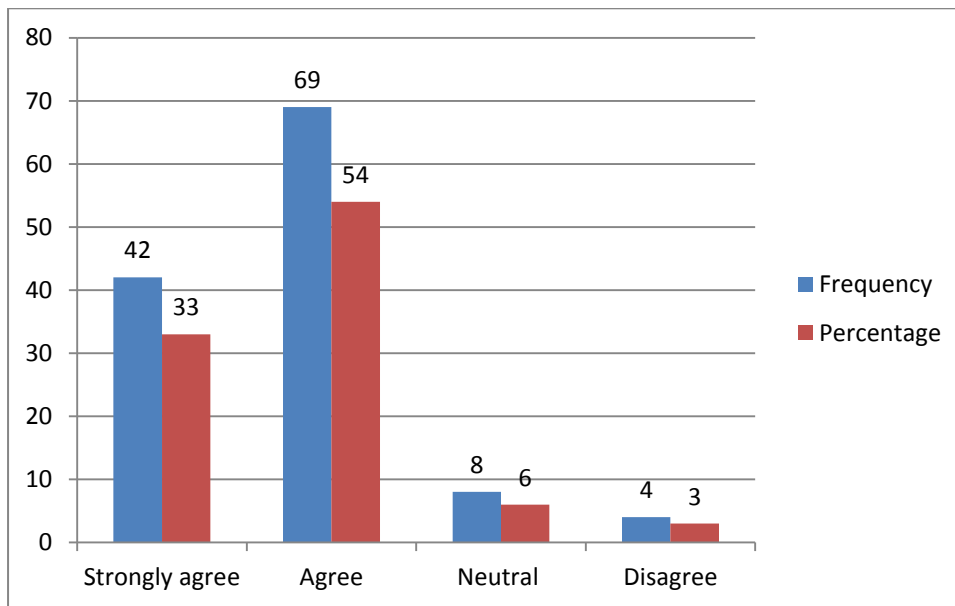
A correlation analysis of the results was performed to determine if rural SME owners'/managers' EO has an influence on the survival and growth of their business. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .392$; $df = .89290$; $P = .000$) for this variable. These results indicate that rural SME owner'/managers' EO has a significant influence on the survival and growth of their business. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.5.6. Respondents on the adoption of business strategies to meet growth

New technology becomes a main driver for innovation and, hence, successful innovation leads to sustainable business growth (Klongpayabal and Thawesaengskulthai, 2014). Therefore, there is a need for SMEs to acquire new knowledge or new technology, in order to create competitive advantages from innovation.

The majority of the respondents, 42 (33 percent) and 69 (54 percent) strongly agreed and agreed, respectively, with the statement that they do adopt business strategies to meet growth (Figure 5.15).

Figure 5.15: Adoption of business strategies to meet growth



A correlation analysis of the results was performed to determine if the adoption rate of business strategies by rural SMEs to a changing business environment has an influence on the survival and growth of the business. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .500$; $df = 1.15383$; $P = .000$) for this variable. The results show that the adoption rate of business strategies by rural SMEs to a changing business environment has a significant influence on the survival and growth of the business. Therefore, the hypothesis with regard to this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.5.7 Summary/Conclusion to Objective 2

It was found that most of the respondents are able to achieve their set goals for survival and growth in rural KZN. They have the drive to meet business growth requirements, they are business oriented and willing to grow and they also have the capacity to respond to uncertain situations by adapting to new growth strategies.

5.6 OBJECTIVE 3: MEASURES OF PERSONAL ATTITUDES OF RURAL ENTREPRENEURS

This section discussed the findings with regard to the above objective, based on the following statements from the main questionnaire:

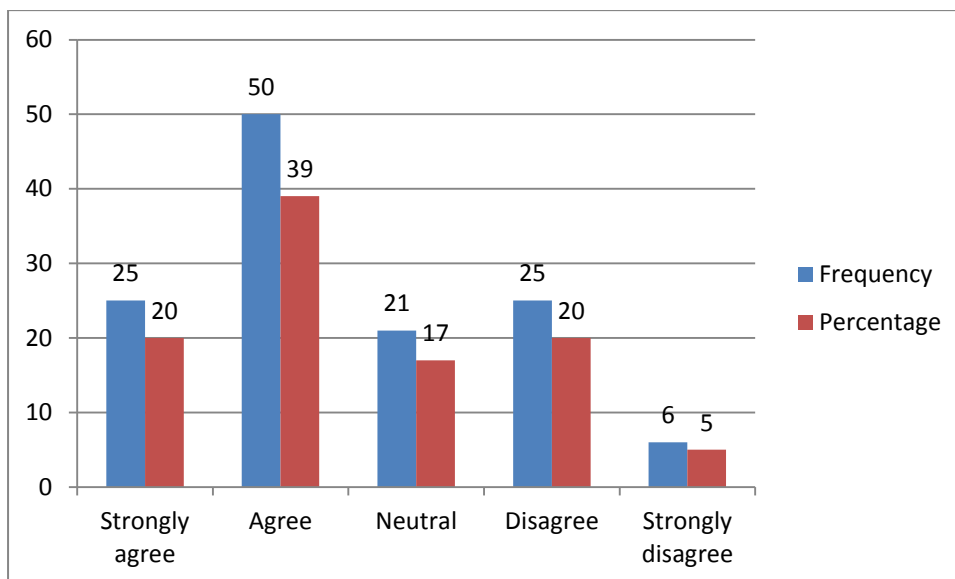
- I spend most of my time on business administration;
- Most of my time is spent on personal contacts to maintain a relationship with existing customers;
- A large amount of my time is spent on developing sales strategies to secure more profits;
- Increasing sales is very important for business survival and growth;
- I started my business to enhance my social status;
- The business was started mainly to make money for my family; and
- I started the business because I want to create jobs for local communities in my area.

5.6.1 Respondents spend most of their time on business administration

Gatukui and Katuse (2014) state that weaknesses in innovation, a lack of financial acumen, marketing, entrepreneurial flair, practical planning and management knowledge, as well as human resource management, result in many small firms not reaching their full potential and failing to grow.

The majority of respondents, 25 (20 percent) and 50 (39 percent) strongly agreed and agreed, respectively, that they spend most of their time in a business administration role. While 21 (17 percent) of the respondents were neutral to the statement, 25 (20 percent) and six (five percent) of the respondents strongly disagreed and disagreed, respectively, with the statement (Figure 5.16).

Figure 5.16: Time spend on business administration



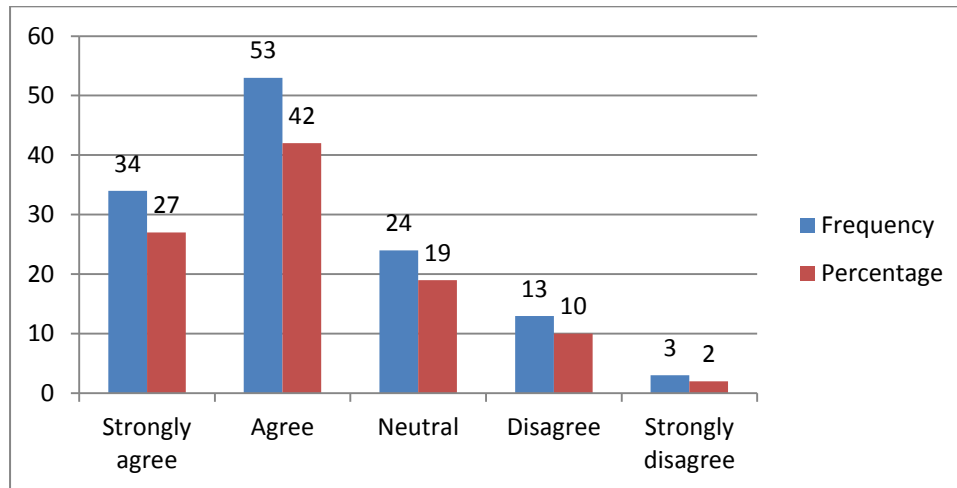
A correlation analysis of the results was performed to determine if the time spent by the rural SME owners/managers on business administration has an impact on the survival and growth of the business. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .571$; $df=1.09635$; $P = .000$) for this variable. These results show that time spent by the rural SME owners/managers on business administration has a significant impact on the survival and growth of the business. Therefore, the hypothesis for this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.6.2 Respondents' personal time spent on contacts to maintain a relationship with existing customers

Visagie (1997:665) stipulates that South African SMME managers/owners experience more change than managers of larger companies, as growth requires change and effective management of change is essential to ensure business success. It is common knowledge that many managers are unable to change their attitudes and behaviour to fit the changing needs of the organisation.

The findings reveal that the majority of respondents, 34 (27 percent) and 53 (42 percent) strongly agreed and agreed, respectively, that they spend most of their time on personal contacts to maintain a relationship with existing customers. However, 24 (19 percent) of the respondents were neutral and 16 (12 percent) disagreed with the statement (Figure 5.17).

Figure 5.17: Time spent on personal contacts to maintain a relationship with existing customers



A correlation analysis of the results was performed to determine if the time spent by rural SME owners/managers on personal contacts to maintain their relationships with their existing customers has an impact on the survival and growth of their businesses. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation results show that ($X^2 = .571$; $df = 1.09635$; $P = .000$) for this variable. These results show that time spent by rural SME owners/managers have a significant impact on the survival and growth of business. Therefore, the hypothesis for this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

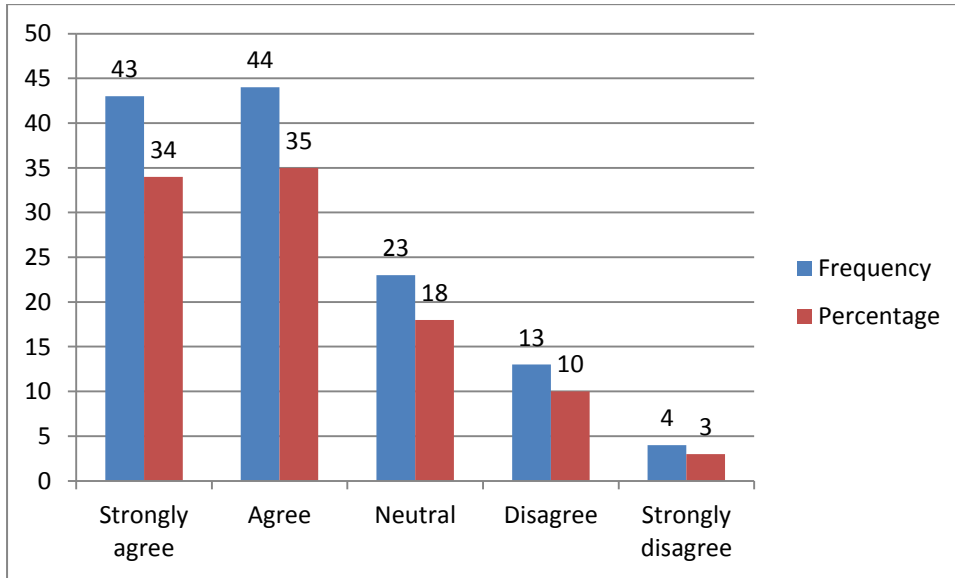
5.6.3 A large amount of time is spent on developing sales strategies to secure more profits

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

Most respondents stated that a large amount of time is spent on developing sales strategies to secure more profits 43 (34 percent) and 44 (35 percent) strongly agreed and agreed, respectively,

however, 23 (18 percent) of the respondents were neutral with regard to the statement. A few respondents, 13 (10 percent) and four (three percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.18).

Figure 5.18: Time spent on developing sales strategies to secure more profits



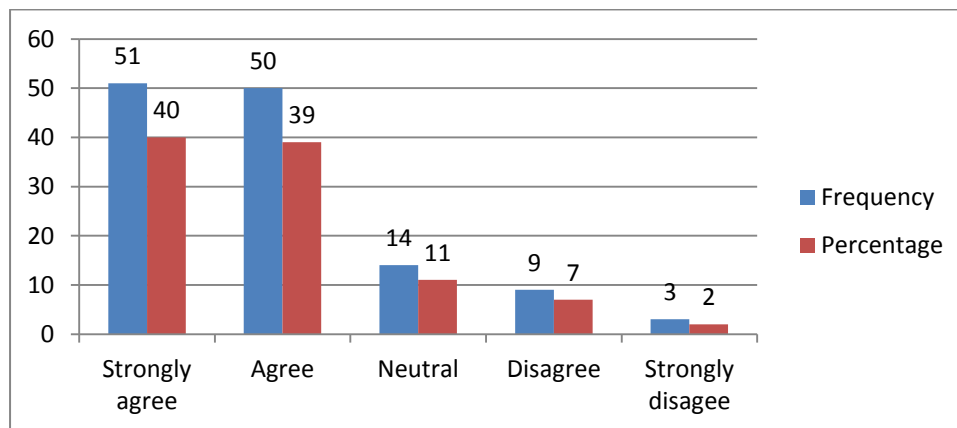
A correlation analysis of the results was performed to determine if the time spent by rural SME owners'/managers on developing sales strategies to secure more profits has an impact on the survival and growth of their businesses. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .595$; $df = 1.00480$; $P = .000$) for this variable.. These results indicate that time spent by rural SME owners/managers on developing sales strategies has a significant impact on the survival and growth of their business. Therefore, the hypothesis for this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.7.4 Respondents' view on the importance of sales increases for business survival and growth

Rural entrepreneurship is faced with the challenges of small markets, distant markets and a lack of marketing (Ngorora and Mago, 2013). These lead to poor sales profits.

A total 51 (40 percent) and 50 (39 percent) of the respondents strongly agreed and agreed, respectively, that the increase of sales is very important for business survival and growth. While 14 (11 percent) indicated they were neutral to the statement, only a small number of respondents 12 (10 percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.19).

Figure 5.19: Importance of increasing sales for business survival and growth



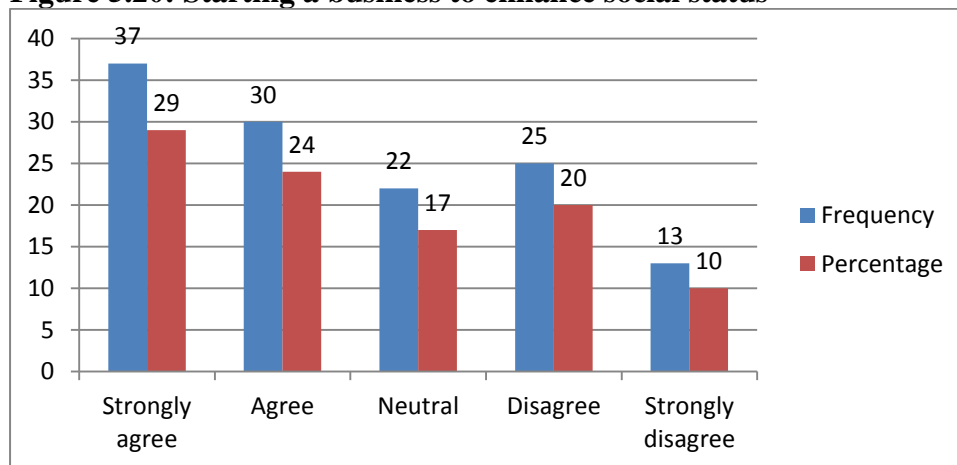
A correlation analysis of the results was performed to determine if the increase of sales is important for the survival and growth of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis show results that indicate ($X^2 = .618$; $df = 1.35751$; $P = .000$) for this variable. These results mean that the increase of sales has a significant influence on the survival and growth of the business. Therefore, the hypothesis for this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.6.5 Starting a business to enhance social status

Neneh (2011) indicates that SMEs deserve much more attention, especially with regard to its business practice, which is often developed as part of the entrepreneurs' personal life strategies. Therefore, this study investigates whether rural SMEs are started in order to acquire social status.

The findings illustrate that 37 (29 percent) and 30 (24 percent) of the respondents strongly agreed and agreed, respectively, with the statement that they start a business to enhance their social status. While 22 (17 percent) of the respondents remained neutral, 25 (20 percent) and 13 (10 percent) of the respondents disagreed and strongly disagreed, respectively, with the statement (Figure 5.20).

Figure 5.20: Starting a business to enhance social status



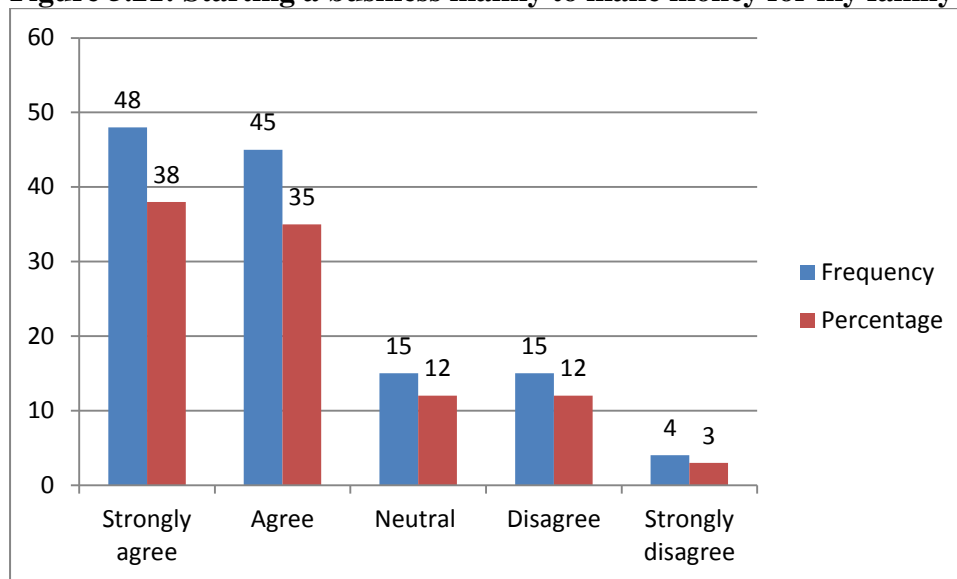
A correlation analysis of the results was performed to determine if rural SME owners'/managers start a business to enhance their social status. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .564$; $df = 1.12109$; $P = .000$) for this variable. These results show that rural SMEs owners'/managers start businesses in order to enhance their social status has a significant influence on the survival and growth of the business. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.6.6 Business mainly started to make money for family support purpose only

According to the OECD (2006), the role of SMEs in social and economic development has been widely recognized in developed countries as well as developing economies.

The research findings reveal that 48 (38 percent) and 45 (35 percent) of the respondents strongly agreed and agreed, respectively, with the statement that the businesses were started mainly to make money for family support, while 15 (12 percent) were neutral and 15 (12 percent) and four (three percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.21).

Figure 5.21: Starting a business mainly to make money for my family



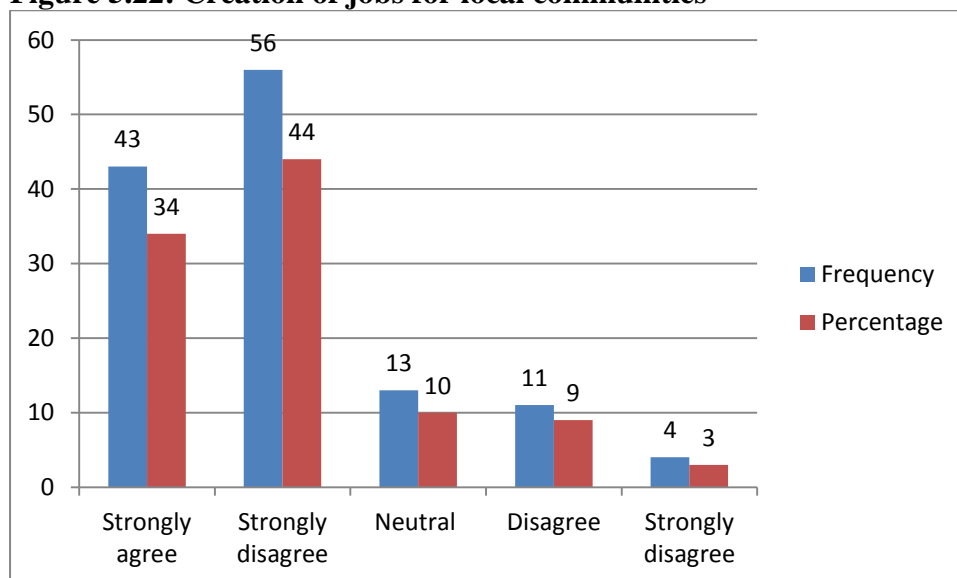
A correlation analysis of the results was performed to determine if rural SMEs' owners/managers start businesses mainly to make money for their families. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation results indicate that ($X^2 = .483$; $df = 1.03844$; $P = .000$) for this variable. These results mean that rural SMEs' owners/managers start businesses mainly to make money to support their families; and this variable has a significant impact on the survival and growth of their businesses. Therefore, the hypothesis for this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.6.7 Creation of jobs for local communities

SMEs play crucial roles in many economies all over the world (Wolf and Pett, 2006:268-284). According to Witbooi, Cupido and Ukpere (2011:1936-1941), entrepreneurial activities around the world account for, on average, about 70 percent of the global GDP.

The research results indicate that 43 (34 percent) and 56 (44 percent) of the respondents strongly agreed and agreed, respectively, with the statement that the intention of starting businesses is to create jobs for their local communities. While 13 (10 percent) respondents were neutral with regard to the statement, very few respondents, 11 (nine percent) and four (three percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.22).

Figure 5.22: Creation of jobs for local communities



A correlation analysis of the results was performed to determine if rural SME owners/managers create businesses in order to create jobs for local communities. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation results shows that ($X^2 = .602$; $df = 1.10163$; $P = .000$) for this variable. The results mean that rural SME owners/managers also create businesses in order to create jobs for local communities. This variable has a significant influence on the survival and growth of rural SMEs. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.6.8 Summary/Conclusion to Objective 3

It was found that the majority of rural SMEs start a business because they want to make money to support their family and also to create jobs for the local communities. They use different approaches to keep their businesses going, including maintaining customer relationships and developing sales growth strategies. However, some want to enhance their social status through starting a business.

5.7 ASPECTS THAT CONTRIBUTE TOWARDS RURAL EO GROWTH OF BUSINESS

Based on the following statements from the main questionnaire, this section discusses and presents the findings with regard to the above objective:

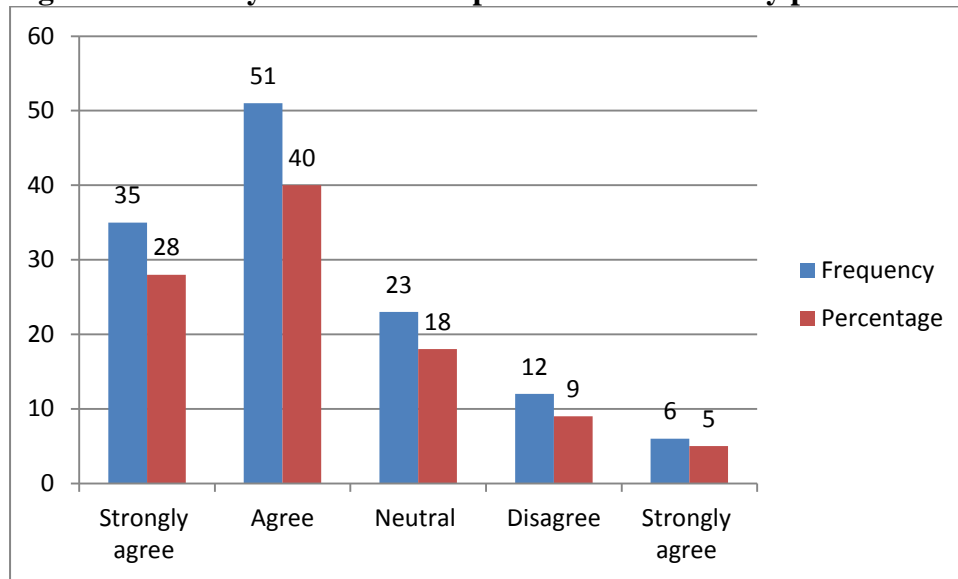
- There are many businesses selling products similar to my products;
- I do have a business plan that assists in guiding me how to keep my business operational;
- The business has the capacity to cope with environmental uncertainties; and
- The primary goal of the business is to increase market share through product improvement strategies.

5.7.1 Businesses selling similar products

According to Chaston (1999:162), a common constraint facing many smaller firms is their inability to fund promotional activity on a scale sufficient to achieve parity with other, often larger, competitors.

From the above the results it can be seen that 35 (28 percent) and 51 (40 percent) of the respondents strongly agreed and agreed, respectively, with the statement that there are many businesses selling similar products, with 23 (18 percent) being neutral. A small number of the respondents 12 (nine percent) and six (five percent) disagreed and strongly agreed respectively, with the statement (Figure 5.23).

Figure 5.23: Many businesses sell products similar to my products



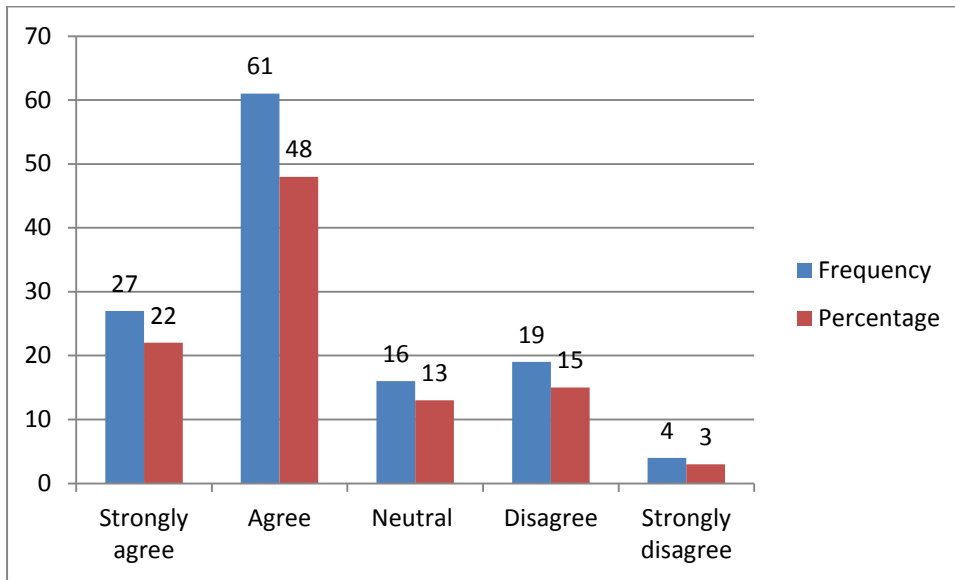
A correlation analysis of the results was performed to determine if the selling of similar products has an impact on business survival and growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .615$; $df=1.654$; $P = .000$) for this variable. These results show that the selling of similar products has a significant impact on survival and growth of the rural SMEs in KwaZulu-Natal. These results suggest that there is much competition in these areas which affects the survival and growth of business. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.7.2 Availability of a business plan as a guide

According to Abbrey, Bagah and Wulifan (2015:34-80) a business plan that serves as a blueprint or road map that provides direction and increases a firm's chances for survival and success is essential. Therefore, it was important to look at this variable in the rural set-up as well.

Regarding the statement that they do have a business plans that assists in guiding them how to keep their business operations going, 27 (21 percent) and 61 (48 percent) strongly agreed and agreed, respectively, with only 16 (13 percent) remaining neutral, while a small number of respondents, 19 (15 percent) and four (three percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.24).

Figure 5.24: Availability of a business plan as a guide



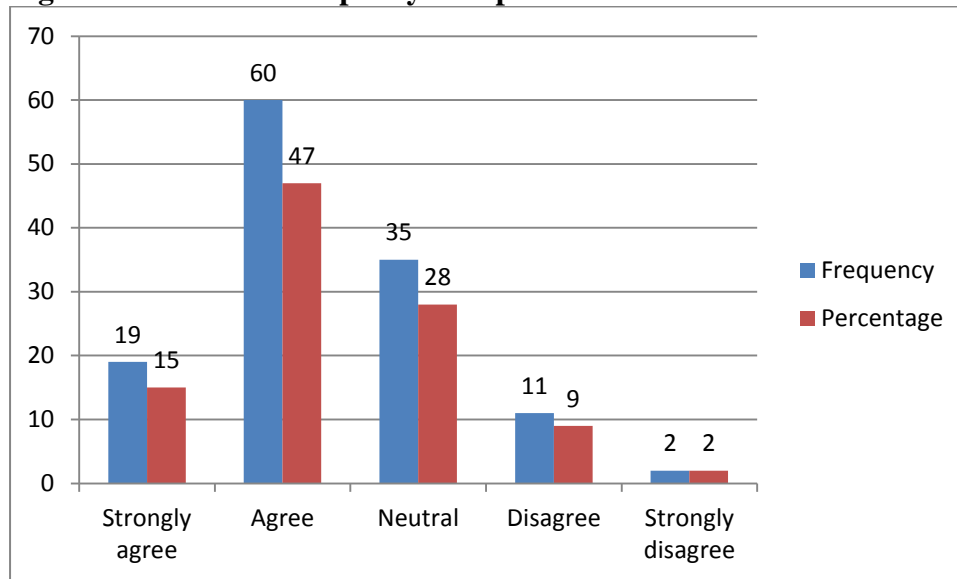
A correlation analysis of the results was performed to determine if the availability of a business plan assists rural SME owners/managers to do day-to-day business operations, in order to sustain or meet growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .506$; $df = .894232$; $P = .000$) for this variable. The results indicate that this variable has a significant impact on the survival and growth of business. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.7.3 Business capacity to cope with environmental uncertainties

Covin and Slevin (1989) state that the external environment primarily affects the survival and the growth of business entities. Kinyua (2015) continues that a lack of adequate accessibility to all the necessary resources is critical for SMEs to deal with environmental uncertainties.

The majority of the respondents, 19 (15 percent) and 60 (47 percent) strongly agreed and agreed, respectively, that their businesses have the capacity to cope with environmental uncertainties. Less than half of the respondents, 35 (28 percent), remained neutral, while very few respondents, 13 (11 percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.25).

Figure 5.25: Business capacity to cope with environmental uncertainties



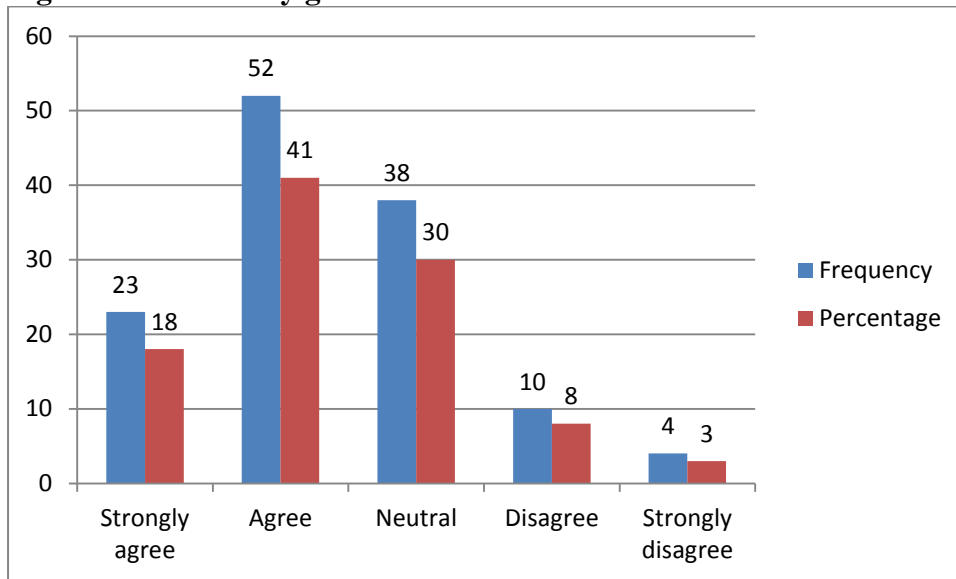
A correlation analysis of the results was performed to determine if the SME owners’/managers’ business capacity to cope with environmental uncertainties has an influence on rural SMEs’ survival and growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The results indicate that ($\chi^2 = .553$; $df = 4$; $P = .97430$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.7.4 Primary goal of the business

Chittithaworn, Islam, Keawchana and Yusuf (2010:181) stated that one of the most important roles of SMEs is poverty alleviation through job creation.

Most respondents, 23 (18 percent) and 52 (41 percent) strongly agreed and agreed, respectively, that the primary goal of their businesses is to increase market share through product improvement strategies. However, 38 (30 percent) were neutral and 10 (eight percent) and three (four percent) disagreed and strongly disagreed, respectively with the statement (Figure 5.26).

Figure 5.26: Primary goal of the businesses



A correlation analysis of the results was performed to determine whether the primary goal of the business is to increase product share through product improvement strategies and has an influence on the survival and growth of the business. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation results show that ($X^2 = .632$; $df=1.18229$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of businesses in rural KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.7.5 Summary/Conclusion to Objective 4

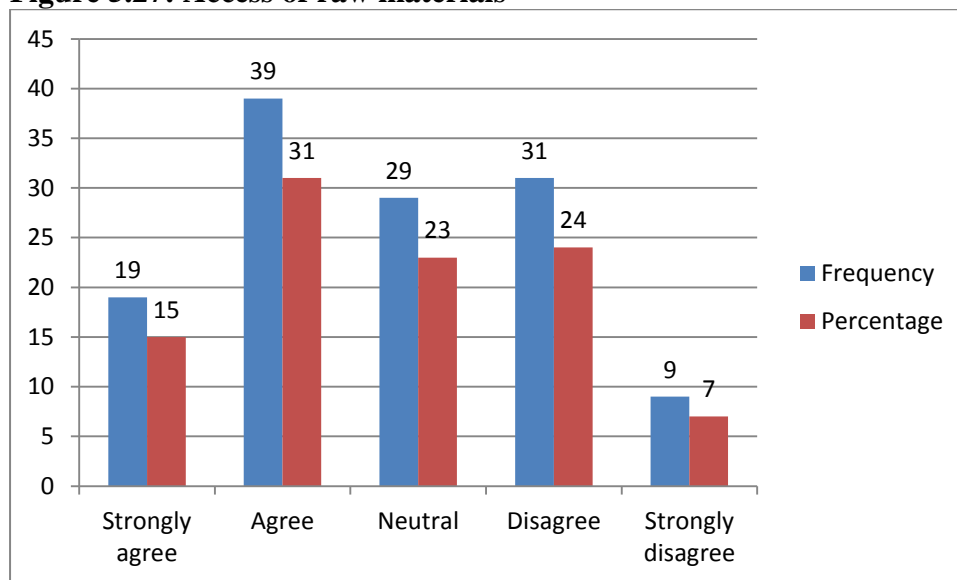
It was found that many rural SMEs sell similar products. However, they do indicate that they use business plans to guide them on day-to-day business operations. In addition, they do have the intention to grow their market share through product improvement.

5.8 EXTERNAL ENVIRONMENTAL DYNAMICS: BARRIERS RESTRAINING BUSINESS GROWTH

Bouazza, Ardjouman and Abada (2015:101) state that the SMEs growth is hampered by several factors, including external factors, such as the legal and regulatory framework, access to external financing and human resources capacities. The growth of SMEs is affected by internal factors including entrepreneurial characteristics, management capacities, marketing skills, and technological capacities.

Most respondents, 19 (15 percent) and 39 (31 percent) strongly agreed and agreed, respectively, with the statement that it is difficult to access raw materials for their businesses. However, 29 (23 percent) of the respondents remained neutral to the statement. The number of respondents who disagreed and strongly disagreed were 31 (24 percent) and nine (seven percent), respectively (Figure 5.27).

Figure 5.27: Access of raw materials



A correlation analysis of the results was performed to determine whether the difficulties of accessing raw materials have an impact on the growth and survival of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .595$; $df = 1.01636$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of SMEs in rural KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically

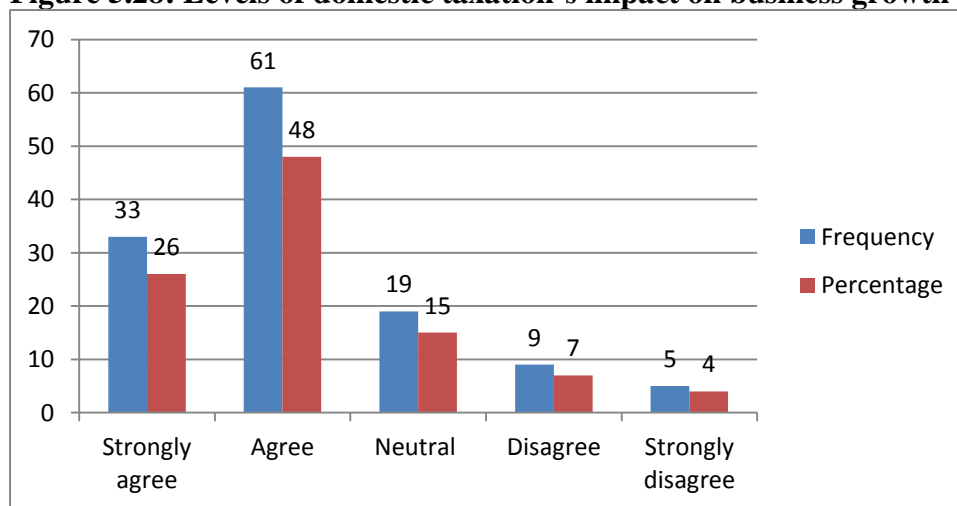
significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.8.1 The high level of domestic taxation impacts business growth

The main barriers to business growth have been "unfair competition" that includes tax systems, the informal economy and public services. These barriers have continued with the same intensity throughout the post-war period (World Bank, 2012).

The statement that high levels of domestic taxation do impact on business growth showed 33 (26 percent) and 61 (48 percent) respondents who strongly agreed and agreed, respectively. Only 19 (15 percent) remained neutral, while a small number of respondents, nine (three percent) and five (four percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.28).

Figure 5.28: Levels of domestic taxation’s impact on business growth



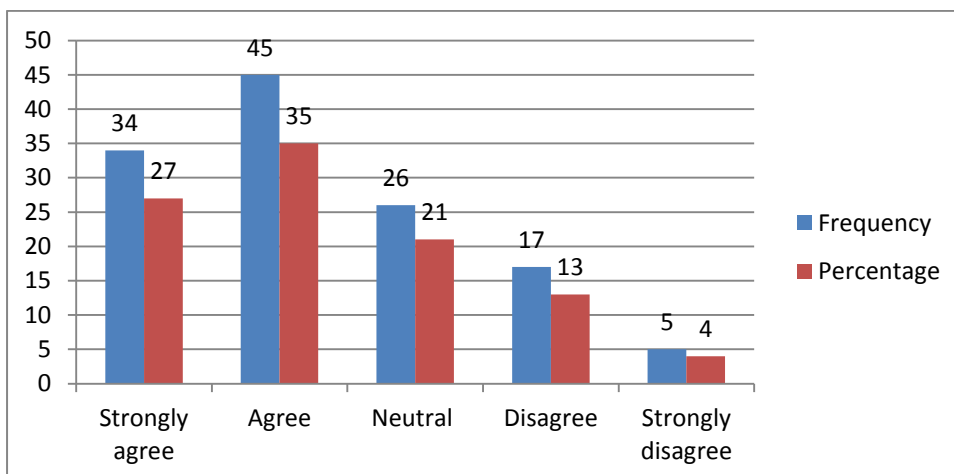
A correlation analysis of the results was performed to determine if high levels of domestic taxation have an impact on business survival and growth of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson analysis results show that ($X^2 = .595$; $df= 1.12604$; $P = .000$) for this variable. These results suggest that the high level of domestic taxation has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.8.2 Domestic demand and growth of the business

Mugobo and Ukpere (2011:827-836) identified issues, such as small markets, limited access to finance, shortages and high cost of raw materials, lack of technical and business skills, as well as inaccessible and unreliable communication and transport services, as the most severe constraints characterising South African rural SMEs.

Regarding the statement that weak domestic demand affects the growth of the business, 34 (27 percent) and 45 (35 percent) respondents strongly agreed and agreed, respectively, Only 26 (21 percent) remained neutral, while a small number of respondents, 17 (13 percent) and 5 (4 percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.29).

Figure 5.29: Domestic demand and growth of the business



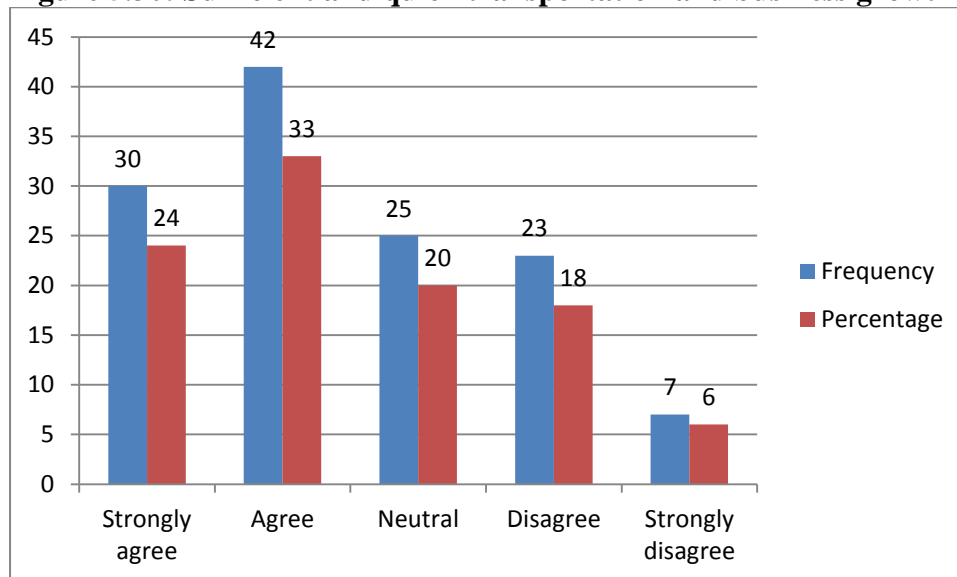
A correlation analysis of the results was performed to determine if weak domestic demand affects the growth and survival of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson analysis results show that ($\chi^2 = .590$; $df=1.19434$; $P = .000$) for this variable. These results indicate that weak domestic demand has a significant effect on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.8.3 The lack of sufficient and quick transportation's impact on business growth

Rural enterprises have limited access to timely market information, mainly due to the country's weak transport and communications infrastructure, specifically in rural KZN (SARD policy, 2007).

Most respondents, 30 (24 percent) and 42 (33 percent) strongly agreed and agreed, respectively, with the statement that the lack of sufficient and quick transportation impacts business growth. However, 25 (20 percent) of the respondents remained neutral to the statement. The number of respondents who disagreed and strongly disagreed were 23 (18 percent) and 7 (6 percent), respectively (Figure 5.30).

Figure 5.30: Sufficient and quick transportation and business growth



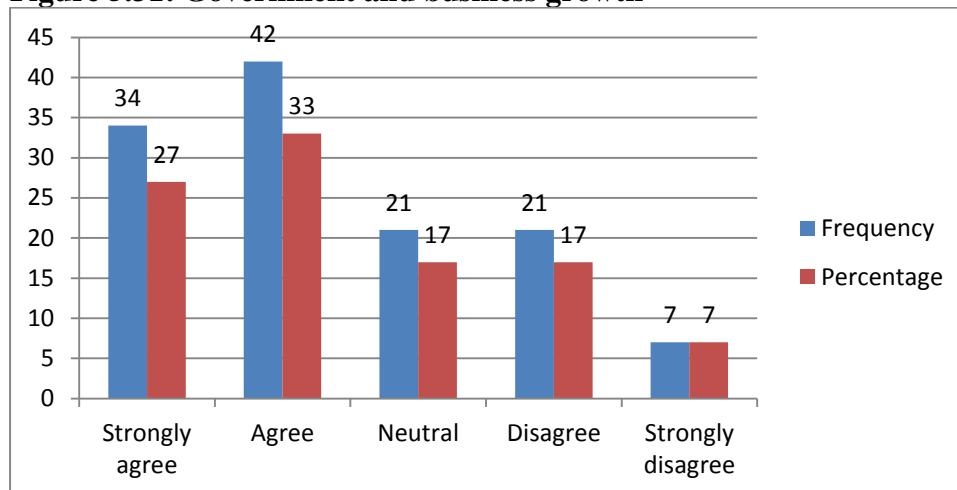
A correlation analysis of the results was performed to determine if a lack of sufficient and quick transportation has an impact on rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .666$; $df=1.19434$; $P = .000$) for this variable. According to these results a lack of sufficient and quick transportation has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.8.4 Late payment from government affects their business growth

Alert (2009) indicates that small businesses are at risk when they experience cash flow constraints, and late payment from clients can seriously impact on their viability. National supply chain management regulations require municipalities to pay for goods and services within a month of being invoiced. In practice, waiting times are unpredictable.

The results show a total of 34 (27 percent) and 42 (33 percent) of the respondents strongly agreeing and agreeing, respectively with the statement. A total of 21 (17 percent) remained neutral, while a small number of the respondents, 21 (17 percent) and seven (seven percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.31).

Figure 5.31: Government and business growth

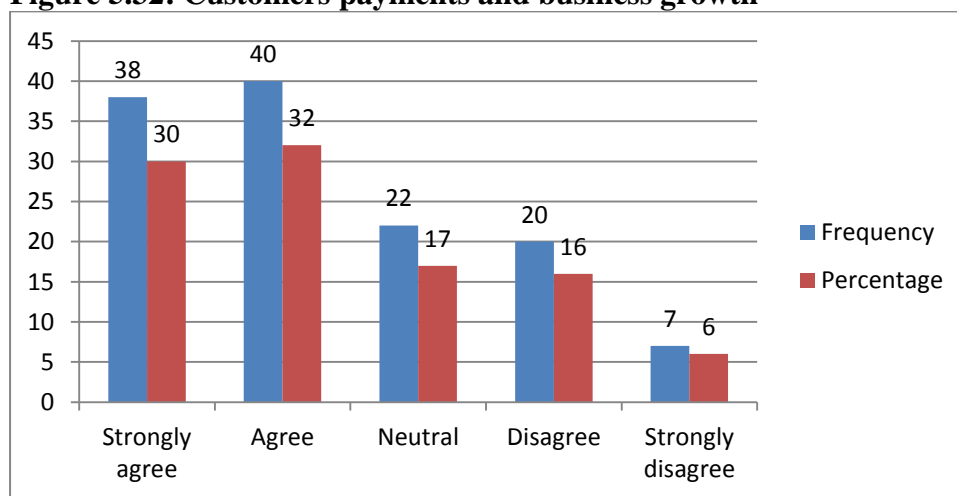


A correlation analysis of the results was performed to determine if local payments from government affects the business survival and growth of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($\chi^2 = .689$; $df=1.21843$; $P = .000$) for this variable. These results mean that local payment from government has a significant impact on survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.8.5 Late payment from ordinary customers affects their business growth

Simiyu and Oloko (2015) states that more customers are served leading to increased sales and therefore growth of the business. However, It was found that most respondents, 38 (30 percent) and 40 (32 percent) strongly agreed and agreed, respectively, with the statement that late payments from ordinary customers affect the growth of the business. However, 22 (17 percent) of the respondents remained neutral to the statement. The number of respondents disagreeing and strongly disagreeing with the statement that late payment from ordinary customers' affects the growth of the business were 20 (16 percent) and 7 (6 percent), respectively (Figure 5.32).

Figure 5.32: Customers payments and business growth



A correlation analysis of the results was performed to determine if late payments from ordinary customers affect the growth and survival of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .678$; $DF= 1.20652$; $P = .000$) for this variable. These results show that late payment from ordinary customers also has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.8.6 Summary/Conclusion: external environmental factors

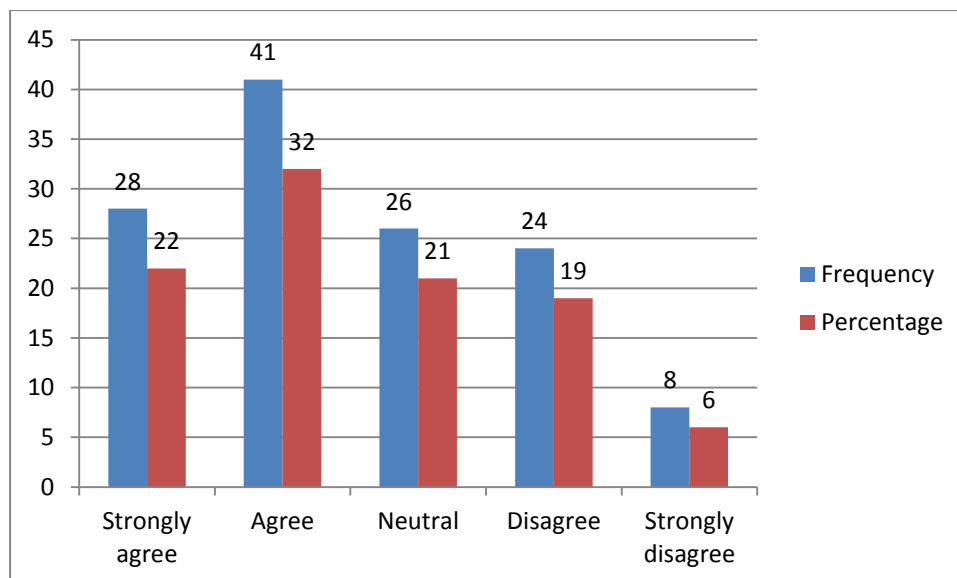
It was found that high levels of domestic taxation, weak domestic markets, lack of sufficient and quick transportation, late payment from government, as well as late payment from ordinary customers, have a negative impact on the survival and growth of rural SMEs operating in the southern region of KZN.

5.9 ENVIRONMENTAL DYNAMICS - INTERNAL ENVIRONMENTAL FACTORS ARE BARRIERS CONTRIBUTING TO BUSINESS GROWTH

5.9.1 The respondents on internal environmental factors contributing to business growth

In terms of the respondents on the statement of the shortage of business space impacting on rural SMEs' business growth, 28 (22 percent) and 41 (32 percent) of the respondents strongly agreed and agreed, respectively. Only 26 (21 percent) remained neutral, while a small number of respondents, 24 (19 percent) and eight (six percent), disagreed and strongly disagreed, respectively (Figure 5.33).

Figure 5.33: Business space and business growth



A correlation analysis of the results was performed to determine if a shortage of business space impacts rural SMEs' business survival and growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .709$; $df = 1.30393$; $P = .000$) for this variable. These results mean that this variable has a

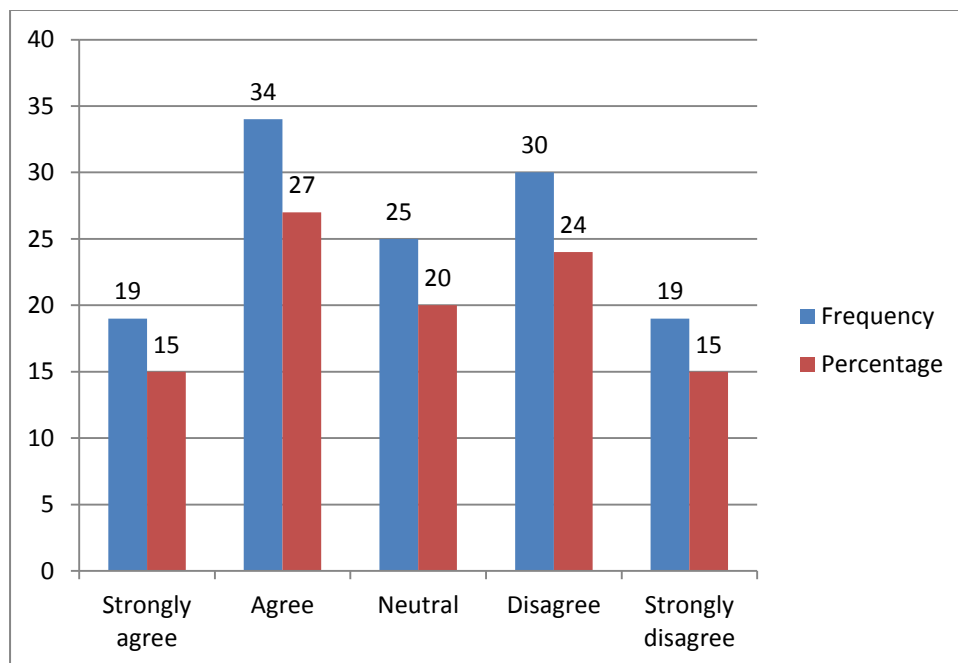
significant impact on the survival and growth rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.9.2 Influence of family labour and business growth

The ILO (2015) highlighted that employers’ and workers’ organizations can play an important part in helping SMEs and their workers to overcome the constraints that they face. This study looked at this question in the rural context.

Most respondents, 19 (15 percent) and 34 (27 percent), strongly agreed and agreed, respectively, with the statement that family labour shortages have an influence on rural SME business growth. However, 25 (20 percent) of the respondents remained neutral. The number of respondents who disagreed and strongly disagreed, that family labour shortages have an influence on rural SME business growth were 30 (24 percent) and 19 (15 percent), respectively (Figure 5.34).

Figure 5.34: Influence of family labour and business growth



A correlation analysis of the results, to determine if family labour shortages have an influence on rural SMEs business survival and growth, was performed. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis

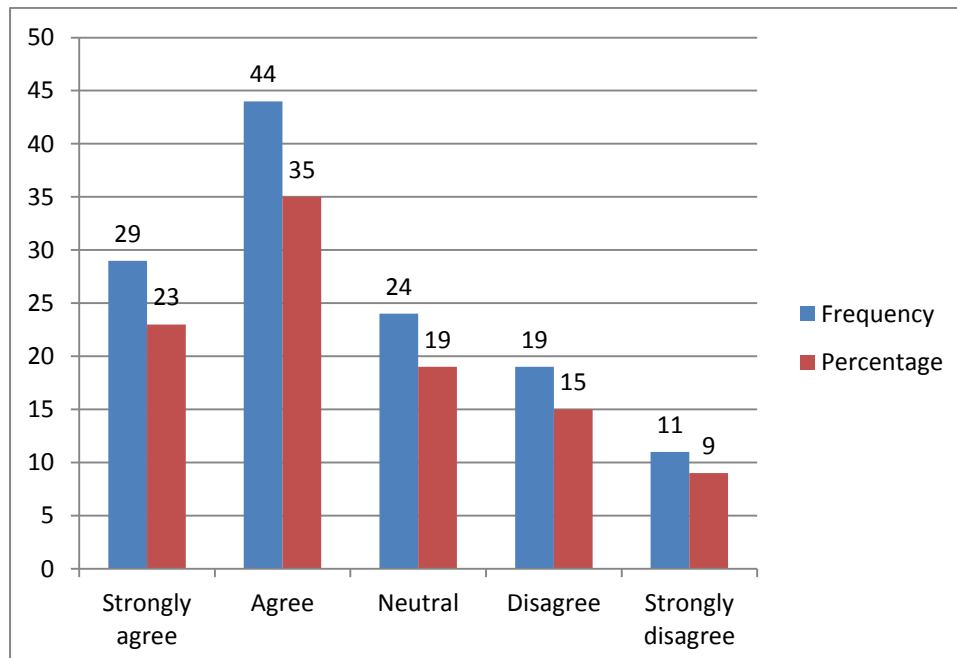
results show that ($X^2 = .716$; $df=1.23988$; $P = .000$) for this variable. These results indicate that labour shortages have a significant influence on survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.9.3 Business supervision time and business growth

Kambwale, Chisoro and Karodia (2015:1-30) indicate that lack of management skills is one of contributing factors to constraining the survival and growth of SMEs. This study was focussed on investigating this in the rural areas of KZN.

With regards to the lack of business supervision time impacting rural SME business growth, 29 (23 percent) and 44 (35 percent) of the respondents strongly agree and agreed respectively, with only 24 (19 percent) remaining neutral. While a small number of the respondents, 19 (15 percent) disagreed and 11 (9 percent) strongly disagreed with the statement (Figure 5.35).

Figure 5.35: Business supervision time and business growth



A correlation analysis of the results was performed to determine if lack of business supervision time impacts rural SMEs' business survival and growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation results show

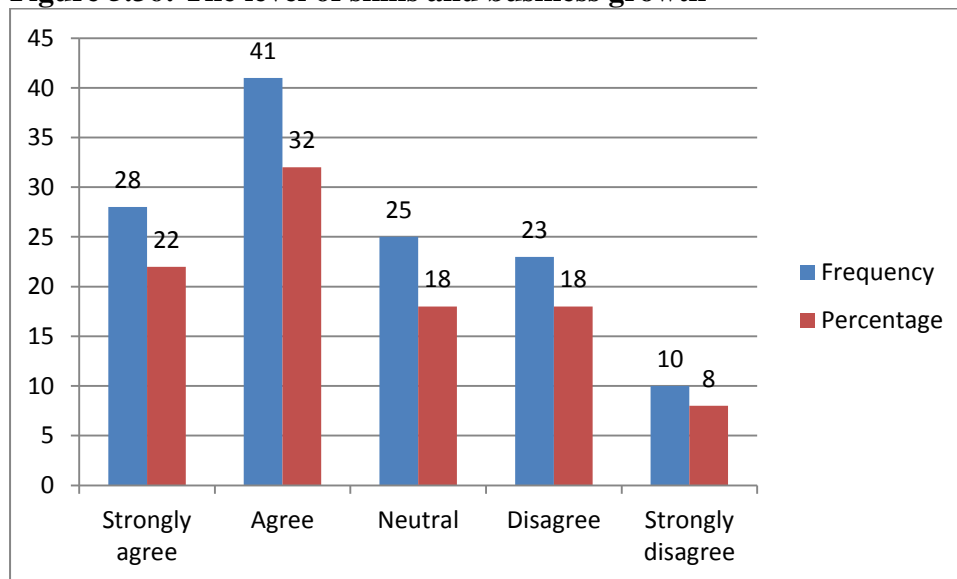
that ($X^2 = .515$; $df=1.23776$; $P = .000$) for this variable. These results mean that lack of business supervision time has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.9.4 Level of skills and business growth

The low level of labour skills affects the growth of business management skills which, in turn, play a role in determining the growth of the small business (Perks and Smith, 2008:145-159).

With regards to the statement that the low level of skills has an impact on rural SMEs' business growth, 28 (22 percent) strongly agreed and 41 (32 percent) agreed, only 25 (18 percent) remained neutral, while a small number of respondents, 23 (18 percent) disagreed and 10 (8 percent), strongly disagreed with the statement (Figure 5.36).

Figure 5.36: The level of skills and business growth



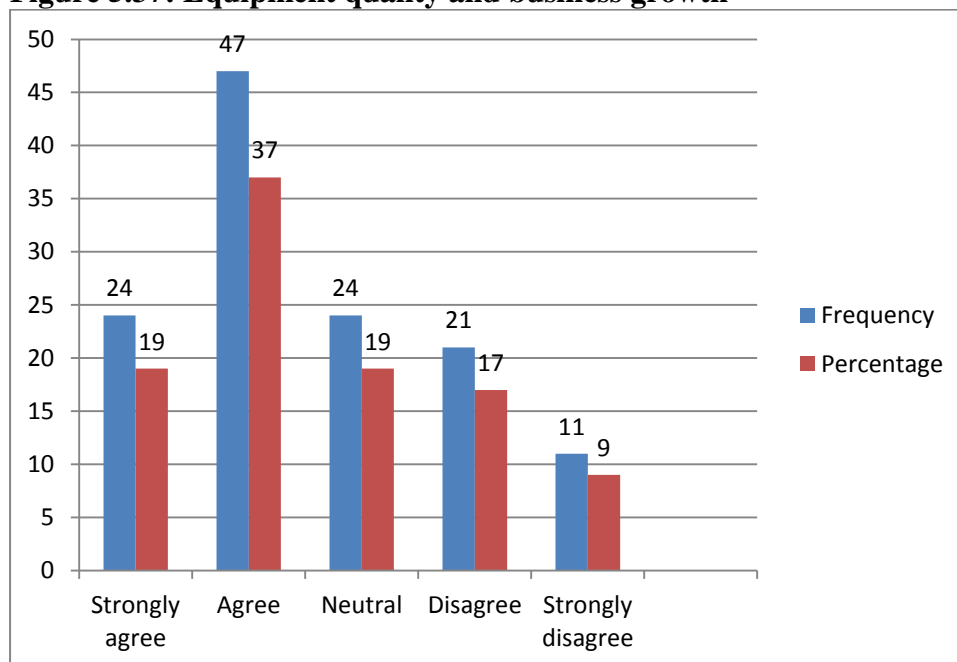
A correlation analysis of the results was performed to determine if the level of skills possessed by the SMEs owners/managers has an impact on the survival and growth of the business in rural areas of KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .403$; $df = 1.23776$; $P = .000$) for this variable. These results mean that this variable has significant impact on the survival and growth of SMEs in rural KZN. Therefore, the hypothesis on this variable is accepted. The

observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.9.5 Equipment quality and business growth

Yam et al (2011 in Shin and Sangmoon, 2013) indicate that distinct competitive strategies with quality or technological competitiveness. However, it was found that most respondents, 24 (19 percent) and 47 (37 percent) strongly agreed and agreed, respectively, with the statement that poor quality equipment impacts rural SME business growth. However, 24 (19 percent) of the respondents remained neutral to the statement. The number of respondents who disagreed and strongly disagreed that poor quality equipment impacts rural SME business growth were 21 (17 percent) and 11 (9 percent), respectively (Figure 5.37).

Figure 5.37: Equipment quality and business growth



A correlation analysis of the results was performed to determine if poor quality equipment impacts rural SMEs' business growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .764$; $DF=1.15621$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of SMEs in rural KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected

frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.9.6 Summary/Conclusion: internal environment

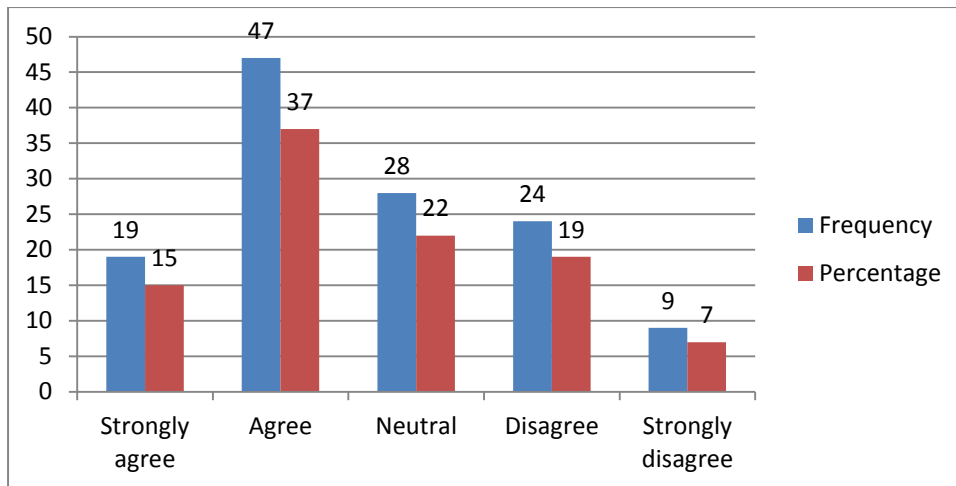
It was found that lack of business supervision; poor quality equipment; shortage of business space; as well as family labour shortages, have an impact on the survival and growth of rural SMEs in the Southern region of KZN rural areas.

5.10 ENVIRONMENTAL DYNAMICS - INSTITUTIONAL BARRIERS TO BUSINESS GROWTH

Dragnic (2014:119), reports that both internal and external factors have a significant impact on SMEs' performance effectiveness, including their sales growth and goals achievement. Karadag (2015:184) added that the complexity and costs of bureaucratic transactions with launching a new business are also among the major challenges of small and medium sized businesses. These include legislative procedures and reduction of red-tape. Therefore, this study was testing these variables in the rural areas of KZN.

The majority of the respondents, i.e. 19 (15 percent) and 47 (37 percent) strongly agreed and agreed, respectively, that there are some environmental regulation requirements that remain a challenge for business growth. While 28 (22 percentage) were not sure whether they were affected or not, less than half of the respondents, 24 (19 percent) disagreed and nine (seven percent) strongly disagreed with the statement (Figure 5.38).

Figure 5.38: Environmental regulation requirements as challenges for business growth



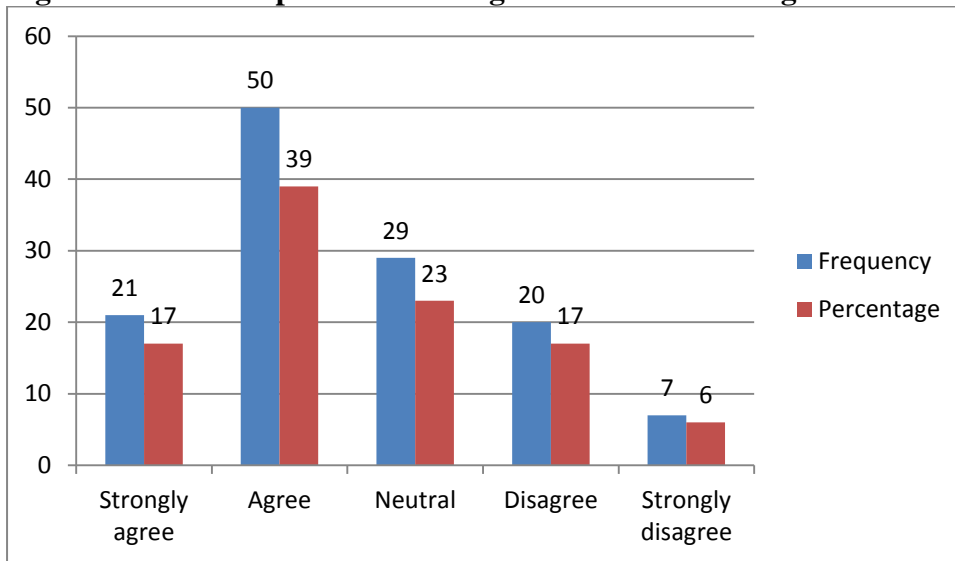
A correlation analysis of the results was performed to determine if environmental regulation requirements remain a challenge for business survival and growth of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .709$; $df=1.11095$; $P = .000$) for this variable. These results indicate that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.10.1 Public procurement regulations as a challenge for business growth

Loader (2013) states that SME participation in public procurement is very weak. According to Slijepčević, Budak and Rajh (2015:9) there are number of scattered studies suggesting discouraging barriers for SMES to access public contracts. Therefore, this study was to determine if this situation also exists in rural KZN.

A total of 21 (17 percent) strongly agreed and 50 (39 percent) of the respondents agreed with the statement that public procurement regulations are a challenge for the growth of their businesses. While 29 (23 percent) remained neutral, 20 (17 percent) disagreed and seven (six percent) strongly disagreed with the statement (Figure 5.39).

Figure 5.39: Public procurement regulations as a challenge for business growth



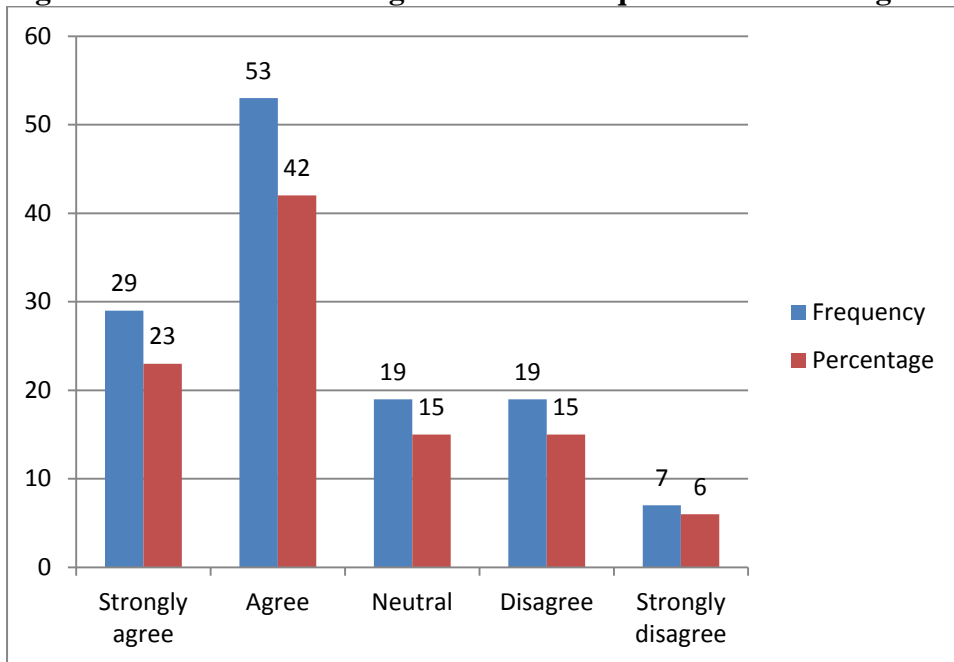
A correlation analysis of the results was performed to determine if public procurement regulations are a challenge for SME business survival and growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($\chi^2 = .666$; $df=1.15503$; $P = .000$) for this variable. These results show that this variable has a significant influence on the survival and growth of SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.10.2 Government regulations and requirements affecting business growth

Alert (2015) reports that SMEs growth is affected by burdensome regulations regarding government regulations and requirements.

The majority of the respondents, i.e. 29 (23 percent) strongly agreed and 53 (42 percent) agreed with the statement that tough government regulations and requirements to obtain business licences affect business growth. While 19 (15 percent) of the respondents were neutral with regard to the statement very few, 19 (15 percent) disagreed and only seven (six percent) strongly disagreed (Figure 5.40).

Figure 5.40: Government regulations and requirements affecting business growth



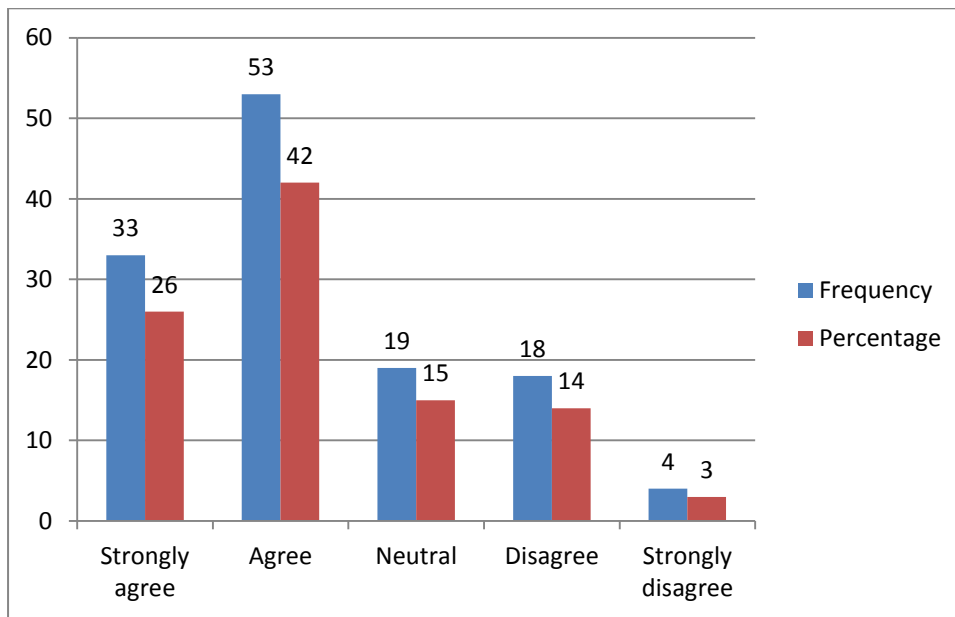
A correlation analysis of the results was performed to determine whether tough government regulations and requirements to obtain business licences affect business growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .641$; $df= 1.09435$; $P = .000$) for this variable. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.10.3 Government policies and expansion of business

According to Jahanshahi, Nawaser, Khaksar and Kamalian (2011) many areas of Government policy affect levels of entrepreneurial activity - regulatory policies, trade policies, labour market policies, regional development policies, social policies, and even gender policies. This study investigated whether this situation is present in rural SMEs.

The findings show that the majority of the respondents, i.e. 33 (26 percent) strongly agreed and 53 (42 percent), agreed that strict government policies make the expansion of their business very difficult. While 19 (15 percent) of respondents were neutral, 18 (14 percent) disagreed and 4 (3 percent) disagreed with the statement (Figure 5.41).

Figure 5.41: Government policies and expansion of business



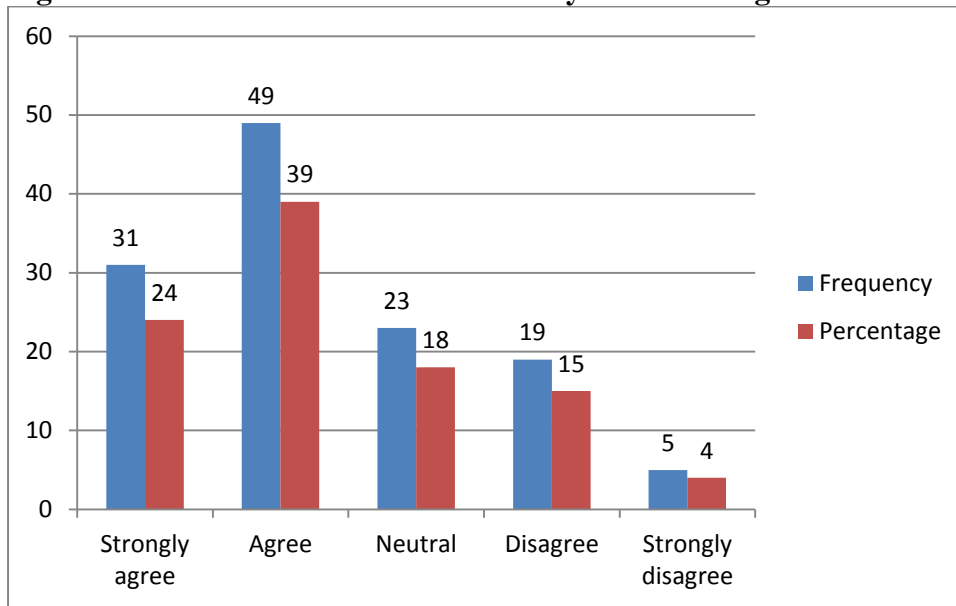
A correlation analysis of the results was performed to determine if strict government policies make the expansion of SMEs business survival and growth very difficult. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .564$; $df = 1.12354$; $P = .000$) for this variable. These results indicate that this variable has a significant impact on the survival and growth of SMEs in rural KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.10.4 The influence of bureaucracy on business growth

Ruziev and Midmore (2014) state that the small share of SME credit available is distributed in favour of those capitalising on bureaucratic links, with consequent resource misallocation.

It was found that 31 (24 percent) strongly agreed and 49 (39 percent) of the respondents agreed with the statement that bureaucracy has an influence on business growth. While 23 (18 percent) were neutral to the statement, very few respondents, 19 (15 percent) disagreed and five (four percent) strongly disagreed with the statement respectively (Figure 5.42).

Figure 5.42: The influence of bureaucracy on business growth



A correlation analysis of the results was performed to determine if bureaucracy has an influence on the business survival and growth of rural SMEs in KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .584$; $df = 1.17423$; $P = .000$) for this variable. These results indicate that bureaucracy has a significant impact on the survival and growth of SMEs in rural KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.10.5 Summary/Conclusion: institutional dynamics

It was found that environmental regulation requirements, public procurement regulations, tough government regulations and requirements to obtain a business licence, strict government policies, as well as bureaucracy, have an impact on the survival and growth of rural SMEs in the southern region of KZN.

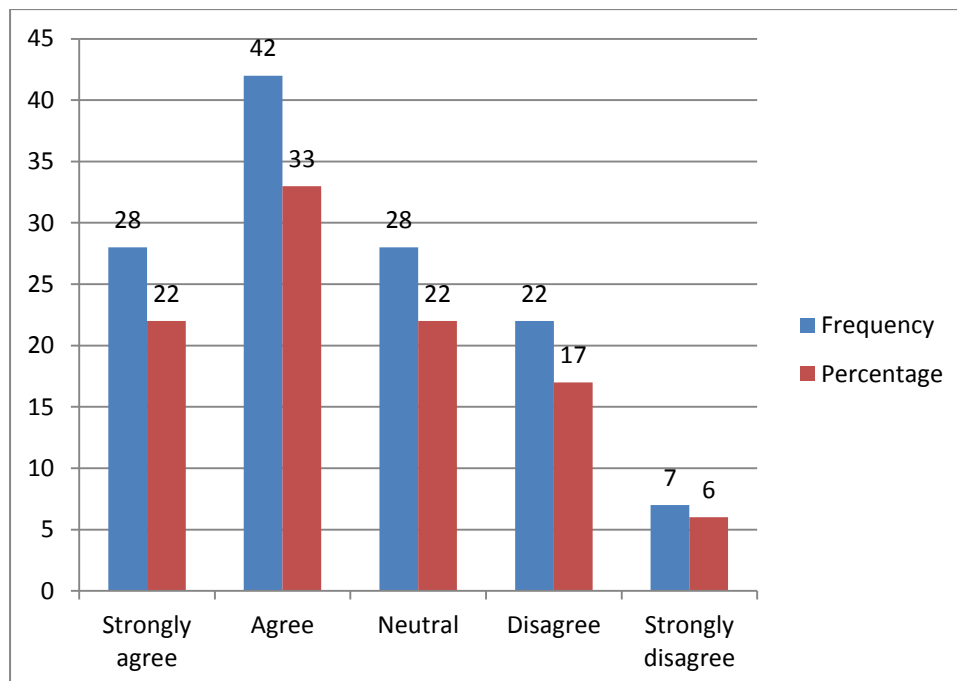
5.11 ENVIRONMENTAL DYNAMICS - FINANCIAL BARRIERS CONTRIBUTING TO BUSINESS GROWTH

5.11.1 Financial barriers contributing to business growth

The Report 'Support to SMEs in Developing Countries through Financial Intermediates' (2011: 4) states that finance is the main constraint for SMEs' growth, with owners/managers finding it very difficult to access the capital needed to grow and expand their businesses.

The findings show that 28 (22 percent) strongly agreed and 42 (33 percent) of the respondents agreed with the statement that the preparation of business plans are too costly and affect their businesses. While 28 (22 percent) of the respondents were neutral, 22 (17 percent) disagreed and (six percent) strongly disagreed with the statement (Figure 5.43).

Figure 5.43: Business plans preparation and business growth



A correlation analysis of the results was performed to determine if preparations of business plans are too costly and affect SMEs' business survival and growth in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearn correlation analysis results indicate that ($X^2 = .630$; $df=1.07784$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were

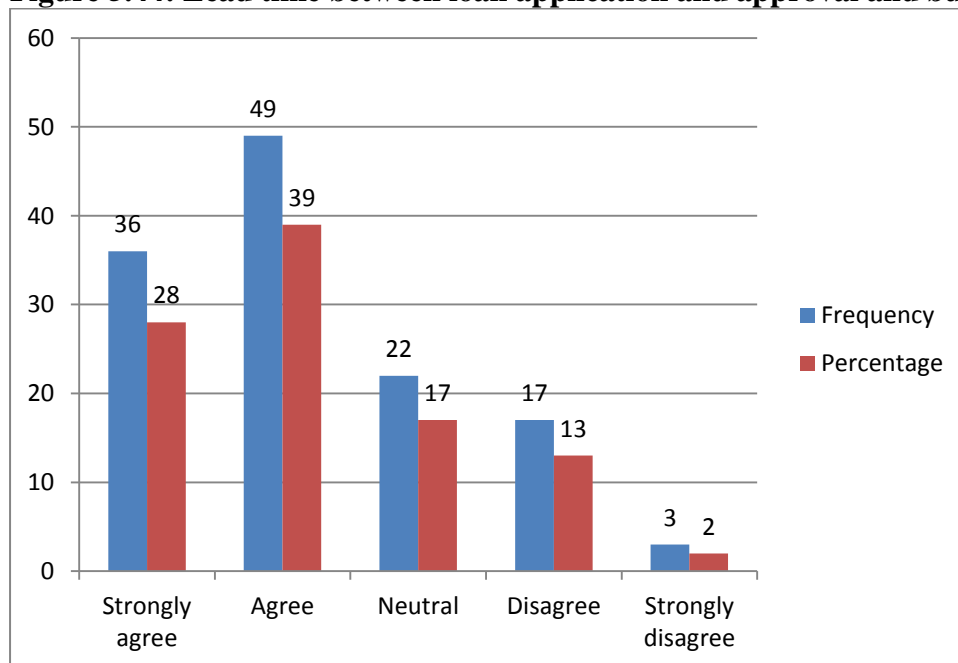
significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.11.2 Lead time between loan application and approval and business growth

The OECD report (2015) highlights that bank lending is the most common source of external finance for many SMEs and entrepreneurs, which are often heavily reliant on traditional debt to fulfil their start-up, cash flow and investment needs.

The majority of the respondents, 36 (36 percent) strongly agreed and 49 (39 percent) agreed with the statement that the amount of time taken before a loan from the bank is approved, has an influence on rural SME business growth. While 22 (17 percent) of the respondents indicated neutrality, 17 (13 percent) disagreed and three (two percent) strongly disagreed with the statement (Figure 5.44).

Figure 5.44: Lead time between loan application and approval and business growth



A correlation analysis of the results was performed to determine if the amount of time taken, before a loan from the bank is approved, has an influence on rural SME business survival and growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .615$; $df=1.13003$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The

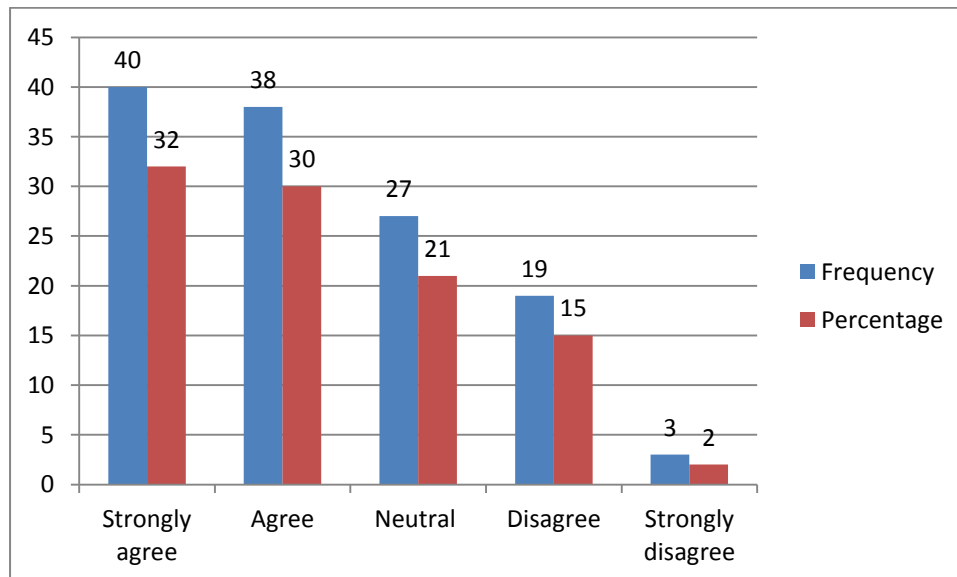
observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.11.3 Banks ignoring SMEs request for loans

According to Gumede and Adams (2012) at the outset, The DTI noted that one of the factors that affected SMEs ability to get funding was the fact that many were unable to come up with viable proposals that persuaded the finance institutions of their viability and sustainability, their difficulty in accessing markets, and the hurdles posed by business regulations and legislation.

The majority of the respondents, 40 (32 percent) strongly agreed and 38 (30 percent) agreed with the statement that most banks ignore SMEs’ right to obtain loans, which has an influence on rural SME business growth. Respondents who indicated neutrality numbered 27 (21 percent), with 19 (15 percent) who disagreed and three (two percent) of respondents strongly disagreeing with the statement (Figure 5.45).

Figure 5.45: Banks ignoring SMEs request for loans



A correlation analysis of the results was performed to determine if their businesses have been ignored in terms of getting financial assistance by the banks. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .632$; $df = 1.13003$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN.

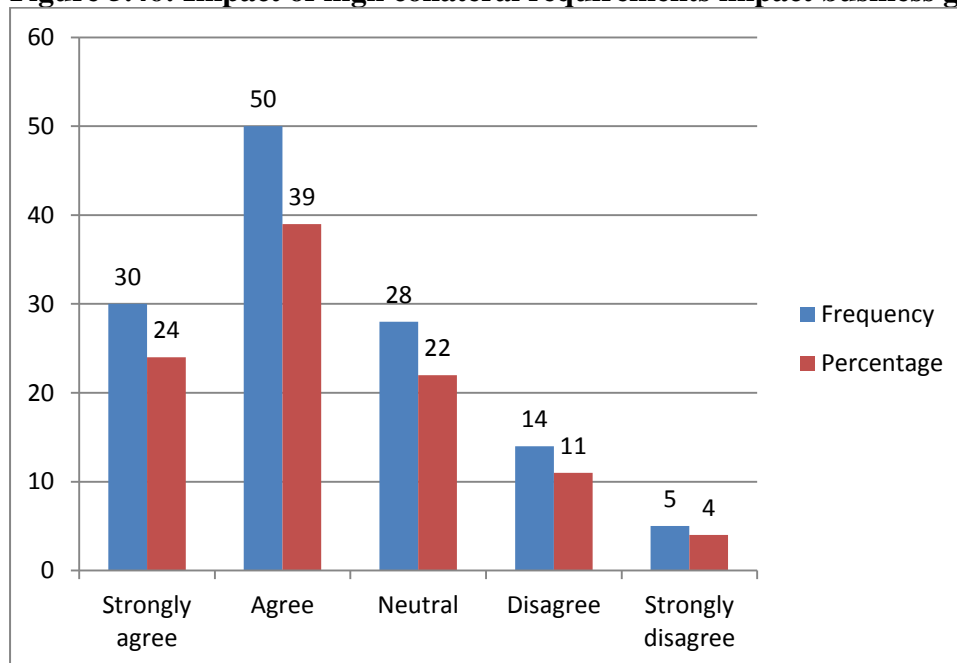
Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.11.4 Impact of high collateral requirements impact business growth

Terungwa (2011) states that the need for collateral by financial institutions is also a major obstacle to SME funding, as many of them are unable to come up with the collateral demanded. For example some SMEs find it difficult to obtain funds, as a result of their lack of security.

It was found that the majority of the respondents, 30 (24 percent) strongly agreed and 50 (39 percent) agreed that high collateral requirements impact business growth. There were 28 (22 percent) of the respondents who remained neutral to the statement, while a small number of respondents, 14 (11 percent) disagreed and five (four percent) strongly disagreed with the statement (Figure 5.46).

Figure 5.46: Impact of high collateral requirements impact business growth



A correlation analysis of the results was performed to determine if high collateral requirements impact SMEs business survival and growth in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .712$; $df= 1.07417$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN.

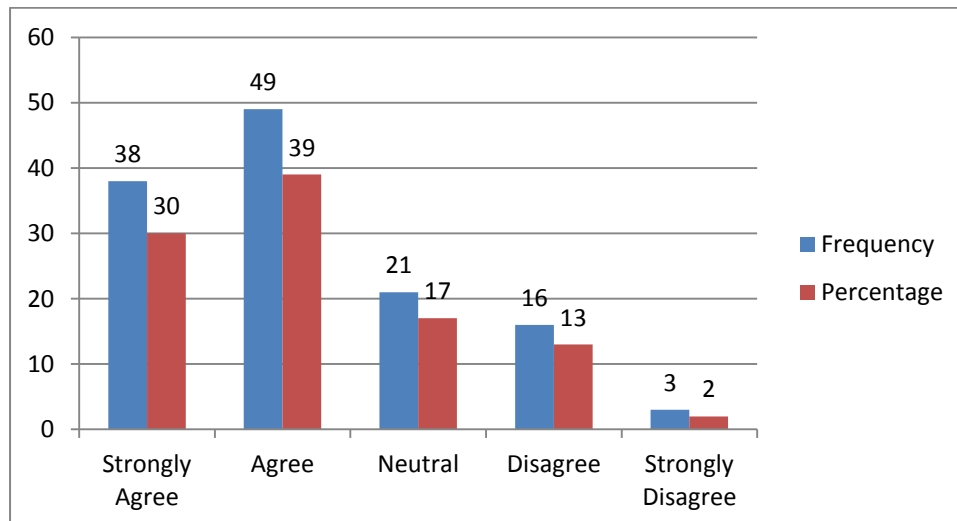
Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.11.5 Bank charges on loans and business growth

Abor, Agbloyor and Kuipo (2014) believe that policy intervention should be directed at reducing the bottlenecks that prevent SMEs from accessing funding from the commercial banks. Therefore, this study set out to investigate if bank charges on loans are one of the bottlenecks constraining the survival and growth of SMEs in KZN.

The majority of the respondents, 38 (30 percent) strongly agreed and 49 (39 percent) agreed that high bank charges for loans affect growth of rural SMEs. While 21 (17 percent) of the respondents remained neutral, a small number of respondents, 16 (13 percent), disagreed with the statement (Figure 5.47).

Figure 5.47: Bank charges on loans and business growth



A correlation analysis of the results was performed to determine if high bank charges for loans affect growth of rural SMEs. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .702$; $df = 1.13003$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected

frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.11.6 Summary/Conclusion: financial environmental dynamics

It was found that it is very difficult for rural SMEs to obtain a loan from the bank, as most banks ignore them or take too long to approve and pay out the loans, while high collateral requirements, as well as high bank charges, all have an impact on the survival and growth of rural SME businesses in the southern region of rural KZN.

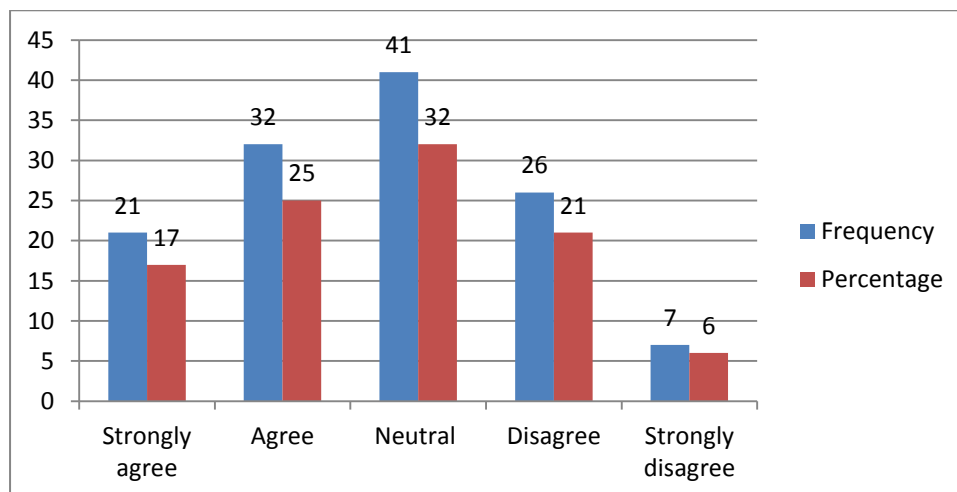
5.12. ENVIRONMENTAL DYNAMICS - SOCIAL BARRIERS CONTRIBUTING TO BUSINESS GROWTH

5.12.1 Social barriers contributing/hindering to business growth

Doern (2015) stipulates that SMEs do not grow due to the notion of barriers including social barriers.

Most respondents, 21 (17 percent) strongly agreed and 32 (25 percent) agreed with the statement that lack of support from friends and family affects rural SME business growth. 41 (32 percent) of the respondents were neutral to the statement, with respondents who disagreed and strongly disagreed, that lack of support from friends and family affects rural SME business growth numbered 26 (21 percent) and seven (six percent), respectively (Figure 5.48).

Figure 5.48: Support from friends, family and business growth



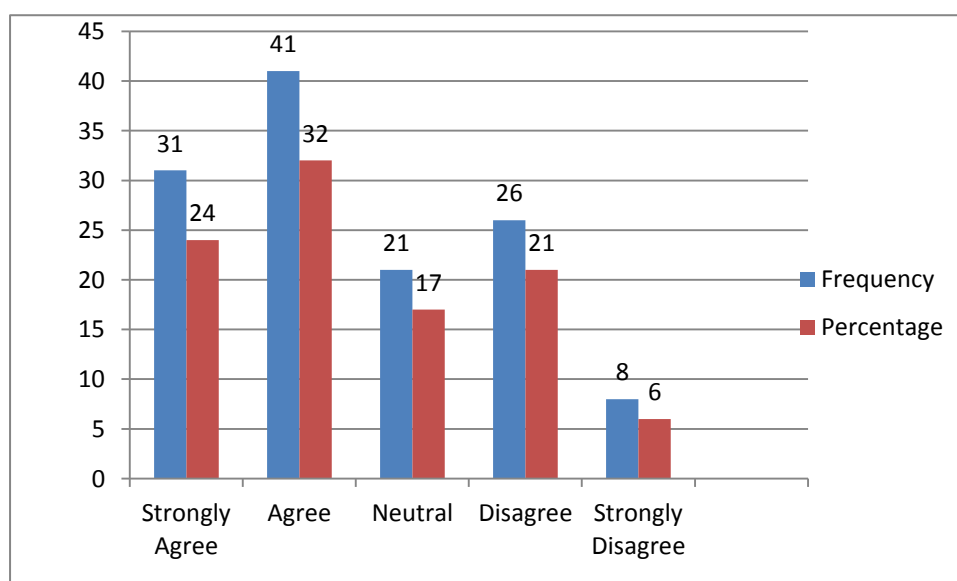
A correlation analysis of the results was performed to determine whether a lack of support from friends and family affects rural SMEs' business survival and growth. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .696$; $df= 1.23988$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is the presented in (Appendix 5 and Appendix 6).

5.12.2 Trust in society and business growth

Ilegbinosa and Jumbo (2015) stress that the creation, growth, advancement as well as the development of SMEs have provided evidence essential for the growth and development of many countries.

The results indicate that 31 (24 percent) strongly agreed and 41 (32 percent) of the respondents agreed with the statement that lack of trust in society, with regard to quality goods/services, has an impact on business growth, while 21 (17 percent) were neutral. A number of the respondents, 26 (21 percent) and eight (six percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.49).

Figure 5.49: Trust in society and business growth



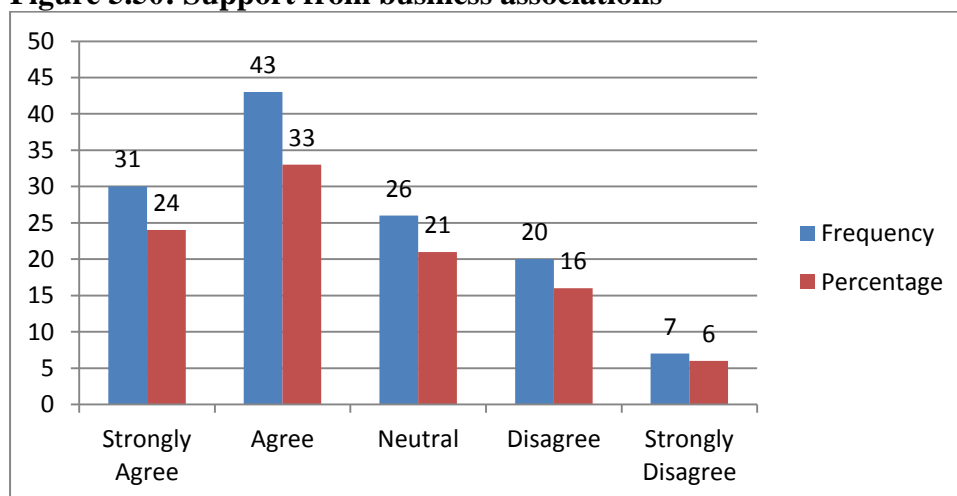
A correlation analysis of the results was performed to determine if lack of trust in society, with regard to quality goods/services, has an impact on SME business survival and growth in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .626$; $df = 1.44654$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.12.3 Support from business associations

According to Newbery, Sauer, Carton and Atterton (2012) research into business associations indicates that many associations suffer from very high levels of inactive members and fail to deliver significant benefits to members. This study tested this phenomenon in the rural areas of KZN.

The results show that 30 (24 percent) and 43 (33 percent) of the respondents strongly agreed and agreed, respectively, with the statement that lack of support from business associations affects business growth of rural SMEs in KZN, with 26 (21 percent) being neutral. A small number of the respondents 20 (16 percent) and seven (six percent) disagreed and strongly disagreed with the statement (Figure 5.50).

Figure 5.50: Support from business associations



A correlation analysis of the results was performed to determine if their business gets the necessary support from business associations. The question was based on the null hypothesis of

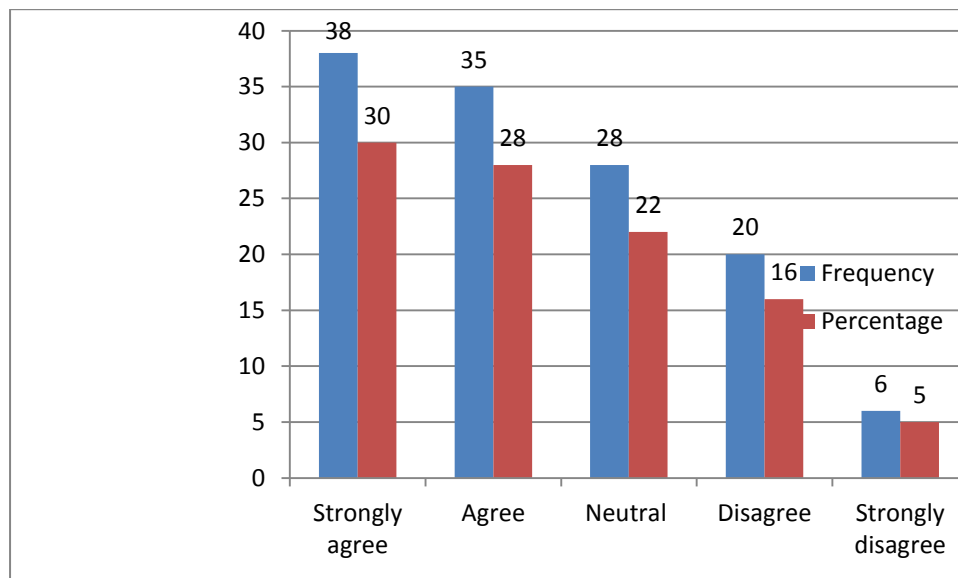
uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .483$; $df = 1.44654$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.12.4 Support from business consultancy services

Fjose, Grünfeld and Green (2010) believe that in Africa SMEs lack instruments for supporting systems which include human capital and finance. Therefore, this study tested the support available for rural SMEs in KZN.

The findings show that 38 (30 percent) and 35 (28 percent) of the respondents strongly agreed and agreed, respectively, with the statement that lack of support from business consultancy services affect rural SME business growth. While 28 (22 percent) were neutral, a small number of the respondents, 20 (16 percent) and six (five percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.51).

Figure 5.51: Support from business consultancy services



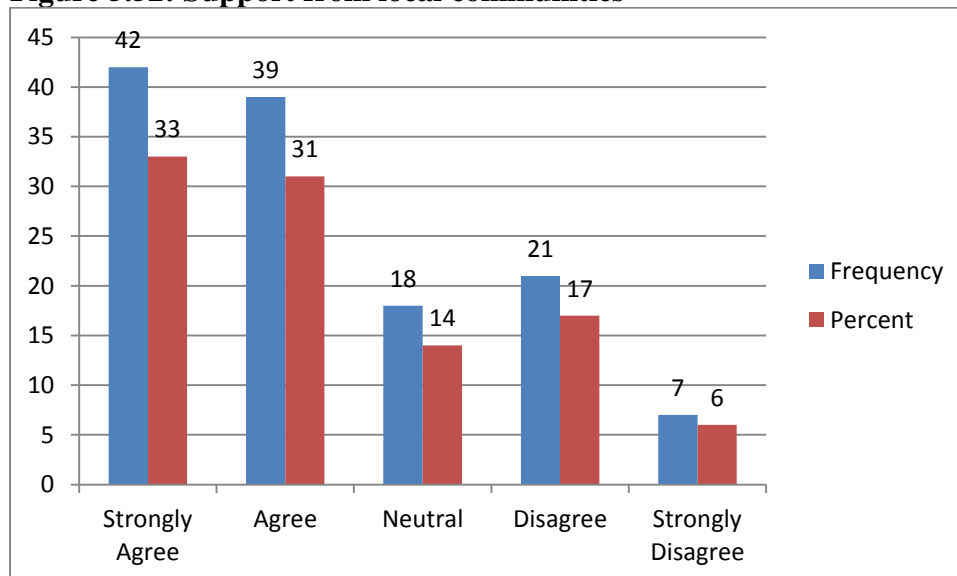
A correlation analysis of the results was performed to determine if lack of support from business consultancy services affects rural SME business survival and growth in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson

correlation analysis results indicate that ($X^2 = .730$; $df=1.20138$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.12.5 Support from local communities

Tran (2015) indicates that intense competition from domestic businesses makes it difficult to have enough consumer markets. The results of the findings show that 42 (33 percent) and 39 (31 percent) of the respondents strongly agreed and agreed, respectively, with the statement that lack of support from business consultancy services affects rural SMEs business growth. While 18 (14 percent) were neutral, 21 (17 percent) and seven (six percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.52).

Figure 5.52: Support from local communities



A correlation analysis of the results was performed to determine whether lack of support from local communities affects rural SME business survival and growth in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .695$; $df=1.24411$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were

significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.12.6 Summary/Conclusion: social environmental dynamics

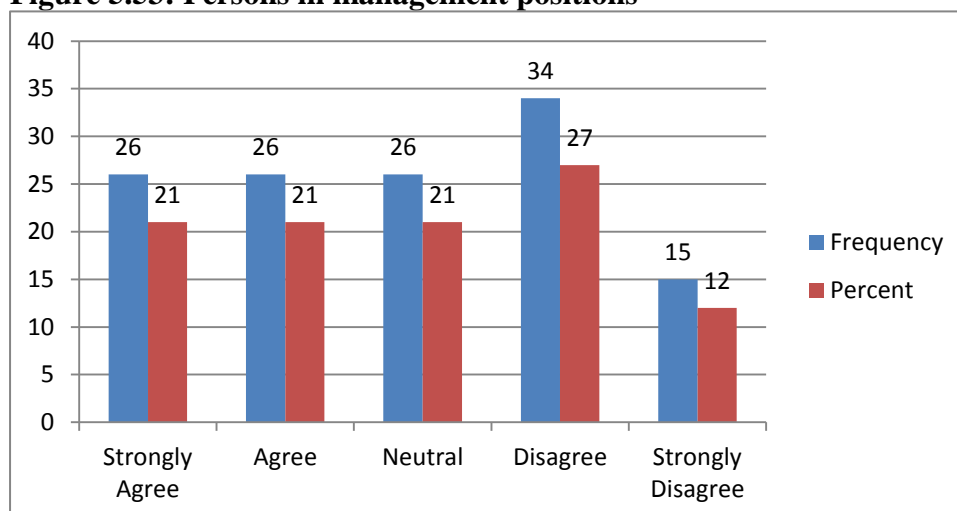
It was found that lack of trust among the society, with regard to quality of goods and services, lack of support from associations, lack of support from business consultants, as well as lack of support from local communities, have an impact on survival and growth of rural SMEs in the southern region of rural KZN.

5.13 INDICATORS OF RURAL ENTREPRENEURIAL RESOURCES

According to Gumede and Adams (2012) one of the factors that affect SMEs ability to get funding is the fact that many are unable to come up with viable proposals that persuade the financial institutions of their viability and sustainability, as well as their difficulty in accessing markets, and the hurdles posed by business regulations and legislation. Therefore, this study was intended to establish whether this is the case for rural SMEs in KZN.

It is interesting to note that the same number of respondents 26 (21 percent) and 26 (21 percent) strongly agreed and agreed, respectively, that their businesses have numerous persons in management positions, with 26 (21 percent) remaining neutral, while a considerable number of respondents, 34 (27 percent) and 15 (12 percent) disagreed and strongly disagreed with the statement (Figure 5.53).

Figure 5.53: Persons in management positions



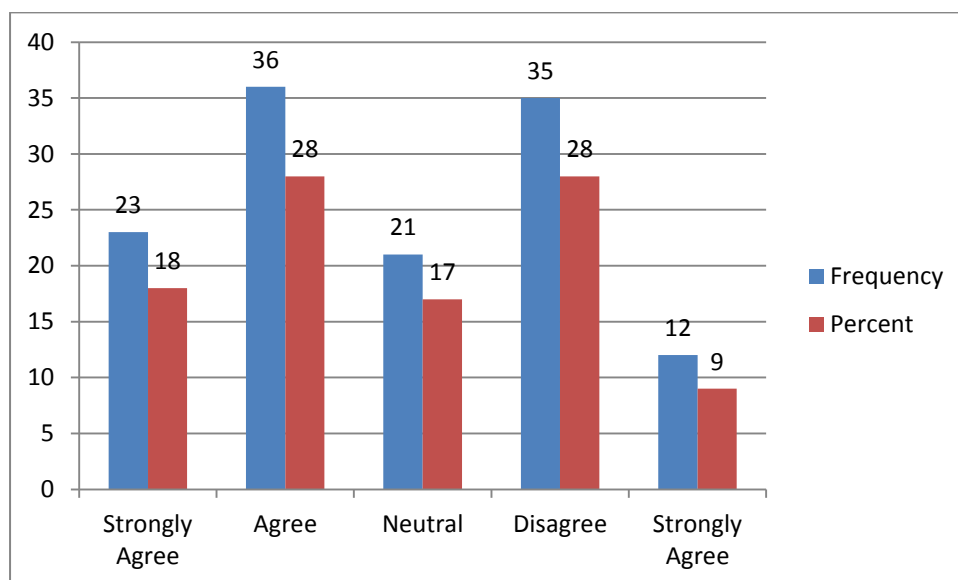
A correlation analysis of the results was performed to determine if having numerous persons in management positions has an impact on rural SMEs survival and growth in KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($\chi^2 = .479$; $df=1.32873$; $P= .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.13.1 Family members contributing to decision-making

Campopiano and Cassia (2015) indicate that ownership dispersion among family members negatively affects performance of SMEs.

The majority of the respondents, 23 (18 percent) and 36 (28 percent) strongly agreed and agreed, respectively, that the business has family members who contribute to decision-making related to the business. While 21 (17 percent) of the respondents remained neutral, 35 (28 percent) and 12 (9 percent) disagreed and strongly agreed with the statement (Figure 5.54).

Figure 5.54: Family members contributing to decision-making



A correlation analysis of the results was performed to determine whether family members who contribute to decision-making in the business have an impact on rural SMEs' business growth.

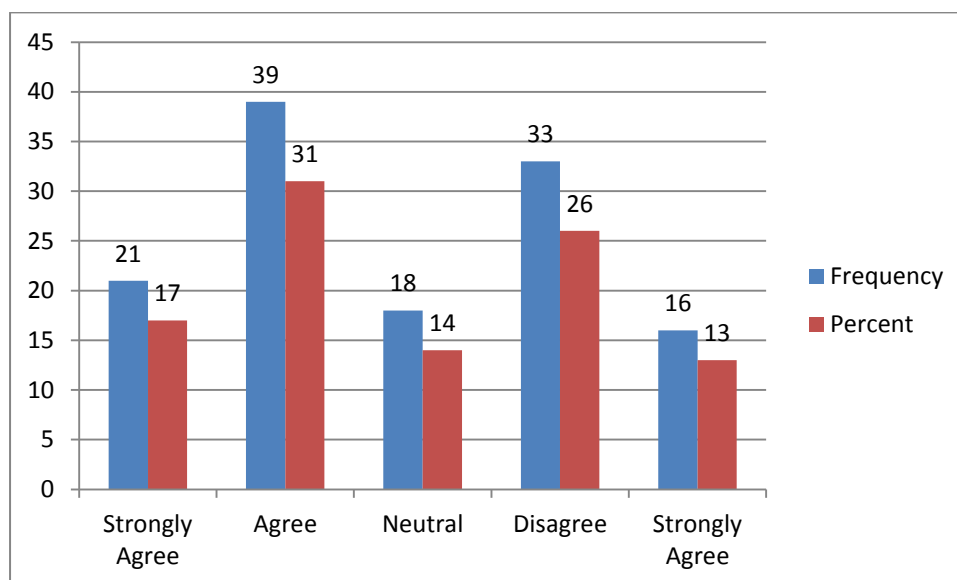
The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .398$; $df= 1.28123$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.13.2 The business has associates who assist with decision-making, with regard to business related matters

Rezaei, Ortta and Trott (2015) indicated that SMEs can increase their competitive advantage through business partnerships. This study set out to determine if rural SMEs do have business associates in KZN.

Most respondents, 21 (17 percent) and 39 (31 percent) strongly agreed and agreed, respectively, with the statement that their businesses have associates who assist with decision-making, with regard to business-related matters, while 18 (14 percent) of the respondents were neutral. The number of respondents who disagreed and strongly disagreed, that they have associates who assist with decision-making, were 33 (26 percent) and 16 (13 percent), respectively (Figure 5.55).

Figure 5.55: Business associates assisting with decision-making



A correlation analysis of the results was performed to determine if their businesses have associates who assist with decision-making, with regard to business-related matters in survival

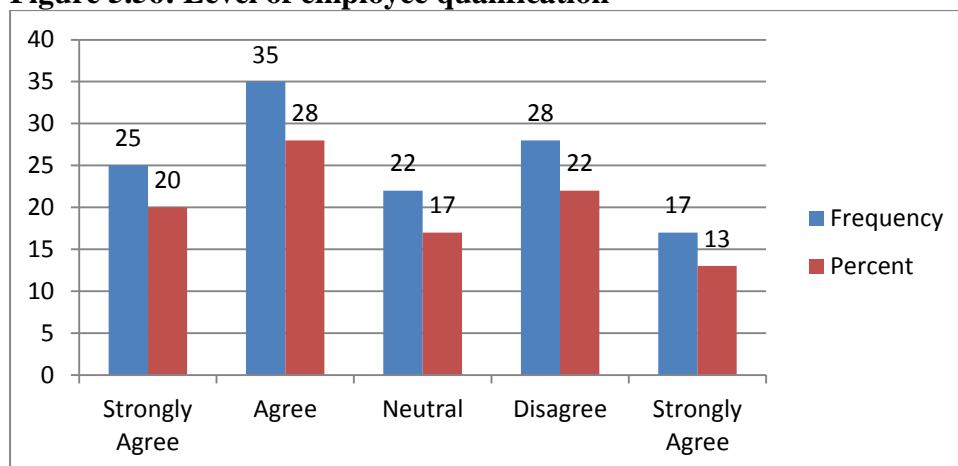
and growth in rural SMEs of KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .578$; $df= 1.31531$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.13.3 Level of employee qualification

According to Ahmeti and Marmullaku (2015) SMEs are in the initial stages of developing human capacities including the right qualification levels. This study looked at this matter in the rural context with specific reference to KZN.

It was found that 25 (20 percent) and 35 (28 percent) of the respondents strongly agreed and agreed, respectively, with the statement that their businesses have employees with tertiary degrees. While 22 (17 percent) were neutral, 28 (22 percent) and 17 (13 percent) disagreed and strongly disagreed, respectively with the statement (Figure 5.56).

Figure 5.56: Level of employee qualification



A correlation analysis of the results was performed to determine whether their businesses having employees with tertiary degrees has an influence on survival and growth of SMEs in rural areas. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .491$; $df= 1.34174$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The

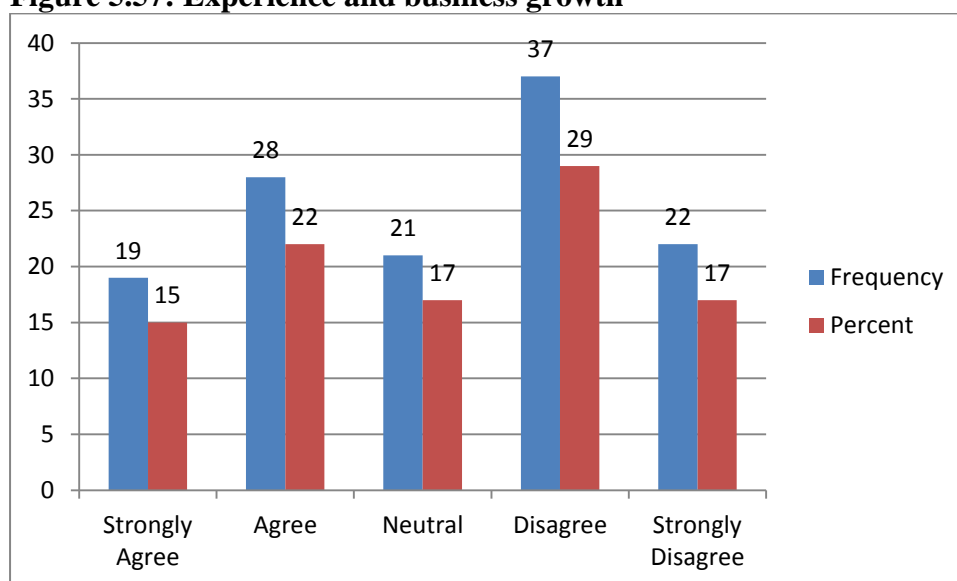
observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.13.4 Experience and business growth

Bouazza1, Ardjouman and Abada (2015) indicate that SMEs growth is affected by human resources capacities. This problem is also emphasised by Okpara and Kabongo (2009) and Okpara (2011) that a lack of management experience in SMEs hinder their success. Therefore, this study set ut to determine if this is the situation with regard to rural SMEs in KZN.

The findings show that 19 (15 percent) and 28 (22 percent) of the respondents strongly agreed and agreed, respectively, with the statement that business do hire experienced people. While 21 (17 percent) were neutral, 37 (29 percent) and 22 (17 percent) of the respondents disagreed and strongly disagreed, respectively with the statement (Figure 5.57)

Figure 5.57: Experience and business growth



A correlation analysis of the results was performed to determine if their businesses have acquired the experience for business survival and growth of SME in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($X^2 = .688$; $df = 1.34291$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and

was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

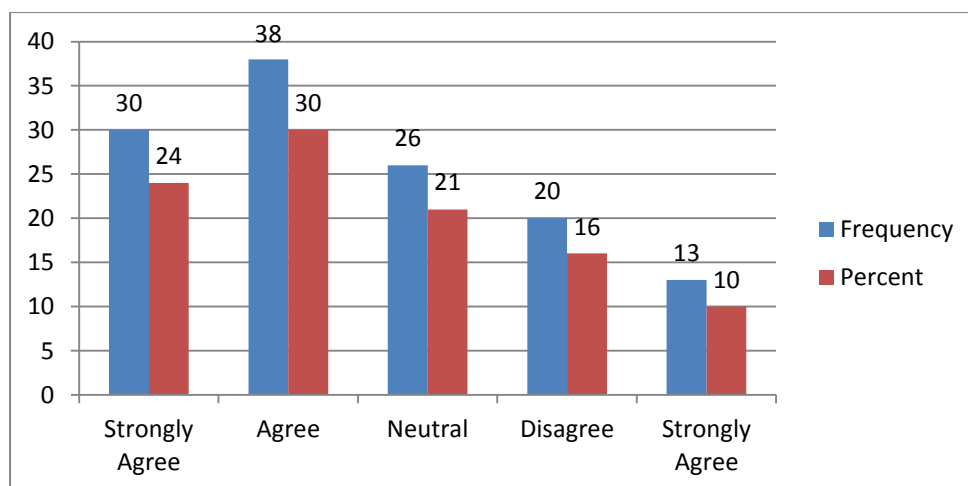
5.13.5 Summary/Conclusion: rural entrepreneurial resources

It was found that rural SMEs operating in the southern region of rural KZN have employed individuals educated to tertiary degree level. However, they do not employ many people who might have retired from different companies.

5.14 ASPECTS OF NETWORK RESOURCES FOR THE BUSINESS

Pooe and Mafini (2012:90-109) indicate that the improvement of networking between business leaders has been suggested as an appropriate business structure that can improve business in the rural areas of South Africa. This idea is supported by Melville and Saayman (2012: 382-399), who state that networking plays an important role in the managerial skill of SMEs’ owners/managers operating in informal settings, such as those of rural entrepreneurs, and thus builds strong relationships with other business people, in order to survive and to enhance their competitiveness. The findings show that 30 (24 percent) and 38 (30 percent) of the respondents strongly agreed and agreed, respectively, with the statement that businesses, network with formal professionals to source new business ideas. While 26 (21 percent) were neutral, 20 (16 percent) and 13 (10 percent) of the respondents disagreed and strongly disagreed, respectively with the statement (Figure 5.58).

Figure 5.58: Sourcing new ideas via business networks



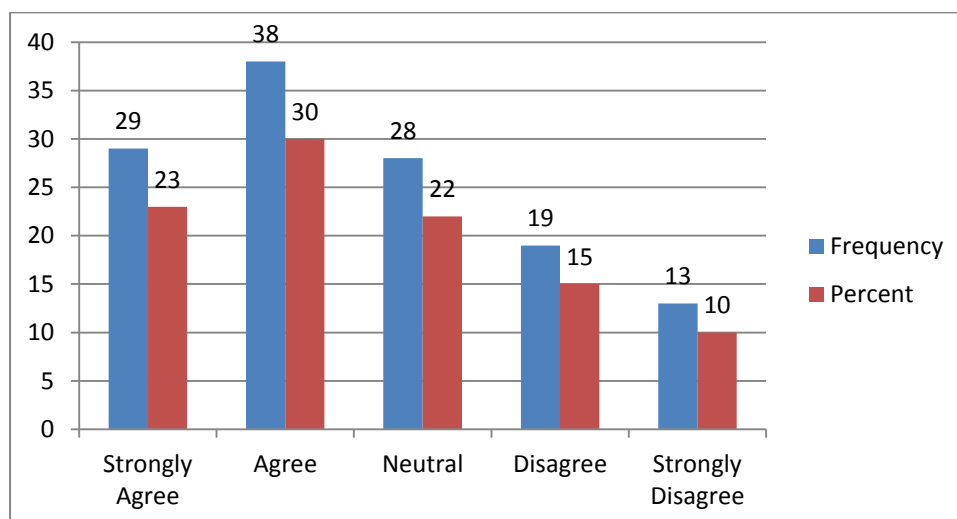
A correlation analysis of the results was performed to determine if businesses network with formal professionals to source new business ideas have an influence on the SMEs survival and growth in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results indicate that ($\chi^2 = .557$; $df = 1.28702$; $P = .000$) for this variable. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.14.1 Stakeholder communication for ideas and growth

Roper and Hart (2013) suggest the need for partnerships, for regionalised delivery and the potential value of holistic support for sustained growth among SMEs. Therefore, this study set out to determine whether this is an issue in the rural context.

The majority of the respondents, 29 (23 percent) and 38 (30 percent) strongly agreed and agreed, respectively, that day-to-day talks with stakeholders within the business helped in sales growth, by contributing better business ideas. Less than a quarter of the respondents, 28 (22 percent), remained neutral, while very few respondents, 19 (15 percent) and 13 (10 percent) disagreed and strongly disagreed, respectively, with the statement (Figure 5.59).

Figure 5.59: Stakeholder communication for ideas and growth



A correlation analysis of the results was performed to determine if day-to-day talks with stakeholders within the business helped in sales growth, by contributing better business ideas on having an influence on the survival and growth of rural SMEs in KZN. The question was based

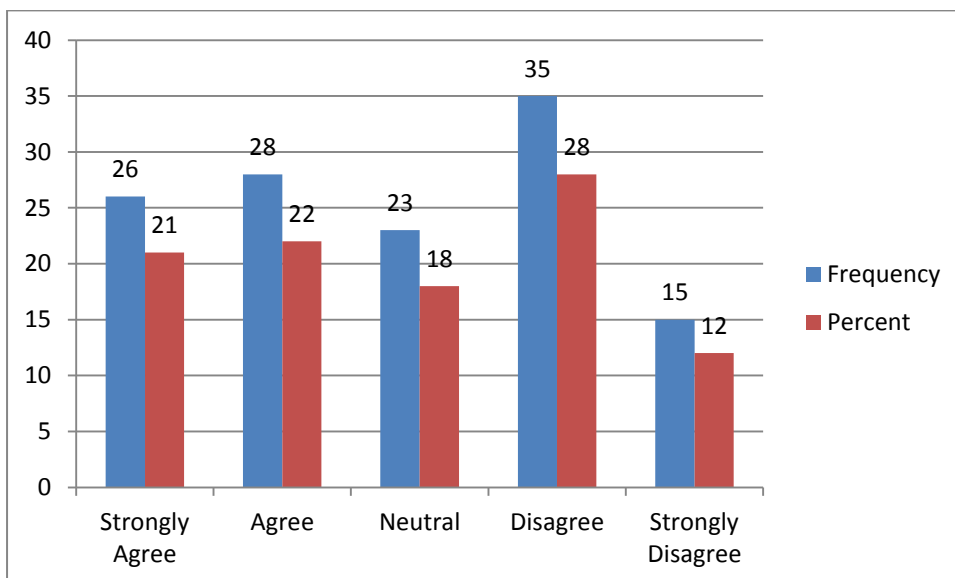
on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results shows that ($X^2 = .676$; $df = 1.27404$; $P = .000$) for this variable. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.14.2 Business ideas and employee training

According to Shiryan, Shee and Stewart (2012:46) organisational training generally defines knowledge transfer by profitability outcomes, including cost reduction and quality assurance. This means that the performance of business is directly related to employee training. Therefore, it was also important to look at this matter with regard to rural SMEs survival and growth.

It was found that most respondents, 26 (21 percent) and 28 (22 percent) strongly agreed and agreed, respectively, with the statement that the employees of businesses attend seminars and workshops to gain more business ideas. However, 23 (18 percent) of the respondents remained neutral to the statement. The numbers of respondents disagreeing and strongly disagreeing that business' employees attend seminars and workshops to gain more business ideas, were 35 (28 percent) and 15 (12 percent), respectively (Figure 5.60).

Figure 5.60: Business ideas and employee training



A correlation analysis of the results was performed to determine if the employees of businesses attend seminars and workshops to gain more business ideas has impacted on the survival and

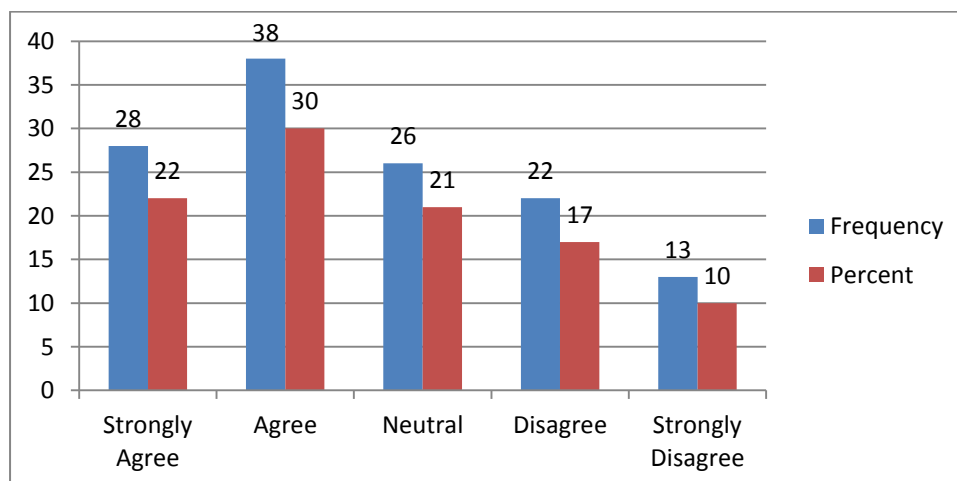
growth of SMEs in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .596$; $df= 1.33698$; $P=.000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.14.3 Ideas from social media and growth to achieve business growth

Omer (2015) believes that the role of internet facilities in identifying the differences and the space to improve for the future specifically in SME's is an important area of need to be explored. Therefore, this study set out to explore the use of social media to achieve business growth in the rural context.

The findings show that the majority of respondents, 28 (22 percent) and 38 (30 percent) strongly agreed and agreed, respectively, with the statement that their businesses use forms of social media to find business ideas for growth. While 26 (21 percent) of the respondents remained neutral, a few, 22 (17 percent) and 13 (10 percent) disagreed and strongly disagreed, respectively with the statement (Figure 5.61).

Figure 5.61: The business uses forms of social media to find business ideas for growth



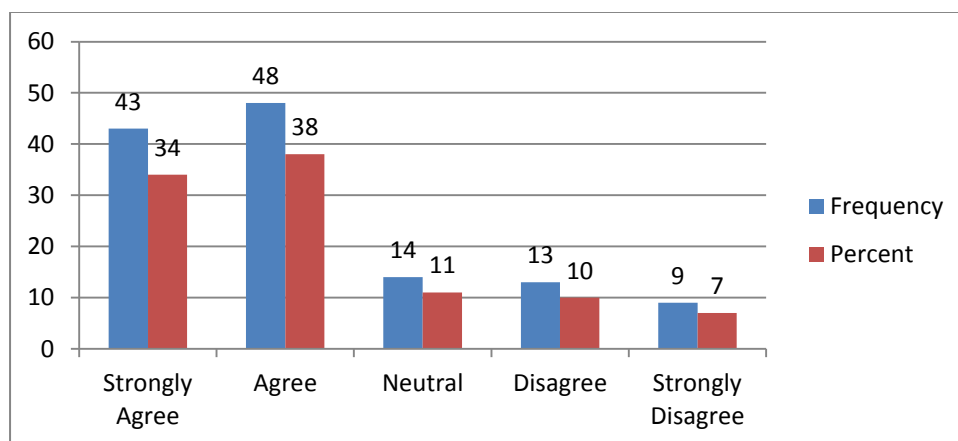
A correlation analysis of the results was performed to determine if their businesses use forms of social media to find business ideas for survival and growth of SMEs in KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson

correlation analysis results indicate that ($X^2=.596$; $df=1.33698$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.14.4 Friends in business networks for idea generation

Ludmila and Stanislava (2015:1-13) indicate that a lack of resources which can be used from company's business new or of suppliers and customers remain the major challenge for SMEs. This study set out to investigate if this is an issue in rural SMEs in KZN. The majority of respondents, 43 (34 percent) and 38 (48 percent) strongly agreed and agreed with the statement that their businesses network with friends in the business circle to gain more ideas, 14 (11 percent) were neutral, while a few, 13 (10 percent) and nine (seven percent) disagreed and strongly agreed, respectively (Figure 5.62).

Figure 5.62: Friends in business networks for idea generation



A correlation analysis of the results was performed to determine if their businesses network with friends in the business circle to gain more ideas has an influence on survival and growth of SMEs in rural KZN. The question was based on the null hypothesis of uniformity of expected responses to questions. The Pearson correlation analysis results show that ($X^2 = .660$; $df= 1.21324$; $P = .000$) for this variable. These results mean that this variable has a significant impact on the survival and growth of rural SMEs in KZN. Therefore, the hypothesis on this variable is

accepted. The observed findings were significantly different from expected frequencies. In other words, this result was statistically significant and was not due to chance. The scientific statistical analysis for this variable is presented in (Appendix 5 and Appendix 6).

5.14.5 Summary/Conclusion: aspects of rural entrepreneurial network resources

It was found that the majority of the respondents use business networks with friends in their business circle to gain more ideas. They also network with other formal professionals to source new business ideas. In addition, they use different forms of social media to find business ideas. The following section will cover the more statistical analysis of this study. The section will cover inferential statistics which was done by analysing all variables under each theme, this was ensuring that all objectives are addressed and the variables included in the questionnaire were properly analysed. This was performed in order to understand the normal tests for dimensions including mean and standard deviation dimensions, comparison of dimensions as well as mean ranks of dimensions.

5.14.6 Inferential statistics

Normal test for dimensions

	N	Test Statistic	p
a Business characteristics	127	.137	.000 ^c
b Entrepreneurial characteristics	127	.177	.000 ^c
c Personal attitudes of rural entrepreneurs	127	.150	.000 ^c
d Rural entrepreneurial orientation growth of business	127	.158	.000 ^c
e External environmental factors	127	.132	.000 ^c
f Internal environmental factors	127	.124	.000 ^c
g Institutional barriers	127	.114	.000 ^c
h Financial barriers	127	.122	.000 ^c
i Social barriers	127	.176	.000 ^c
j Indicators of rural entrepreneurial resources	127	.110	.001 ^c
k Network resources	127	.145	.000 ^c

c. Lilliefors Significance Correction.

The results of the One-Sample Kolmogorov-Smirnov Test reflect that the dimensions do not follow a normal distribution; hence non-parametric tests will be used for inferential testing.

Mean and standard deviation

Mean & Std deviation of the dimensions

	N	Minimum	Maximum	Mean	Std. Deviation
a Business characteristics	127	1.00	5.00	3.6929	.80629
b Entrepreneurial characteristics	127	1.00	5.00	3.9528	.67190
c Personal attitudes of rural entrepreneurs	127	1.00	5.00	3.7930	.82434
d Rural entrepreneurial orientation growth of business	127	1.00	5.00	3.6850	.79383
e External environmental factors	127	1.00	5.00	3.5774	.93076
f Internal environmental factors	127	1.00	5.00	3.3591	1.04208
g Institutional barriers	127	1.00	5.00	3.5575	.89996
h Financial barriers	127	1.00	5.00	3.6824	.92806
i Social barriers	127	1.00	5.00	3.5244	1.06962
j Indicators of rural entrepreneurial resources	127	1.00	5.00	3.0961	1.09221
k Network resources	127	1.00	5.00	3.4205	1.05374
Valid N (listwise)	127				

There is a high level of agreement with regards to the items relating to *business characteristics* with the standard deviation indicating that some deviation about the mean exists for *business characteristics*.

A similar explanation as above for b to e, g and h.

There is a moderate level of agreement with regards to the items relating to *internal environmental factors* with the standard deviation indicating a large deviation about the mean for *internal environmental factors*

There is a high level of agreement with regards to the items relating to *social barriers* with the standard deviation indicating a large deviation about the mean for *social barriers*.

There is a moderate level of agreement regarding *indicators of rural entrepreneurial resources* with the standard deviation indicating a large deviation about the mean for *indicators of rural entrepreneurial resources*.

There is a moderate level of agreement regarding *network resources* with the standard deviation indicating a large deviation about the mean for *network resources*.

Mean & Std. deviation of dimensions by business location

	Situated	Mean	Std. Deviation	N		Situated	Mean	Std. Deviation	N
a Business characteristics	Harding (uMuziwabantu)	3.6373	.85425	34	f Internal environmental factors	Harding (uMuziwabantu)	3.3824	1.03674	34
	Ixopo (ubuhlebezwe)	3.7083	.92596	16		Ixopo (ubuhlebezwe)	3.8500	.73575	16
	Underberg (Sisonke)	4.2456	.49494	19		Underberg (Sisonke)	3.7474	1.03030	19
	Zingolweni	3.8333	.62939	24		Zingolweni	3.6583	.85155	24
	UMzimkhulu	3.3333	.79137	34		UMzimkhulu	2.6765	.99577	34
	Total	3.6929	.80629	127		Total	3.3591	1.04208	127
b Entrepreneurial characteristics	Harding (uMuziwabantu)	3.9608	.76107	34	g Institutional barriers	Harding (uMuziwabantu)	3.5882	.94316	34
	Ixopo (ubuhlebezwe)	4.1146	.47030	16		Ixopo (ubuhlebezwe)	3.5500	.96194	16
	Underberg (Sisonke)	3.9474	.82225	19		Underberg (Sisonke)	3.6000	1.14310	19
	Zingolweni	3.9653	.69675	24		Zingolweni	3.6833	.87062	24
	UMzimkhulu	3.8627	.56179	34		UMzimkhulu	3.4176	.71243	34
	Total	3.9528	.67190	127		Total	3.5575	.89996	127
c Personal attitudes of rural entrepreneurs	Harding (uMuziwabantu)	3.7143	.93380	34	h Financial barriers	Harding (uMuziwabantu)	3.5980	1.01098	34
	Ixopo (ubuhlebezwe)	3.7054	1.01213	16		Ixopo (ubuhlebezwe)	3.8958	.98296	16
	Underberg (Sisonke)	3.8421	.84903	19		Underberg (Sisonke)	3.9298	.94659	19
	Zingolweni	3.8869	.69090	24		Zingolweni	3.7847	.97614	24
	UMzimkhulu	3.8193	.71585	34		UMzimkhulu	3.4559	.74118	34
	Total	3.7930	.82434	127		Total	3.6824	.92806	127
d Rural entrepreneurial orientation growth of business	Harding (uMuziwabantu)	3.5809	.83648	34	i Social barriers	Harding (uMuziwabantu)	3.4000	1.19697	34
	Ixopo (ubuhlebezwe)	3.6406	.92632	16		Ixopo (ubuhlebezwe)	3.7875	.91642	16
	Underberg (Sisonke)	3.8289	.89773	19		Underberg (Sisonke)	3.8211	.88918	19
	Zingolweni	3.8646	.74811	24		Zingolweni	3.6833	1.18823	24
	UMzimkhulu	3.6029	.65747	34		UMzimkhulu	3.2471	.96992	34
	Total	3.6850	.79383	127		Total	3.5244	1.06962	127
e External environmental factors	Harding (uMuziwabantu)	3.4804	.97767	34	j Indicators of rural entrepreneurial resources	Harding (uMuziwabantu)	2.8882	1.09897	34
	Ixopo (ubuhlebezwe)	3.9479	.78344	16		Ixopo (ubuhlebezwe)	3.0000	1.04563	16
	Underberg (Sisonke)	3.9211	.82284	19		Underberg (Sisonke)	3.5789	1.08709	19
	Zingolweni	3.8889	.81748	24		Zingolweni	3.0250	1.08798	24
	UMzimkhulu	3.0882	.88119	34		UMzimkhulu	3.1294	1.09199	34
	Total			127		Total	3.0961	1.09221	127
					k Network resources	Harding (uMuziwabantu)	3.4176	1.06898	34
						Ixopo (ubuhlebezwe)	3.6500	.74655	16
						Underberg (Sisonke)	3.8211	.91383	19
						Zingolweni	3.4917	1.12672	24
						UMzimkhulu	3.0412	1.11059	34
						Total	3.4205	1.05374	127

Kruskal-Wallis anaova test

Comparison of dimensions between categories of region that the business is situated in using the Kruskal-Wallis anova test

Test Statistics^{a,b}

	Chi-Square	df	p
a Business characteristics	20.552	4	.000
b Entrepreneurial characteristics	3.133	4	.536
c Personal attitudes of rural entrepreneurs	.731	4	.947
d Rural entrepreneurial orientation growth of business	2.638	4	.620
e External environmental factors	18.112	4	.001
f Internal environmental factors	21.496	4	.000
g Institutional barriers	2.834	4	.586
h Financial barriers	6.261	4	.180
i Social barriers	5.862	4	.210
j Indicators of rural entrepreneurial resources	4.791	4	.309
k Network resources	8.298	4	.081

a. Kruskal Wallis Test

b. Grouping Variable: Situated

The results of the Kruskal-Wallis test reflects that the dimension of business characteristics differs significantly between regions at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that those in Underberg have the highest level of agreement regarding business characteristics followed by Zingolweni, Ixopo and Harding. Those in Umzinkhulu have the lowest level of agreement.

The results of the Kruskal-Wallis test reflects that the dimension of external environmental factors differs significantly between regions at the 95% level of significance ($p < 0.05$). The mean ranks in the table that follows reflect that those in Ixopo (ubuhlebezwe), Underberg (Sisonke) and ZingolweniUnderberg have higher levels of agreement than those in Harding or Umzinkhulu. Those in Umzinkhulu have the lowest level of agreement.

The results of the Kruskal-Wallis test reflects that the dimension of internal environmental factors differs significantly between regions at the 95% level of significance ($p < 0.05$). The mean ranks in the table that follows reflect that those in Ixopo (ubuhlebezwe), Underberg

(Sisonke) and ZingolweniUnderberg have higher levels of agreement than those in Harding or Umzinkhulu. Those in Umzinkhulu have the lowest level of agreement.

None of the other dimensions are significant at the 95% level of significance ($p > 0.05$).

Comparison of dimensions between categories of ownership using the Kruskal-Wallis anova test

Test Statistics^{a,b}

	Chi-Square	df	p
a1_new Business characteristics	1.303	2	.521
b Entrepreneurial characteristics	.121	2	.941
c Personal attitudes of rural entrepreneurs	.603	2	.740
d Rural entrepreneurial orientation growth of business	.278	2	.870
e External environmental factors	6.765	2	.034
f Internal environmental factors	4.397	2	.111
g Institutional barriers	3.360	2	.186
h Financial barriers	4.433	2	.109
i Social barriers	.423	2	.809
j Indicators of rural entrepreneurial resources	4.758	2	.093
k Network resources	.036	2	.982

a. Kruskal Wallis Test

b. Grouping Variable: Owned

The results of the Kruskal-Wallis test reflects that the dimension of external environmental factors differs significantly between types of ownership at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that sole owners have the highest level of agreement regarding external environmental factors followed by partnerships and jointly owned businesses.

None of the other dimensions are significant at the 95% level of significance ($p > 0.05$).

Mean ranks of dimensions by Ownership

	Owned	N	Mean Rank		Owned	N	Mean Rank
a Business characteristics	Partnership	41	69.21	i Social barriers	Partnership	41	62.87
	Manager of the business and sole owner	70	61.08		Manager of the business and sole owner	70	65.68
	Manager of the business and jointly owned	16	63.44		Manager of the business and jointly owned	16	59.56
	Total	127			Total	127	
b Entrepreneurial characteristics	Partnership	41	62.57	j Indicators of rural entrepreneurial resources	Partnership	41	69.78
	Manager of the business and sole owner	70	64.36		Manager of the business and sole owner	70	57.84
	Manager of the business and jointly owned	16	66.06		Manager of the business and jointly owned	16	76.16
	Total	127			Total	127	
c Personal attitudes of rural entrepreneurs	Partnership	41	64.72	k Network resources	Partnership	41	63.37
	Manager of the business and sole owner	70	65.09		Manager of the business and sole owner	70	64.05
	Manager of the business and jointly owned	16	57.38		Manager of the business and jointly owned	16	65.41
	Total	127			Total	127	
d Rural entrepreneurial orientation growth of business	Partnership	41	61.65				
	Manager of the business and sole owner	70	64.83				
	Manager of the business and jointly owned	16	66.41				
	Total	127					
e External environmental factors	Partnership	41	60.98				
	Manager of the business and sole owner	70	70.21				
	Manager of the business and jointly owned	16	44.59				
	Total	127					
f Internal environmental factors	Partnership	41	59.79				
	Manager of the business and sole owner	70	69.59				
	Manager of the business and jointly owned	16	50.31				
	Total	127					
g Institutional barriers	Partnership	41	57.55				
	Manager of the business and sole owner	70	69.36				
	Manager of the business and jointly owned	16	57.06				
	Total	127					
h Financial barriers	Partnership	41	62.39				
	Manager of the business and sole owner	70	68.69				
	Manager of the business and jointly owned	16	47.59				
	Total						

Comparison of dimensions between categories of years in operation using the Kruskal-Wallis anova test

Test Statistics^{a,b}

	Chi-Square	df	p
a1_new Business characteristics	6.411	4	.170
b Entrepreneurial characteristics	2.151	4	.708
c Personal attitudes of rural entrepreneurs	3.965	4	.411
d Rural entrepreneurial orientation growth of business	.844	4	.933
e External environmental factors	7.712	4	.103
f Internal environmental factors	10.056	4	.039
g Institutional barriers	6.869	4	.143
h Financial barriers	.891	4	.926
i Social barriers	5.259	4	.262
j Indicators of rural entrepreneurial resources	2.025	4	.731
k Network resources	.793	4	.939

a. Kruskal Wallis Test

b. Grouping Variable: Years

The results of the Kruskal-Wallis test reflect that the dimension of internal environmental factors differs significantly between years in operation at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflects that those with 1-2 years of operation have the highest level of agreement, followed by those with less than a year in operation and then those with more than 10 years in operation.

None of the other dimensions are significant at the 95% level of significance ($p > 0.05$).

Mean ranks of dimensions by years in operation

	Years	N	Mean Rank
a Business characteristics	Less than 1 year	23	76.50
	1 - 2 years	39	69.28
	3 - 5 years	35	56.61
	6 - 8 years	12	55.88
	More than 10 years	18	56.36
	Total	127	
b Entrepreneurial characteristics	Less than 1 year	23	64.96
	1 - 2 years	39	58.62
	3 - 5 years	35	62.99
	6 - 8 years	12	71.21
	More than 10 years	18	71.61
	Total	127	
c Personal attitudes of rural entrepreneurs	Less than 1 year	23	66.54
	1 - 2 years	39	61.95
	3 - 5 years	35	56.60
	6 - 8 years	12	78.13
	More than 10 years	18	70.17
	Total	127	
d Rural entrepreneurial orientation growth of business	Less than 1 year	23	66.17
	1 - 2 years	39	60.29
	3 - 5 years	35	66.67
	6 - 8 years	12	60.71
	More than 10 years	18	66.25
	Total	127	
e External environmental factors	Less than 1 year	23	75.37
	1 - 2 years	39	69.47
	3 - 5 years	35	53.34
	6 - 8 years	12	50.83
	More than 10 years	18	67.11
	Total	127	
f Internal environmental factors	Less than 1 year	23	71.57
	1 - 2 years	39	73.51
	3 - 5 years	35	54.44
	6 - 8 years	12	42.83
	More than 10 years	18	66.42
	Total	127	
g Institutional barriers	Less than 1 year	23	65.37
	1 - 2 years	39	67.29
	3 - 5 years	35	57.53
	6 - 8 years	12	47.38
	More than 10 years	18	78.78
	Total	127	

	Years	N	Mean Rank
h Financial barriers	Less than 1 year	23	65.74
	1 - 2 years	39	62.49
	3 - 5 years	35	61.97
	6 - 8 years	12	61.42
	More than 10 years	18	70.72
	Total	127	
i Social barriers	Less than 1 year	23	67.50
	1 - 2 years	39	64.37
	3 - 5 years	35	54.93
	6 - 8 years	12	60.92
	More than 10 years	18	78.42
	Total	127	
j Indicators of rural entrepreneurial resources	Less than 1 year	23	68.74
	1 - 2 years	39	66.77
	3 - 5 years	35	58.40
	6 - 8 years	12	57.00
	More than 10 years	18	67.50
	Total	127	
k Network resources	Less than 1 year	23	66.04
	1 - 2 years	39	64.22
	3 - 5 years	35	59.67
	6 - 8 years	12	67.58
	More than 10 years	18	66.94
	Total	127	

Comparison of dimensions between types of business using the Kruskal-Wallis anova test

Test Statistics^{a,b}

	Chi-Square	df	p
a1_new Business characteristics	9.426	9	.399
b Entrepreneurial characteristics	14.124	9	.118
c Personal attitudes of rural entrepreneurs	17.055	9	.048
d Rural entrepreneurial orientation growth of business	14.695	9	.100
e External environmental factors	20.563	9	.015
f Internal environmental factors	19.177	9	.024
g Institutional barriers	16.057	9	.066
h Financial barriers	20.721	9	.014
i Social barriers	25.965	9	.002
j Indicators of rural entrepreneurial resources	18.159	9	.033
k Network resources	19.058	9	.025

a. Kruskal Wallis Test

b. Grouping Variable: Type

The results of the Kruskal-Wallis test reflect that the dimension of personal attitudes of rural entrepreneurs differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflects that scores are highest amongst the community, social and personal services and the wholesale trade, commercial agents and allied services businesses.

The results of the Kruskal-Wallis test reflects that the dimension of external environmental factors differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest in the manufacturing and mining and quarrying areas.

The results of the Kruskal-Wallis test reflects that the dimension of internal environmental factors differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest in the Manufacturing and Agricultural businesses.

The results of the Kruskal-Wallis test reflects that the dimension of financial barriers differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean

ranks and the mean scores in the tables that follow reflect that scores are highest in the manufacturing and mining and quarrying businesses.

The results of the Kruskal-Wallis test reflects that the dimension of social barriers differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest in the manufacturing and mining and quarrying businesses.

The results of the Kruskal-Wallis test reflects that the dimension of entrepreneurial resources differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that those scores are highest in the manufacturing and construction businesses.

The results of the Kruskal-Wallis test reflects that the dimension of network resources differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that those scores are highest in the agriculture and construction businesses.

None of the other dimensions are significant at the 95% level of significance ($p > 0.05$).

Comparison of dimensions between types of business using the Kruskal-Wallis anova test

Test Statistics^{a,b}

	Chi-Square	df	p
a1_new Business characteristics	9.426	9	.399
b Entrepreneurial characteristics	14.124	9	.118
c Personal attitudes of rural entrepreneurs	17.055	9	.048
d Rural entrepreneurial orientation growth of business	14.695	9	.100
e External environmental factors	20.563	9	.015
f Internal environmental factors	19.177	9	.024
g Institutional barriers	16.057	9	.066
h Financial barriers	20.721	9	.014
i Social barriers	25.965	9	.002
j Indicators of rural entrepreneurial resources	18.159	9	.033
k Network resources	19.058	9	.025

a. Kruskal Wallis Test

b. Grouping Variable: Type

The results of the Kruskal-Wallis test reflect that the dimension of personal attitudes of rural entrepreneurs differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest amongst the community, social and personal services and wholesale trade, commercial agents and allied services businesses.

The results of the Kruskal-Wallis test reflects that the dimension of external environmental factors differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest in the manufacturing and mining and quarrying areas.

The results of the Kruskal-Wallis test reflects that the dimension of internal environmental factors differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest in the manufacturing and agricultural businesses.

The results of the Kruskal-Wallis test reflects that the dimension of financial barriers differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest in the manufacturing and mining and quarrying businesses.

The results of the Kruskal-Wallis test reflects that the dimension of social barriers differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest in the manufacturing and mining and quarrying businesses.

The results of the Kruskal-Wallis test reflects that the dimension of entrepreneurial resources differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean ranks and the mean scores in the tables that follow reflect that scores are highest in the manufacturing and construction businesses.

The results of the Kruskal-Wallis test reflects that the dimension of network resources differs significantly between types of business at the 95% level of significance ($p < 0.05$). The mean

ranks and the mean scores in the tables that follow reflect that scores are highest in the agriculture and construction businesses.

None of the other dimensions are significant at the 95% level of significance ($p > 0.05$)

Mean ranks of dimensions by type of business

	Type	N	Mean Rank
a Business characteristics	Agriculture	7	89.14
	Mining and quarrying	1	38.50
	Manufacturing	1	55.50
	Construction	24	73.44
	Wholesale, trade, commercial agents and allied services	34	61.07
	Finance and business services	3	67.83
	Retail and motor trade and repair services	12	69.33
	Community, social and personal services	4	36.13
	Transport, storage and communications	17	57.88
	Catering, accommodation and other trade	24	58.63
	Total	127	
b Entrepreneurial characteristics	Agriculture	7	86.50
	Mining and quarrying	1	93.50
	Manufacturing	1	93.50
	Construction	24	71.25
	Wholesale, trade, commercial agents and allied services	34	54.24
	Finance and business services	3	99.67
	Retail and motor trade and repair services	12	72.58
	Community, social and personal services	4	81.00
	Transport, storage and communications	17	52.38
	Catering, accommodation and other trade	24	58.21
	Total	127	
c Personal attitudes of rural entrepreneurs	Agriculture	7	74.07
	Mining and quarrying	1	50.00
	Manufacturing	1	50.00
	Construction	24	81.58
	Wholesale, trade, commercial agents and allied services	34	66.90
	Finance and business services	3	69.67
	Retail and motor trade and repair services	12	55.83
	Community, social and personal services	4	95.50
	Transport, storage and communications	17	46.97
	Catering, accommodation and other trade	24	50.73
	Total	127	
d Rural entrepreneurial orientation growth of business	Agriculture	7	74.00
	Mining and quarrying	1	80.50
	Manufacturing	1	80.50
	Construction	24	81.21
	Wholesale, trade, commercial agents and allied services	34	60.18
	Finance and business services	3	95.50
	Retail and motor trade and repair services	12	62.58
	Community, social and personal services	4	72.00
	Transport, storage and communications	17	45.15
	Catering, accommodation and other trade	24	56.71
	Total	127	

	Type	N	Mean Rank
e External environmental factors	Agriculture	7	77.93
	Mining and quarrying	1	106.00
	Manufacturing	1	122.50
	Construction	24	83.31
	Wholesale, trade, commercial agents and allied services	34	63.91
	Finance and business services	3	71.67
	Retail and motor trade and repair services	12	65.50
	Community, social and personal services	4	60.63
	Transport, storage and communications	17	51.12
	Catering, accommodation and other trade	24	44.54
	Total	127	
f Internal environmental factors	Agriculture	7	85.71
	Mining and quarrying	1	53.50
	Manufacturing	1	102.50
	Construction	24	80.38
	Wholesale, trade, commercial agents and allied services	34	60.15
	Finance and business services	3	66.00
	Retail and motor trade and repair services	12	80.17
	Community, social and personal services	4	55.00
	Transport, storage and communications	17	56.47
	Catering, accommodation and other trade	24	44.08
	Total	127	
g Institutional barriers	Agriculture	7	75.71
	Mining and quarrying	1	32.50
	Manufacturing	1	121.50
	Construction	24	76.77
	Wholesale, trade, commercial agents and allied services	34	59.38
	Finance and business services	3	89.83
	Retail and motor trade and repair services	12	77.00
	Community, social and personal services	4	62.00
	Transport, storage and communications	17	60.15
	Catering, accommodation and other trade	24	46.60
	Total	127	
h Financial barriers	Agriculture	7	69.86
	Mining and quarrying	1	90.00
	Manufacturing	1	119.00
	Construction	24	81.42
	Wholesale, trade, commercial agents and allied services	34	58.79
	Finance and business services	3	82.83
	Retail and motor trade and repair services	12	81.63
	Community, social and personal services	4	33.75
	Transport, storage and communications	17	57.12
	Catering, accommodation and other trade	24	47.63
	Total	127	

	Type	N	Mean Rank
i Social barriers	Agriculture	7	72.14
	Mining and quarrying	1	93.50
	Manufacturing	1	100.00
	Construction	24	88.48
	Wholesale, trade, commercial agents and allied services	34	62.43
	Finance and business services	3	78.00
	Retail and motor trade and repair services	12	70.58
	Community, social and personal services	4	36.63
	Transport, storage and communications	17	57.15
	Catering, accommodation and other trade	24	41.02
	Total	127	
j Indicators of rural entrepreneurial resources	Agriculture	7	64.29
	Mining and quarrying	1	10.00
	Manufacturing	1	96.50
	Construction	24	86.17
	Wholesale, trade, commercial agents and allied services	34	63.29
	Finance and business services	3	61.33
	Retail and motor trade and repair services	12	66.75
	Community, social and personal services	4	46.38
	Transport, storage and communications	17	62.44
	Catering, accommodation and other trade	24	46.65
	Total	127	
k Network resources	Agriculture	7	91.14
	Mining and quarrying	1	43.50
	Manufacturing	1	23.50
	Construction	24	84.46
	Wholesale, trade, commercial agents and allied services	34	57.04
	Finance and business services	3	71.00
	Retail and motor trade and repair services	12	69.17
	Community, social and personal services	4	41.00
	Transport, storage and communications	17	59.65
	Catering, accommodation and other trade	24	51.48
	Total	127	

Mean & Std deviation of dimensions by type of business

	Type	Mean	Std. Deviation	N		Type	Mean	Std. Deviation	N
a Business characteristics	Agriculture	4.2381	.71270	7	e External environmental factors	Agriculture	3.9286	.47000	7
	Mining and quarrying	3.3333	.	1		Mining and quarrying	4.5000	.	1
	Manufacturing	3.6667	.	1		Manufacturing	5.0000	.	1
	Construction	3.9306	.85680	24		Construction	4.0556	.85362	24
	Wholesale, trade, commercial agents and allied services	3.6176	.79193	34		Wholesale, trade, commercial agents and allied services	3.6029	.85183	34
	Finance and business services	3.7778	.38490	3		Finance and business services	3.7222	1.43695	3
	Retail and motor trade and repair services	3.8333	.81029	12		Retail and motor trade and repair services	3.6528	.91965	12
	Community, social and personal services	3.2500	.50000	4		Community, social and personal services	3.5833	.63099	4
	Transport, storage and communications	3.5686	.65367	17		Transport, storage and communications	3.1863	1.02382	17
	Catering, accommodation and other trade	3.5000	.93767	24		Catering, accommodation and other trade	3.0833	.88192	24
	Total	3.6929	.80629	127		Total	3.5774	.93076	127
b Entrepreneurial characteristics	Agriculture	4.2619	.21207	7	f Internal environmental factors	Agriculture	4.0000	.90921	7
	Mining and quarrying	4.3333	.	1		Mining and quarrying	3.2000	.	1
	Manufacturing	4.3333	.	1		Manufacturing	4.2000	.	1
	Construction	4.1319	.55816	24		Construction	3.8500	.88514	24
	Wholesale, trade, commercial agents and allied services	3.8039	.63891	34		Wholesale, trade, commercial agents and allied services	3.2706	.98827	34
	Finance and business services	4.5556	.50918	3		Finance and business services	3.2000	1.56205	3
	Retail and motor trade and repair services	4.1667	.42640	12		Retail and motor trade and repair services	3.8333	.91387	12
	Community, social and personal services	4.1667	.56108	4		Community, social and personal services	3.2500	.52599	4
	Transport, storage and communications	3.6863	.79469	17		Transport, storage and communications	3.0471	1.21559	17
	Catering, accommodation and other trade	3.8333	.84841	24		Catering, accommodation and other trade	2.8000	.96549	24
	Total	3.9528	.67190	127		Total	3.3591	1.04208	127
c Personal attitudes of rural entrepreneurs	Agriculture	4.0204	.65688	7	g Institutional barriers	Agriculture	3.7714	.96904	7
	Mining and quarrying	3.7143	.	1		Mining and quarrying	3.0000	.	1
	Manufacturing	3.7143	.	1		Manufacturing	5.0000	.	1
	Construction	4.1845	.65055	24		Construction	3.9167	.81276	24
	Wholesale, trade, commercial agents and allied services	3.8613	.73054	34		Wholesale, trade, commercial agents and allied services	3.4529	.85182	34
	Finance and business services	3.9524	.21822	3		Finance and business services	4.2000	.72111	3
	Retail and motor trade and repair services	3.7262	.66298	12		Retail and motor trade and repair services	3.9000	.77460	12
	Community, social and personal services	4.4643	.58757	4		Community, social and personal services	3.4000	.99331	4
	Transport, storage and communications	3.3109	1.04030	17		Transport, storage and communications	3.4471	.86177	17
	Catering, accommodation and other trade	3.4881	.93433	24		Catering, accommodation and other trade	3.1000	.94731	24
	Total	3.7930	.82434	127		Total	3.5575	.89996	127
d Rural entrepreneurial orientation growth of business	Agriculture	3.8929	.71962	7	h Financial barriers	Agriculture	3.7381	1.24297	7
	Mining and quarrying	4.0000	.	1		Mining and quarrying	4.1667	.	1
	Manufacturing	4.0000	.	1		Manufacturing	5.0000	.	1
	Construction	4.1250	.72607	24		Construction	4.1528	.73379	24
	Wholesale, trade, commercial agents and allied services	3.6324	.70506	34		Wholesale, trade, commercial agents and allied services	3.5686	.86857	34
	Finance and business services	4.1667	.14434	3		Finance and business services	4.2222	.69389	3
	Retail and motor trade and repair services	3.6875	.69188	12		Retail and motor trade and repair services	4.0694	.64141	12
	Community, social and personal services	3.8750	1.08972	4		Community, social and personal services	3.0417	.55067	4
	Transport, storage and communications	3.2647	.75245	17		Transport, storage and communications	3.5294	.87249	17
	Catering, accommodation and other trade	3.4375	.91560	24		Catering, accommodation and other trade	3.2361	1.06653	24
	Total	3.6850	.79383	127		Total	3.6824	.92806	127

	Type	Mean	Std. Deviation	N
i Social barriers	Agriculture	3.6857	1.31076	7
	Mining and quarrying	4.2000	.	1
	Manufacturing	4.4000	.	1
	Construction	4.2333	.66898	24
	Wholesale, trade, commercial agents and allied services	3.5118	1.02714	34
	Finance and business services	4.0000	1.00000	3
	Retail and motor trade and repair services	3.7833	.92031	12
	Community, social and personal services	2.6500	1.17047	4
	Transport, storage and communications	3.3176	1.13371	17
	Catering, accommodation and other trade	2.8250	.98389	24
Total	3.5244	1.06962	127	
j Indicators of rural entrepreneurial resources	Agriculture	3.0857	.99235	7
	Mining and quarrying	1.6000	.	1
	Manufacturing	4.0000	.	1
	Construction	3.7583	.99561	24
	Wholesale, trade, commercial agents and allied services	3.0824	1.09003	34
	Finance and business services	3.0000	1.00000	3
	Retail and motor trade and repair services	3.1667	1.05083	12
	Community, social and personal services	2.5500	.97125	4
	Transport, storage and communications	3.0353	1.16455	17
	Catering, accommodation and other trade	2.5917	.99298	24
Total	3.0961	1.09221	127	
k Network resources	Agriculture	4.1429	.60788	7
	Mining and quarrying	3.0000	.	1
	Manufacturing	2.4000	.	1
	Construction	4.0167	.91731	24
	Wholesale, trade, commercial agents and allied services	3.2588	.98784	34
	Finance and business services	3.6667	.41633	3
	Retail and motor trade and repair services	3.6333	.82609	12
	Community, social and personal services	2.8000	1.27541	4
	Transport, storage and communications	3.1059	1.26712	17
	Catering, accommodation and other trade	3.0917	1.08103	24
Total	3.4205	1.05374	127	

5.15 CONCLUSION

The focus of this chapter is on the analysis of the presentations and interpretation of the results. The following chapter will cover a discussion of the summary of the key findings, conclusions and recommendations.

CHAPTER 6: DISCUSSION OF KEY FINDINGS IN RELATION TO LITERATURE REVIEW PER RESEARCH OBJECTIVE OF THE STUDY

6.1 INTRODUCTION

The previous chapter presented the findings resulting from the survey questionnaire administered to SME owners/managers in the Southern rural region of KZN. The focus of this chapter is on the discussion of the findings of the study in comparison with previous literature reviewed for the study. The literature review was used as the source of information for questionnaire development and objectives were set to answer these research question. Empirical data was broadly analysed with the help of data analyst specialists where all variables in the questionnaire were considered. The analyses of results were presented in bar graphs indicating high and low percentages per variable. In the following sections percentages from frequency tables were used to compare with what has been indicated in the literature review with the empirical findings.

6.2 DISCUSSION OF KEY FINDINGS IN TERMS OF RESEARCH OBJECTIVES OF THE STUDY, COMPARED TO THE LITERATURE REVIEW

The discussion of empirical key findings of the study is presented in the following section in terms of research objectives, based on the relevant questions of the survey.

6.2.1 The aspects of business growth characteristics in rural places

The discussion that follows compares the literature review and the empirical findings of this study.

The literature indicates that the role of labour, the labour market and skill levels are the most important factors contributing to small enterprise growth. According to Alert (2014), challenges of South African SMEs include a lack of skilled staff, burdensome regulations, tough local economic conditions, a lack of finance and the high costs associated with employing staff. The analysis of this literature review was confirmed by the findings of this study, with 65 percent of the respondents highlighting that most employees within their businesses are unskilled. Cant and Wiid (2013) maintain that it is important to improve the skills and capabilities of SMEs to ensure their success, as they play a vital role in the South

African economy. On the other hand, the findings show that 67 percent of the respondents disagreed with the literature regarding lack of access to appropriate equipment and technology; they indicate that they do use modern facilities, including modern technology.

Fakoti and Garwa (2010) identify access to finance as one of the key internal problems for South African SME growth. This issue is echoed by Rogerson (2008) and Booyens (2011), who confirm that SMEs in South Africa are facing numerous challenges, including a lack of funding and a lack of access to finance. This claim correlates with the findings of this study, with 72 percent of the respondents mentioning lack of finance as a major hindrance to the survival and growth of their businesses. The results of this study also reveal that 62 percent of the respondents indicated that the size of the local market is very small to sell their products. This finding is also confirmed by the literature review, which found that South African SMEs have a low demand for their products (Cant and Wiid, 2013). A difficult regulatory environment, poor infrastructure and limited government support all make entrepreneurship a challenge for the potential of SMEs in Africa, including South Africa (Gatt, 2012). This claim is justified by the findings of this study, where 62 percent of the respondents highlighted that poor infrastructure has an impact on their business growth.

6.2.2 Rural entrepreneurial characteristics on business survival and growth

SMEs owners/managers make the most of major decisions and tend to be more concerned with survival, rather than growth (Gray, 2002 in Welsch, Price and Stoica, 2013). This idea is opposed by the findings of this study, with 74 percent of the respondents indicating that they are able to achieve their set goals for the survival and growth of their business. This opposition is articulated further with 83 percent of the respondents indicating that they do have the drive to meet business growth requirements. This finding also contradicts a claim made by Gundry and Welsch (2001) that entrepreneurs vary considerably in their intentions to their business, with a large number of respondents indicating that they do have the capacity to respond positively in uncertain situations, indicating their orientation to grow. The literature review suggests that policy measures should be put in place through support programmes that will promote a culture of growth-oriented thinking amongst SME owners/managers, as a means of fostering growth in the SME sector in South Africa (Veneli and Vanzyl, 2014). A large portion (87 percent) of the respondents stated that they have to

adopt business strategies to meet the changing business environment, in order to achieve growth.

6.2.3 Measures of personal attitudes of rural entrepreneurs

Attitude refers to individuals' perceptions of personal desirability in performing entrepreneurial behaviour (Tshikovhi and Shambere, 2015). According to Nicolades (2011), an attitude towards an act is a degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question. This is indicated by the findings of this study, with respondents indicating that they spend most of their time on business administration, which suggests positive personal attitudes demonstrated by rural entrepreneurs, who want their businesses to survive and grow. The findings also indicate that 68 percent of the respondents spend most of their time on personal contacts to maintain an existing relationship with their customers; this translates into rural entrepreneurs wanting to keep their business growing through existing customer relationships, while, on the other hand, developing sales strategies to secure more profits. The increase of the sales is indicated by 79 percent of the respondents as very important for their business growth, which is also supported by the literature review, to a degree to which individuals hold a positive or negative evaluation to what entrepreneurial behaviour is, contributing extensively to the survival and growth of the business (Miralles, Riverola and Giones, 2012). The results of the study reveal that the respondents have various intentions to start businesses; these include enhancing their social status, support of their families and creating jobs for their local communities.

6.2. 4 Aspects of rural EO growth

A literature review indicates that there are different impacts of individual EO dimensions on competitive strategy and effects of cost leadership and differentiation on performance (Lechner Gudmundsson, 2015). This is confirmed by Soininen, Martikainen and Kylaheiko (2012), who state that EO directly affects the firms' growth rate. The results of this study also reveal that a large number (57 percent) of the respondents agreed that many businesses are selling products similar to their products. This is a clear indication that competing in a very small local market affects survival and growth of rural SMEs in KZN. However, many respondents indicated that they do have a business plan to assist in guiding them and they

also have the capacity to cope with environmental uncertainties. The study found that the primary goal of 58 percent of the respondents is to increase market share through product improvement strategies.

6.3 EXTERNAL/INTERNAL DYNAMICS

6.3.1 External environmental dynamics

It has been indicated that the growth of SMEs is hampered by several interrelated factors, which include business environmental factors that are beyond the SMEs' control (Bouazza, Ardjouman and Abada, 2015). This claim is also confirmed by the findings of this study, indicating that 74 percent of respondents have indicated that a high level of domestic taxation has an impact on business growth. The results of this study further reveals that a lack of sufficient and quick transportation has an impact on business growth. Primiana and Indis (2015) maintain that internal and external environment analyses have a significant effect on the performance of small and medium industries. This study also finds that late payments from both government and ordinary customers have an impact on business growth. It is concluded by Philip (2010) that the most significant factors affecting business success of SMEs include products and services, the way of doing business, management know-how and the external environment.

6.3.2 Internal environmental dynamics

Internal factors comprise entrepreneurial characteristics, management capacities, marketing skills and technological capacity (Bouazza, Ardjouman and Abada, 2015). Pearce and Robinson (2013) indicate that this includes the resources, capabilities and competencies held by the business. The results of this study revealed that more than half of the respondents mentioned that poor quality equipment has an impact on business growth. This factor was followed by a shortage of business space, family labour shortage and lack of business supervision. Bouazza, Ardjouman and Abada (2015) conclude that success and failure of SMEs are not only related to business environmental aspects; but also depend on the firm's internal factors.

6.3.3 Institutional environmental dynamics

Bouazza, Ardjouman and Abada (2015:106) stress that SMEs in developing countries suffer more than large firms from policy and institutional constraints arising from imperfect markets, and, as a consequence, benefit disproportionately from reforms. This correlates positively with the findings of this study, which reveal that environmental regulation requirements remain a challenge for rural SME owners/managers in KZN. Unfair competition, arising from the low cost of doing business in the informal sector, is a serious challenge for a significant section of SMEs, especially small sellers and producers (Bouazza, Ardjouman and Abada, 2015:106). This is confirmed by the empirical findings of this study, with 56 percent of the respondents indicating that public procurement regulations are a challenge for business growth in rural areas.

Davidsson (1989) notes that an unfavourable tax system with complicated rules and regulations can heavily hamper small firms' growth. This point is justified by the findings of this study, with 68 percent of respondents mentioning strict government policies as a major factor that makes the expansion of their business very difficult. 65 percent of the respondents indicated that tough government regulations and requirements to obtain a licence affect their businesses growth in rural KZN. SMEs face serious difficulties in developing administrative and operational procedures to deal with the requirements of government regulations, such as costly and timely procedures to obtain licenses and permits, register property and move collateral (Bouazza, Ardjouman and Abada, 2015:106). This bureaucratic situation is confirmed by the findings of this study, with 63 percent of the respondents indicating bureaucracy as another negative factor influencing the growth of their businesses in rural areas in KZN.

6.3.4 Financial environmental dynamics

The literature review has strongly suggested that a lack of access to external financing is considered a major challenge to the growth of SMEs, and has accounted for high rates of failure among those SMEs (Bouazza, Ardjouman and Abada, 2015:103). The findings of this study also confirm that most banks ignore SMEs in terms of offering bank loans. This was indicated by 67 percent of the respondents, and supported by similar findings that high collateral requirements and high bank charges have been highlighted by the same respondents

in this study, as major problems facing growth of businesses in rural KZN. The study also reveals that a considerable number of the respondents indicated that the cost of preparing a business plan was too high, resulting in them operating businesses without having a business plan.

6.3.5 Social environmental dynamics

Primiana and Indris (2015:188) believe that the social environment includes general powers that are not directly related to the activity of the organization in the short term but can and often will affect the long-term decisions. These include economic forces that govern the exchange of materials, money, energy and information, the power of the technology that results in problem solving and the power of political law which allocates power and provides protection through laws and rules. The power of social culture is that it sets the value, traditions and customs of the indigenous environment. The findings of this study indicate that about 64 percent of the respondents said there is a lack of support from local communities, a lack of trust among the community with regard to quality of goods and services and a lack of support from business associations and business consultants. This confirms the literature review by Lumpkin and Dess (1996), which found that the growth of SMEs is affected by its business climate. Clement et al. (2004) echo the sentiment that an unfavourable business climate has a negative effect on small firm growth.

6.4 RESOURCES

6.4.1 Indicators of rural entrepreneurial resources

According to Shahid (2007), many studies in literature suggest that numerous factors determine the ability of SMEs to innovate, including the creativity of the entrepreneur, which is determined by their insights regarding business practice. The results of this study show that the majority of the respondents were neither neutral nor disagreed with the statements that their businesses have numerous persons in management positions. Harrison and Gibson (2006: 39-45) highlight the inability of small business owners to match their products or services with the demands of the external environment, as the main challenge for their strategic growth. The results of this study indicate that the respondents did not specifically agree or disagree with the statement that their businesses have family members who

contribute to decision-making related to the business. This relates to the fact that both of those who agreed or disagreed were less than 50 percent of the sample. SME owners'/managers' level of formal education, access to and use of new technologies and weak management skills also limit SME survival and growth (Mensah, 2004).

Lyons (2002) further supports the idea that SME owners/managers themselves are lacking in the necessary skills and capabilities required for business start-up and operations. The results further reveal that a large number of the respondents were shown to have not agreed with the statement that their businesses have associates who assist with decision-making, with regard to business-related matters. The results also reveal that a large number of respondents also did not agree with the statement that their businesses employ individuals with tertiary degrees. In addition, the results of the study show that the majority of respondents disagreed with the statement that their businesses have employed experienced staff who have retired from different companies.

6.4.2 Aspects of rural entrepreneurial network resources

Melville and Saayman (2012:382-399) indicate that networking plays an important role in the managerial skill of SME owners/managers operating in an informal setting, such as that of the rural entrepreneur, and, thus, strong relationships are built with other business people to survive and enhance their competitiveness. The improvement of networking between business leaders has been suggested as an appropriate business structure that can improve business in the rural areas of SA (Pooe and Mafini, 2012:90–109). Besser and Miller (2011:113-133) find business networks, through which formal arrangements between independent businesses are established to enhance member success, to be generally accepted as an important strategy in helping small businesses survive and prosper. Smith and Lohrke (2007:1-7) continue that, through networking, entrepreneurs can make a significant contribution to social capital which, in the long-term, return to increase a new venture's likelihood of success. According to Jamalzadeh, Behravan, Espahbodi and Masoudi (2012:1), location of the business was, in the past, considered an important factor by business owners when launching a business. However, this was only in highly populated areas, such as urban townships, and not in rural areas, where networking is entirely dependent on word-of-mouth for referrals and patronage increase, due to the lack of internet connectivity (Nelson, 2004: 17).

It has been noticed that fostering public–private partnerships and small-firm networks and clusters may be the most expeditious path to a dynamic SMEs (OECD, 2000). Authors such as Pooe and Mafini (2012) maintain that the improvement of networking between business leaders has been suggested as an appropriate business structure that can improve business in the rural areas of South Africa. This view is supported by the results of the study which indicate that the respondents’ businesses networked with other formal professionals to source new business ideas (56 percent). However, there is a considerable number of respondents who remained neutral (20 percent) while (13 percent) disagreed with the statement. Smith and Lohrke (2007:1-7) state that, through networking, entrepreneurs can make a significant contribution to social capital which, in the long–term, increases a new venture’s likelihood of success. The findings of the study reveal that 56 percent of the respondents state that day-to-day talks with the stakeholders within the business helped in sales growth, by contributing better business ideas. According to Jamalzadeh, Behravan, Espahbodi and Masoudi (2012:1), location of the business was, in the past, considered an important factor by business owners when launching a business. However, this was done only in highly populated areas, such as urban townships, and not in rural areas, where networking is entirely dependent on word-of-mouth for referrals and patronage increase, due to the lack of internet connectivity (Nelson, 2004:17). The results of the study further indicate that the majority of the respondents were neither neutral (17 percent) or disagreed (44 percent) with the statements that the employees of their businesses have attended business seminars and workshops to gain more business ideas (61 percent). The findings of the study also demonstrate that the majority of the respondents believe that their businesses use different forms of social media to find business ideas for growth (51 percent). The results reveal that the majority of the respondents use business networks with friends in their business circle to gain more ideas (81 percent).

6.5. CONCLUSION

The focus of this chapter is on the analysis and presentations of the results. The chapter also includes a discussion of key findings in relation to the literature review per the research objectives of the study. The following chapter will cover a discussion of the summary conclusions and recommendations.

CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS

7.1 INTRODUCTION

The major intention of this study was to establish and examine various determinants influencing the survival and growth of SMEs in rural KZN, in order to suggest a new model that can be used to help rural businesses to grow. This chapter summarises the key findings and their implications, the limitations, the recommendations based on the results of the study, the recommendations for further research, and a summary of the study and conclusion of the chapter.

7.2 SUMMARY OF THE KEY FINDINGS

The main aim of this study was to identify, examine and describe the impact of the various determinants of survival and growth on rural SMEs in KZN as well as to suggest a rural SME growth model. According to the findings of this study, the following conclusions have been drawn:

- Many of the SMEs in rural KZN are sole owned and the owners act as the owner and the manager of the business. However, there are also a considerable number of SMEs that are owned/managed in partnership.
- The study concluded that rural SMEs identified a lack of financial support, (72 percent) of the respondents, as a major hindrance to their business strategies for growth. This challenge makes it very difficult for rural SMEs to acquire the necessary resources, such as hiring qualified personnel who can perform critical business activities, including financial management, marketing management, human resource management and business management. The study also concluded that, based on the results, rural SMEs are characterised by poor infrastructure, small size of the local market and unskilled personnel. The results indicate that 62 percent of the respondents believe that poor infrastructure is the main reason for the failure of their businesses. These characteristics demonstrate the difficulties in the business environment for survival and growth, with specific reference to rural businesses. However, it has been noticed that even though rural businesses are faced with all of

the above-stated problems, they do use modern facilities to run day-to-day business operations, as indicated by 67 percent of the respondents.

- According to the research findings, 84 percent of the respondents believe that business survival and growth requires them to be results orientated. The study concludes that rural SME owners/managers need to outline achievable goals, they also need to have a strong drive to meet business growth requirements, and they need to be willing to take risks in order to achieve business growth. This view is supported by a response percentage that ranges from 70 to 87 percent. Surprisingly, this study concluded that 76 percent of the respondents maintain they do have the capacity to respond positively in uncertain situations in their operational areas. These conclusions are also supported by the finding that 87 percent of the respondents believe they have to adopt business strategies, in order to meet the changing business environment, to achieve growth.
- The findings show that 78 percent of the respondents started their businesses with the attitude of creating jobs for their communities. This view was, nonetheless, contradicted by 74 percent of the respondents, who indicated that their sole reason for starting the business was to make money to support their families. However, the study found that 88 percent of the respondents indicated the increase of the sales as very important for their business survival and growth; as a result, they opted to spend most of their time on business administration, this being supported by 59 percent of the respondents. There are also a considerable number of the respondents that started a business to enhance their social status (53 percent).
- The study found that 69 percent of the respondents do have a business plan that assists in guiding them on how to keep their business operations going. However, the study also found that a large number of the respondents indicated that there are many businesses selling products that are similar to theirs (57 percent). This problem is likely to have an impact on the survival and growth their businesses. On the other hand, the respondents believe that their businesses have the capacity to cope with environmental uncertainties (62 percent). The study also concluded that 58 percent of the respondents mentioned their primary goal was to increase market share through product improvement strategies.
- The findings support that the high level of domestic taxation is affecting the respondents' businesses (74 percent). This is followed by weak domestic demand, as

well as the lack of sufficient and quick transportation. The study also found that rural SMEs are affected by late payments from both government and local communities.

- On the issue of environmental dynamics, the study found that a shortage of business space has had an impact on business growth; as does family labour shortages, while a lack of business supervision also impacts business growth. In addition, the study found that poor quality equipment has an impact on business growth, supported by 59 percent of the respondents.
- The results of the study show that 68 percent of the respondents believe that they are affected by strict government policies and, as a result, this factor affects their business expansion. This notion is further articulated by 65 percent of the respondents, indicating that tough government regulations and requirements to obtain a business licence affect business growth, along with authorities' bureaucracy in issuing business licences. There are also other concerns, including that government regulations requirement and public procurement regulations remain a challenge for business growth in rural areas.
- On the issue of financial environmental dynamics, the study concluded that most banks ignore SMEs for bank loans, which is confirmed by 67 percent of the respondents. The results further indicate that the amount of time taken before a loan is approved also has an impact on the survival and growth of the business; in addition to high collateral requirements. The respondents also specified that the costs incurred for the preparation of a business plan are too high. These costs affect their businesses because, at some stage, businesses are forced to operate without having a proper business plan. The study also found that high bank charges are a considerable problem facing business growth, with 69 percent of the respondents identifying this as a problem.
- The study, on the issue of social environmental dynamics, concluded that a lack of support from local communities affects business growth, along with lack of trust among the society, with regard to the quality of goods and services, as well as a lack of support from business associates.
- With regard to rural entrepreneurial resources, the study concludes that rural SMEs do not employ experienced staff and do not have suitable persons in their management positions. The results further reveal that a large percentage of the respondents neither

agreed nor indicated that they were neutral on the statement that their businesses have associates who assist with decision-making, with regard to business-related matters.

- With reference to rural entrepreneurial network resources, the study concludes that the majority of the respondents use business networks with friends in their business circle to gain more business ideas; this finding is supported by 71 percent of the respondents. The study also found that rural SMEs use different forms of social media to find business ideas for growth with 52 percent of the respondents in agreement, while 54 percent of the respondents use business networks with other formal professionals to source new business ideas.

7.3 CONCLUSIONS

7.3.1 Conclusions on research objectives

The conclusions that have been reached for each of the research objectives will be presented, as outlined in the following sections. These conclusions are based on a scientific statistical analysis of the empirical findings and hypotheses tested as indicated in the next section. The discussions on the conclusions of these objectives cover variables which are included in the questionnaire (see Appendix 2).

With regard to the overall aim of this study a comprehensive literature review was done and used as the source of information to develop a questionnaire which was later distributed to the target respondents in order to get primary data. Variables included in the questionnaire were identified from the literature review. It is concluded that different factors affecting the survival and growth of rural SMEs have been identified and found to be significant (Table 5.2). These variables suggest that a growth model, indicating all relevant factors influencing survival and growth, with specific reference to rural SMEs, can be suggested and adapted and encouraged to be used based on these findings. However, this suggested, conceptual growth model will be recommended and presented in the following section.

Sub-objective 1: Entrepreneurial characteristics

Where entrepreneurial characteristics of rural SMEs in KZN are concerned, it is concluded that there is a positive attitude among the respondents in that they do set goals, and also have the drive and willingness to spend money, in order to achieve the survival and growth of their businesses. It is further concluded that the respondents believe they have the capacity to respond positively in uncertain situations. However, the respondents also believe that the growth of their businesses requires them to be result oriented, in order to succeed.

Sub-objective 2: Institutional environment

As regards the external environment, for example institutional environments, which have an effect on the survival and growth of rural SMEs in KZN, it is concluded that environmental regulation requirements remain a challenge for rural SMEs' business growth, while strict government policies make their expansion difficult, along with public procurement regulations and requirements to obtain a licence.

Sub-objective 3: Socio-cultural environment

With reference to the socio-cultural environment, it is concluded that a lack of trust among the society, with regard to quality of goods and services has an impact on business growth, as does a lack of support from business associations, with a lack of support from business consultants and communities as other major factors affecting business growth.

Sub-objective 4: Financial and infrastructural environment

As far as the financial and infrastructural environment is concerned, it is concluded that most banks ignore SME's for bank loans, with high bank charges for those who have succeeded in securing/obtaining a bank loan, along with high collateral requirements, and a lengthy time factor before a loan from the bank is approved also becoming contributing factors. In addition, there were a considerable number of respondents who indicated that the preparation of a business plan is too costly and also affects the growth and development of their businesses.

7. 4 CONCLUSIONS ABOUT RESEARCH HYPOTHESES

This section covers conclusions made in terms of the hypotheses set in chapter 1 and presented as the null hypothesis (Ho) and alternative hypothesis (Ha), each is addressed below:

Ha 1.1: There is relationship between entrepreneurs' attitude to growth and rural entrepreneurial orientation growth;

The table below reflects a significantly positive though moderately strong relationship between the variables at the 95% level of significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that personal attitudes of rural entrepreneurs is related to rural entrepreneurial orientation growth of business.

		Spearman's rho	
		c Personal attitudes of rural entrepreneurs	d Rural entrepreneurial orientation growth of business
c Personal attitudes of rural entrepreneurs	Correlation Coefficient	1.000	.578**
	p	.	.000
	N	127	127
d Rural entrepreneurial orientation growth of business	Correlation Coefficient	.578**	1.000
	p	.000	.
	N	127	127

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

Ha 1.2: There is relationship between rural entrepreneurial orientation and entrepreneurial characteristics small business survival and growth

The table below reflects a significantly positive though moderately strong relationship between the variables at the 95% level of significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that Entrepreneurial characteristics are related to rural entrepreneurial orientation growth of business.

		Spearman's rho	
		d Rural entrepreneurial orientation growth of business	b Entrepreneurial characteristics
d Rural entrepreneurial orientation growth of business	Correlation Coefficient	1.000	.476**
	p	.	.000
	N	127	127

business	N	127	127
b Entrepreneurial characteristics	Correlation Coefficient	.476**	1.000
	p	.000	.
	N	127	127

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

Ha 1.3: *There is a relationship between external/ internal environmental dynamics and rural entrepreneurial orientation growth;*

The table below reflects a significantly positive though moderately strong relationship between external environment factors and rural entrepreneurial orientation growth of business at the 95% level of significance ($p < 0.05$) while there is a significantly positive though low strength relationship between internal environmental factors and rural entrepreneurial orientation growth of business at the 95% level of significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that external/ internal environment is related to rural entrepreneurial orientation growth of business.

				Spearman's rho		
				d Rural entrepreneurial orientation growth of business	e External environmental factors	f Internal environmental factors
d Rural entrepreneurial orientation growth of business	Correlation Coefficient	1.000	.501**	.419**		
	p	.	.000	.000		
	N	127	127	127		
e External environmental factors	Correlation Coefficient	.501**	1.000	.821**		
	p	.000	.	.000		
	N	127	127	127		
f Internal environmental factors	Correlation Coefficient	.419**	.821**	1.000		
	p	.000	.000	.		
	N	127	127	127		

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

Ha 1.4: *There is a relationship between rural entrepreneurial attitude and small rural business survival and growth;*

There is a significantly positive though low strength relationship between entrepreneurial characteristics and personal attitudes of rural entrepreneurs at the 95% level of significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that entrepreneurial characteristics and personal attitudes of rural entrepreneurs are related.

			Spearman's rho	
			b Entrepreneurial characteristics	c Personal attitudes of rural entrepreneurs
b Entrepreneurial characteristics	Correlation Coefficient		1.000	.450**
	p		.	.000
	N		127	127
c Personal attitudes of rural entrepreneurs	Correlation Coefficient		.450**	1.000
	p		.000	.
	N		127	127

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

Ha 1.5: There is relationship between the external/internal environmental dynamics and the entrepreneurial characteristics in small business survival and growth;

The table below reflects a significant positive though low strength relationship between external/internal environment dynamics and Entrepreneurial characteristics at the 95% level of significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that external/ internal environment is related to Entrepreneurial characteristics.

			Spearman's rho		
			b Entrepreneurial characteristics	e External environmental factors	f Internal environmental factors
b Entrepreneurial characteristics	Correlation Coefficient		1.000	.295**	.291**
	p		.	.001	.001
	N		127	127	127
e External environmental factors	Correlation Coefficient		.295**	1.000	.821**
	p		.001	.	.000
	N		127	127	127
f Internal environmental factors	Correlation Coefficient		.291**	.821**	1.000
	p		.	.000	.
	N		127	127	127

factors	p	.001	.000	.
	N	127	127	127

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

Ha 1.6: *There is a relationship between the age of the business's existence and small rural businesses survival and growth;*

See Kruskal-Wallis results for Q4 years in operation

The results of the Kruskal–Wallis test reflect no differences in the mean ranks of entrepreneurial characteristics between years in operation at the 95% level ($p > 0.05$)

The hypothesis is therefore accepted.

Comparison of dimensions between categories of years in operation using the Kruskal-Wallis anova test

	Chi-Square	df	p
a1_new Business characteristics	6.411	4	.170
b Entrepreneurial characteristics	2.151	4	.708
c Personal attitudes of rural entrepreneurs	3.965	4	.411
d Rural entrepreneurial orientation growth of business	.844	4	.933
e External environmental factors	7.712	4	.103
f Internal environmental factors	10.056	4	.039
g Institutional barriers	6.869	4	.143
h Financial barriers	.891	4	.926
i Social barriers	5.259	4	.262
j Indicators of rural entrepreneurial resources	2.025	4	.731
k Network resources	.793	4	.939

a. Kruskal Wallis Test

b. Grouping Variable: Years

Ha 1.7: *There is a relationship between resource (human capital/networking) and rural entrepreneurial orientation growth*

The table below reflects a significantly positive though moderately strong relationship between network resources and rural entrepreneurial orientation growth of business at the 95% level of significance ($p < 0.05$). There is a significantly positive though low strength relationship between indicators of rural entrepreneurial resources and rural entrepreneurial

orientation growth of business at the 95% level of significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that resource (human capital/ networking) and rural entrepreneurial orientation growth are related.

	Spearman's rho		
	d Rural entrepreneurial orientation growth of business	j Indicators of rural entrepreneurial resources	k Network resources
d Rural entrepreneurial orientation growth of business	Correlation Coefficient p N	1.000 .000 127	.382** .000 127
j Indicators of rural entrepreneurial resources	Correlation Coefficient p N	.382** .000 127	1.000 .000 127
k Network resources	Correlation Coefficient p N	.465** .000 127	.642** .000 127

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

***Ha 1.8:** There is relationship between the industrial sector and rural entrepreneurial orientation*

See Kruskal-Wallis results for Q2 types of business

The results of the Kruskal–Wallis test reflect no differences in the mean ranks of Rural entrepreneurial orientation growth of business between types of business at the 95% level ($p > 0.05$)

The hypothesis is therefore accepted.

Comparison of dimensions between types of business using the Kruskal-Wallis anova test

Test Statistics ^{a,b}			
	Chi-Square	df	p
a1_new Business characteristics	9.426	9	.399
b Entrepreneurial characteristics	14.124	9	.118
c Personal attitudes of rural entrepreneurs	17.055	9	.048

d Rural entrepreneurial orientation growth of business	14.695	9	.100
e External environmental factors	20.563	9	.015
f Internal environmental factors	19.177	9	.024
g Institutional barriers	16.057	9	.066
h Financial barriers	20.721	9	.014
i Social barriers	25.965	9	.002
j Indicators of rural entrepreneurial resources	18.159	9	.033
k Network resources	19.058	9	.025

a. Kruskal Wallis Test

b. Grouping Variable: Type

Ha 1.9. There is a relationship between institutional barriers to growth and rural entrepreneurial orientation growth;

	Spearman's rho	
	d Rural entrepreneurial orientation growth of business	g Institutional barriers
d Rural entrepreneurial orientation growth of business	Correlation Coefficient 1.000	.485**
	p .	.000
	N 127	127
g Institutional barriers	.485**	Correlation Coefficient 1.000
	p .000	.
	N 127	127

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

The table above reflects a significantly positive though low strength relationship between institutional barriers and rural entrepreneurial orientation growth of business at the 95% level of significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that institutional barriers and rural entrepreneurial orientation growth are related.

Ha 1.10: *There is a relationship between financial barriers to growth and rural entrepreneurial orientation growth;*

				Spearman's rho	
				d Rural entrepreneurial orientation growth of business	h Financial barriers
d Rural entrepreneurial orientation growth of business	Correlation Coefficient	1.000	.421**		
	p	.	.000		
	N	127	127		
h Financial barriers	Correlation Coefficient	.421**	1.000		
	p	.000	.		
	N	127	127		

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

The table above reflects a significantly positive though low strength relationship between financial barriers and rural entrepreneurial orientation growth of business at the 95% level of significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that financial barriers and rural entrepreneurial orientation growth are related.

Ha 1.11: *There is no relationship between social barriers to growth and rural entrepreneurial orientation growth;*

				Spearman's rho	
				d Rural entrepreneurial orientation growth of business	i Social barriers
d Rural entrepreneurial orientation growth of business	Correlation Coefficient	1.000	.388**		
	p	.	.000		
	N	127	127		
i Social barriers	Correlation Coefficient	.388**	1.000		
	p	.000	.		
	N	127	127		

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

The table above reflects a significantly positive though low strength relationship between social barriers and rural entrepreneurial orientation growth of business at the 95% level of

significance ($p < 0.05$). The null hypothesis is rejected and it can be concluded that Social barriers and rural entrepreneurial orientation growth are related.

The study established all the variables included in the research questionnaire in order to measure their significance in the survival and growth of small businesses in rural areas of southern KNZ found to be significant. These variables were identified to address objectives of the study and also to provide answers to the research questions.

Conclusions have been researched after the overall aim and sub-objectives have been evaluated. All variables were tested/hypothesised according to the objectives they represent. The significance and reliability of variables per objective were tested and all variables found to be significant and relevant to the objectives of the study. In most cases, the hypotheses were accepted. This section concludes that all intended objectives have been reached and found to be relevant. This section also confirms that all research questions have been properly addressed.

7.5 IMPLICATIONS

The outcome of this study includes implications for SMEs' survival and growth theory and its implications for rural entrepreneurship growth.

7.5.1 Implications of the survival and growth theory for rural SMEs'

The intention of this study is about making a rural entrepreneurship growth theory contribution to the existing body of knowledge, with regard to growth theory in the rural SME sector, with specific reference to South African SMEs in rural KZN. Based on the reviewed literature and empirical findings of this study, it has been noted that, for better rural economic developmental growth intervention strategies, South Africa and other nations need to obtain a clear understanding of the relevant theories that can help solve a turbulent and complex environment, leading to many challenges faced by rural communities and business stakeholders in rural areas. This study contributes new information and focuses on growth theories in rural entrepreneurship and the new growth strategies that are proposed for implementation.

The development of new models and theories in rural entrepreneurship should underline the important components for business growth practices in the rural areas. Rural SMEs' owners/managers need to be encouraged to implement new, suggested growth theories. This study suggests that a theoretical framework for rural SME growth should adopt the intention of growth theories and growth models suggested by various authors, such as Mappigau and Maupa (2013); Davidsson, Achtenhagen and Naldi (2010); Achtenhagen, Naldi and Melin (2010); Wiklund, Patzel and Shepherd (2009); Dutta and Thornhill (2008), Delmar and Wiklund (2008).

The combination and application of rural SME practices, intentions, networking, resources and motivation ought to achieve survival and growth. The contribution of this study is primarily on the growth development of rural SME survival and growth, with specific reference to KZN, as indicated in section 6.5.

7.5.2 Implications for rural SME practice

With regard to the practical side, the results of this study obviously indicate that, due to the various challenges faced by rural SMEs, including lack of financial support, small size of local market, and a lack of qualified personnel, they cannot expand and modify their products. Moreover, due to the lack of knowledge and expertise, they cannot adopt modern growth strategies and effective marketing promotional techniques. Therefore, the practical implications of this study will benefit rural SMEs' owners/managers, by suggesting a new growth theory and model, focused on the rural entrepreneurship growth perspective, especially in rural KZN areas. Furthermore, due to the lack of financial support rural SMEs owners/managers do not employ specialists such as marketing, finance, human resource or business management therefore they cannot fully implement business plans properly all the time. Product development and product diversification also needs special skills and knowledge which has cost implications for rural SMEs, as this requires them to have specialist skills.

On the practical side outside of the rural SMEs owners/managers, the findings of this study indicate that due to difficult economic conditions in the South African rural areas with specific reference to KZN, SMEs cannot expand their local market share as many local customers do not have money and live below the economic line. SME's also cannot improve

on their innovation strategies due turbulent environments such as poor technology availability in some areas where there is no network or broadband signal. Transport network systems in the South African rural areas show some places where there are no tire roads or roads are just constructed by local villagers without any formal engineering skills. This lack of infrastructure has negative implications and affects the distribution of products to the target market in time and also discourages potential new young entrepreneurs.

7.6 RECOMMENDATIONS BASED ON THE RESULTS OF THE STUDY

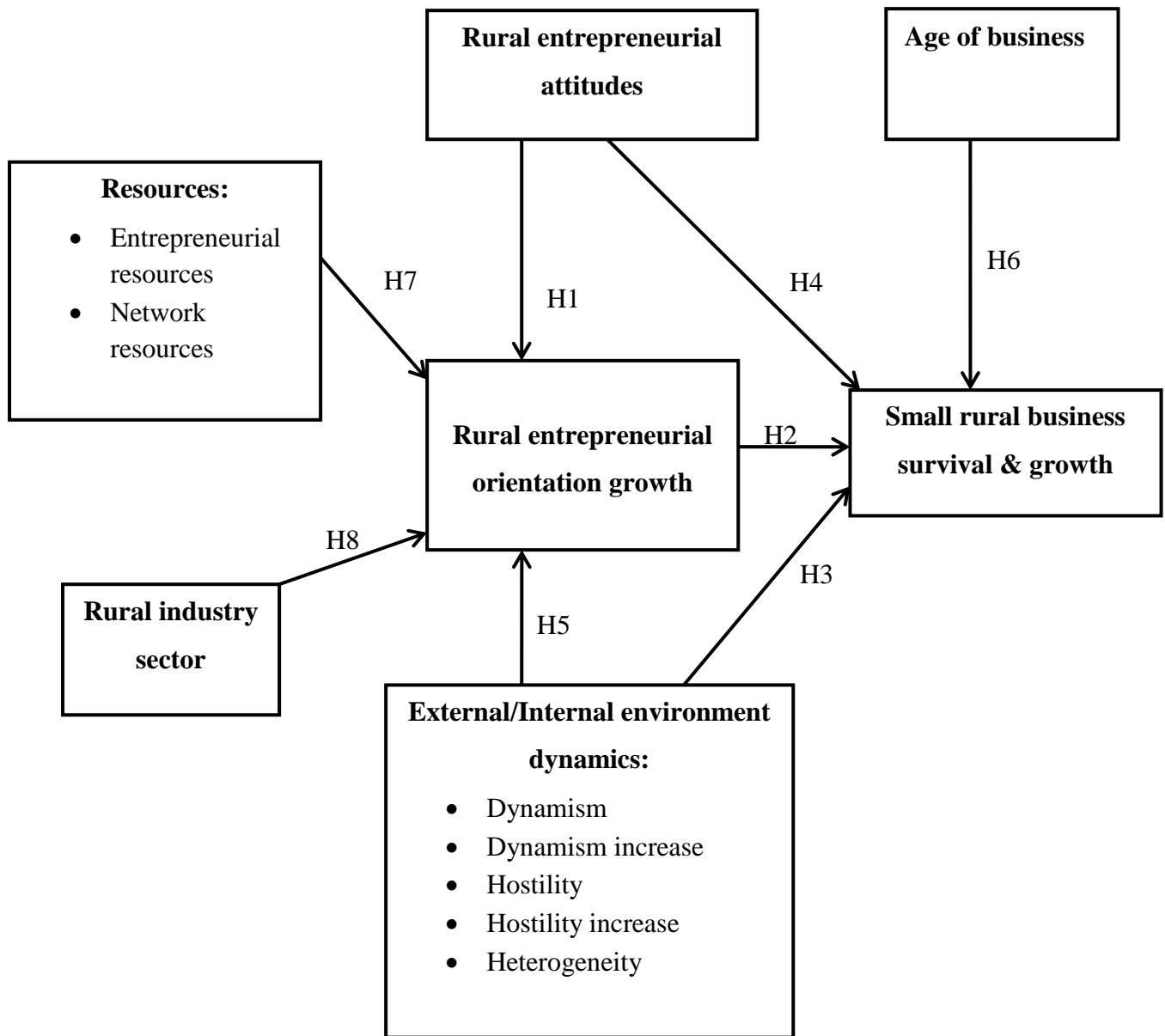
The recommendations for this study are based on the empirical findings of the study to assist the survival and growth of SMEs, in particular these located in rural areas. The following section discusses the recommendations made for this study.

7.6.1 Suggested conceptual growth model

This study recommends that rural entrepreneurship needs new growth theories and a new growth model; therefore, it recommends the following conceptual model as presented in Figure 6. 1. This conceptual model is recommended, based on the empirical findings of this study. The suggested model is premised on a systematic literature review to identify variables for inclusion in the primary data instrument (questionnaire). Consequently, during the primary survey the data collected was analysed to confirm the significance of variables before they could be suggested for the model.

All variables included in the model were tested and found to be relevant and influential to other variables, as presented in Table 5.2. Therefore, the variables were found to have an impact on the growth of rural SMEs, with specific reference to KZN rural areas.

Figure 7.1: Proposed conceptual rural entrepreneurial growth model



Wiklund, Patzel and Shepherd (2009: 351 -374) Adopted and modified for this study

The proposed model indicates that the age of the business has a direct impact on the survival and growth of the business. The rural entrepreneurial attitudes were also found to have a positive influence on the survival and growth of the business. Resources again have an indirect influence on the survival and growth of the business, while rural EO growth has a direct impact on the survival and growth of the business. The rural industrial sector has an indirect impact on the survival and growth of the business, with findings indicating that

external/internal environmental dynamics have a direct influence on the survival and growth of the business.

7.6.2 Business policy reform

From a business policy perspective, three recommendations are presented:

- Policy-makers at all levels of government (e.g. national, provincial and local) should review the rural development policy framework, in order to include a rural SME monitoring policy that will allow government to do monitoring and follow-up through local and regional municipalities in all provinces, with specific reference to KZN.
- The South African government and its different tiers should encourage commercial banks to introduce policy or collateral requirement needs specifically aimed to assist SMEs in all South African provinces.
- This study further recommends that the government should revisit the education policy, so as to introduce entrepreneurship education and training, as a part of the curriculum at primary and high school levels.
- Taxes regimes and regulations should be reviewed and improved in order to create a suitable business climate for rural SMEs growth and prosperity.
- South African policy-makers should be encouraged to make improvements on commercial and legal infrastructure that will look at property rights, commercial, accounting and other legal and assessment services and institutions that support or promote SMEs including rural places.
- It is suggested that South Africa business policy be reviewed so that it can ease access to physical resource-communications, utilities, transportation and land or space at a price that does not discriminate against SMEs including in rural areas.

7.6.3 Human capital

Based on the findings of this study, skills and knowledge appear to be big challenges for rural SMEs in KZN:

- It is recommended that public institutions, such as universities and public training centres, should run a series of workshops and short courses for SMEs' owners/managers.
- There should be entrepreneurial skills development and training for rural SMEs operators. This implies that some entrepreneurial theories and practices need accurate insight based on research, for example entrepreneurial orientation factors, entrepreneurial networking strategies, entrepreneurial innovation strategies as well as entrepreneurial marketing promotional strategies with specific reference to the rural areas, remote and under-developed rural places.
- This study also recommends that the private sector and government should improve rural economic conditions and start balancing economic development in rural districts and local municipalities, in order that business investors will be attracted to establish and do business in rural areas. This will, in turn, encourage young, educated people to stay and start businesses in their places of birth.
- Provide mentorship by entering into cooperative partnerships with small, emerging businesses in the rural and remote places, which will help in assisting with much needed skills and knowledge.
- SMEs owners/managers need to form business forums or unions in their respective areas. This will help them to help each other with skills and knowledge required for that particular business. They can also facilitate workshops among themselves.
- SMEs owners/managers should form business clubs. This will help them to build networks with other business owners around their areas in order to get to know and understand each other better.

7.6.4 Forming strategic business partnerships

The findings of this study indicate that SMEs owners/managers are affected by both internal/external factors in rural KZN:

- SMEs in rural areas need to form strategic business partnerships with private institutions of higher learning and South African TVAT colleges. This business strategic alliance will help them to get better skills and training for their businesses without major difficulties.
- SMEs owner/managers also need to form business relationships with technology companies. This will assist them in getting fast help in technology related services. Since technology dominates in today's world market SMEs must start using technology to get access to the local and international markets.
- Private companies need to enter into business partnerships with young, educated people who want to start businesses in rural areas. This will assist with the lack of start-up capital and lack of financial support. Furthermore, this will help with the problem of transportation, poor quality roads and infrastructural challenges confronting rural areas.

7.6.5 Business financial management support

From the findings of this study, lack of financial support is believed to be hindering the survival and growth of rural SMEs in KZN:

- Municipalities and district administrators should run workshops and short courses for local communities in particular for those who want to be entrepreneurs. These courses should be free and should cover financial management and marketing management. Municipalities and local banks should regularly monitor all SME owners/managers who have obtained financial support from financial agencies. This will assist in correcting any untoward situation at a very early stage. The result should see well-established businesses provide cash/stock to emerging enterprises, in order to kick-start their business, as a strategic partnership. In addition, as part of social responsibility, established businesses together with government will make

resources available, from which all small businesses operating in these areas will benefit.

- SMEs owner/managers should form financial organisations in their areas, where they can contribute an agreed percentage of money from their profits every month over the agreed period. This money can be used to assist all members within the organisation with their business needs.
- They can also form a financial regulating body in their areas. This body will help with any financial related matters including looking for financial donations from NGOs, local and international donors.
- SMEs should network with other business partners in order to get financial capacity skills and knowledge.
- SMEs owner/managers must be transparent with regard to financial skills and how they deal with their financial records. This will help them to get loans from the banks or business financial support agencies.
- SMEs owners/managers should change their cultural and social norms to allow actions leading to new business methods or promotional methods such as the use of social media and the internet.

7.7 LIMITATIONS OF THE STUDY

The population for the sample for this study was limited to 150 SME owners/managers, who are formally registered, but only in a rural context. This study excluded SMEs with similar characteristics, if they were not registered. Part of the Northern KwaZulu–Natal province including places, such as Vryheid, Kwangoma, Ulundi, Ijosini and Nkandla, were not covered in this study.

A structured questionnaire was used for this study, which limited the respondents to providing broad input. The findings are limited by the study's objectives, as set out in chapter 1. The survey did not include all local municipalities that cover other rural areas. This study

used a closed-ended, structured questionnaire, which limited respondents' contributions with regard to the constraints that affect the survival and growth of their businesses. These included limiting respondents to providing feedback on other business networks they used, as well as other motivating factors for starting their businesses and factors influencing their entrepreneurial orientations.

This study did not include other sources of finance, used by rural SMEs for starting their business, such as informal stokvels, small farmers' associations, as well as local tax associations, in the questionnaire.

In some targeted research areas, finding suitable participants proved to be difficult, as some SME owners/managers were reluctant to participate, due to a caution in exposing any weakness or fear of jeopardising their image and reputation.

7.8 RECOMMENDATIONS FOR FURTHER RESEARCH

With regard to the content of this study and its objectives it is intended to accomplish, empirical findings, as well as the conclusions drawn, as set out in the previous chapters, resulting in the following recommendations for further study.

- This study recommends that research be conducted with a larger sample which should include other rural areas from other provinces. This move will help policy-makers, with specific reference to the promotion of SMEs from a South African perspective, to decide on the general information and guidance required by the general population of South Africa as a whole. This general information should include information on permits and licences required for establishing a business, providing guidance on how to form and operate a business partnership and what financial assistance or agencies are available to SMEs in rural areas. This will help in reducing bureaucracy and lack of financial support, as mentioned by the respondents in this study.
- Further research should assess why the South African government's financial support system for SMEs is not working as expected and what should be done, in order to help SMEs to survive and grow in the long run. This will help in understanding why small business financial agencies, such as Khula enterprises, Ntseka enterprises, the

- Umsobomvu youth fund, and many other South African financial institutions, are not reaching and assisting rural SMEs, as they should. This will also provide policy-makers with information, in order for them to make informed decisions, with regard to financial support systems for rural SMEs.
- Further research should assess moderating the influence of environmental factors on the entrepreneurial orientation (EO) performance, in the context of rural SMEs.
- South African education policy should be improved to include training and development which will assist in increasing the level of entrepreneurial skills transformation in South Africa. This will help SMEs to get skills and knowledge required by business to survive and grow. Many respondents from this study do not have financial and business management skills which are perceived to be more critical for many banks to approve loans for SMEs. Therefore, training and education of entrepreneurs in rural areas is essential as they will learn many basic things such as writing business plan which could shift banks positions on loans for these types of enterprises..
- Further research needs to assess the role played by non-governmental organizations (NGOs) in contributing to the survival and growth of rural SMEs, particularly in KZN. This will help rural communities with the required skills and knowledge, particularly in promoting SMEs survival and growth as part of poverty alleviation strategies, provided mostly by NGOs. They can also provide financial support for new entrepreneur start-ups.
- Further research needs to assess the use of modern technology as a strategic tool for the improvement of business characteristics typifying rural SMEs, KZN in particular. This concept will help to expand the market size of SMEs, by reaching a large customer base. The use of technology will assist in terms of overcoming poor infrastructural challenges, such as roads and electricity supply.
- Further research needs to assess the functionality and reliability of models measuring rural entrepreneurial orientation in South Africa. This will provide a clear

understanding of factors driving SME owners/managers to get into business, the steps they follow to achieve growth and how they cope with various challenges facing their businesses.

- Further research needs to assess local communities' perceptions and trust towards rural SMEs products operating in their areas. This will help SME owners/managers to know what their customers' expectations are, how to meet them and what support they may need from business consultants.

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Appendix 1: Cover letter for the questionnaires

School of Business and Finance

University of Western Cape

Dear Respondent

PARTICIPATION IN A STUDY OF THE DETERMINANTS OF SURVIVAL AND GROWTH OF RURAL ENTERPRISES IN KWAZULU-NATAL: GROWTH MODEL PERSPECTIVE

The purpose of this letter is to invite you to participate in a research study being conducted through the School of Business and Finance, at the University of the Western Cape. The researcher is registered for a Doctoral degree in the School of Business and Finance at the University of the Western Cape.

The underlying theme of the research is to determine the factors of survival and growth of rural enterprises in KwaZulu–Natal. In order to undertake this study, 150 SMEs firms located in the rural KwaZulu–Natal areas, have been identified as respondents. Your firm has been selected to form part of the study. The research has a potentially broad impact of improving the survival and growth of rural enterprises in KwaZulu–Natal, as well as to improve the development of the entrepreneurship sector in the rural communities.

Therefore, it would be appreciated if you could avail yourself and your time to complete the questionnaire, which should take approximately 15 minutes to complete and requires only a cross next to the relevant response and some written comments.

The data collected will remain anonymous and confidential

Thanking you for your participation.

Prof Kobus Viser PhD
(Study leader)
Professor of Management

Lawrence Mpele Lekhanya
(Researcher)

School of Business and Finance
University of Western Cape

Sawubona

UKUZIBANDAKANYA EZIFUNDWENI EZIZOVEZA UKUSIMAMA
NOKUKHULA KWAMABHIZINISI ASEMAPHANDLENI KWAZULU-NATAL

Inhloso/Injongo yalencwadi ukukumema ukuba ube yilunga lwalolucwaningo olwenziwa yi School of Business and Finance e University of Western Cape. Umcwaningi ungumfundi owenza iziqu zakhe ze PhD kuso lesi sikole esibhalwe ngenhla (School of Business and Finance – University of Western Cape)

Indikimba yalolu cwaningo ukuveza ukukhula nokumelana nezinselela emabhizinisini aKwaZulu Natali emaphandleni. Ukuze kuqhutshekwe nalezi zifundo kanye nocwaningo kukhethwe izimboni eziyi -150 ukuba zibe yingxenye yalolu cwaningo. Imboni yakho ikhethiwe nayo ukuba ibe yingxenye kulolu cwaningo. Lolu cwaningo lunganika ibhizinisi lakho ithuba lokuthuthuka futhi kusimamiseke amabhizinisi asemaphandleni KwaZulu Natal.

Ngakho-ke singakujabulela uma ungasipha isikhathi ugwalisa ngokukhetha izimpendulo ohlweni lwemibuzo ezolandela. Loku nje kungakuthatha imizuzwana eyishumi nanhlanu (15) ukuba ukwenze. Kuzodingeka ukuba ufake ithikhi eduze kwalapho kufanele khona nokunye okuzodinga ukuba uphawule ngokubhala phansi.

Ulwazi oluyoqoqwa luzoqinisekiswa ukuthi luyimfihlo futhi akukho muntu ogama lakhe noma mininingwane yakhe iyodalulwa.

Siyabonga ukuba uthathe isikhathi sakho ube yingxenye yalolu cwaningo.

uSolwazi Kobus Viser (PhD)
(Umholi wesifundo)
Professor of Management

Lawrence Mpele Lekhanya
(umcwaningi)

Appendix 2: Questionnaire

DECLARATION BY RESPONDENT

I hereby agree to participate in the completion of this questionnaire.

Signature of respondent _____

UKUFUNGA KWALOYO OPHEMULAYO

Ngiyavuma ukuba yingxenye yalolu cwaningo ngiphendule yonke imibuzo.

Ukusayina kwalowo ophendulayo: _____

1. In which part of the Southern region of KwaZulu–Natal is your business situated? (Please tick)

1b. Kungabe ibhizinisi lakho likuyiphi ingxenye yeNingizimu nesifundazwe saKwaZulu Natal ibhizinisi lakho? (Sicela uthikhe)

Harding (uMuziwabantu)	1
Ixopo (ubuhlebezwe)	2
Underberg (Sisonke)	3
Zingolweni	4

UMzimkhulu	5
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2. Type of business (please tick one)

2b. Shono uhlobo lwebhizinisi lakho (sicela uthikhe okukodwa)

Agriculture	1
Ezolimo	1
Mining and quarrying	2
Ezokumbiwa phansi	2
Manufacturing	3
Ezokumbiwa phansi	3
Construction	4
Ezokwakha	4
Wholesale, trade, commercial agents and allied services	5
Ezohwebo namabhizinisi	5
Finance and business services	6
Ezezimali namabhizinisi	6
Retail and motor trade and repair services	7
Ezokudayisa, izithuthi nokukhandwa kwazo	7
Community, social and personal services	8
Ezokuthuthukiswa komphakathi	8
Transport, storage and communications	9
Ezokuthutha, ukugcina impahla nokuxhumana	9
Catering, accommodation and other trade	10
Ezokuhlala, ukunakekela kwezidingo	10
Other, please (specify)-----	
Okunye(sicela ucacise) -----	

3. How is your business owned?

3b. Linobunikazi obunjani ibhizinisi?

Partnership	1
Ningophathini	1
Manager of the business and sole owner	2

Umphathibhizinisi ongumnini bhizinisi	2
Manager of the business and jointly owned	3
Umphathibhizinisi niphethe ngokuhlanganyela naye	
Other, please (Specify)----- -----	
Okunye (sicela uchaze)----- -----	

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

4b. Usuneminyaka emingaki kuleli bhizinisi?

Less than 1 year	1
Ngaphansi konyaka owodwa	1
1-2 years	2
Unyaka owodwa kuya kwemibili	2
3-5 years	3
Iminyaka emithathu kuya kwemine	3
6-8 years	4
Iminyaka eyisithupha kuya kweyisishiyagalombili	4
More than 10 years	5
Kwedlulile eminyakeni elishumi	5

5. Please indicate your response to the following statements, with regard to the factors that influence rural entrepreneurial growth.

5b. Sicela uveze izimpendulo kulezi zitatimende ezimayelana nezimo ezinganomthelela ekukhuleni kwamabhizinisi asemaphandleni.

Uzofunda isitatimende bese uyakhetha phakathi kwezimbolo 1 kuya ku 5

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	1	2	3	4	5

ISITATIMENDE	Ngiyav umelan a Kakhul u 1	Ngiyav umelan a 2	Ngipha kathi nenda wo 3	Ngiyap hika 4	Ngiyap hika Kakhu lu 5
5a. The following are the aspects of business characteristics in rural places: 5a. Loku okulandelayo kuyizintwana eziveza amabhizinisi asemaphandleni					
Most employees within the business are unskilled					
Abasebenzi abaningi abanawo amakhono okwenza umsebenzi					
The business operations are run by using modern facilities					
Ibhizinisi liqhutshwa ngokusebenzisa izinsiza zesimanjemanje					
Most of our business investment strategies are hindered by a lack of finance					
Izindlela eziningi zokonga imali zivinjwa ukungabi namali					
The local market is very small to sell our business' products					
Esibadayiselayo bancane kakhulu ukudayisa kubo umkhiqizo wethu.					
Business operations are largely affected by poor infrastructure					
Ukuqhubeka kwebhizinisi kukhubazwa izingqalasizinda ezingekho esimweni					

<p>5b. The following are entrepreneurial characteristics that have an impact on business survival and growth in rural areas.</p> <p>5b.Loku kulandelayo izimpawu zebhizinisi ezinomthelela ekusimameni nasekukhuleni kwebhizinisi</p>					
I am able to achieve set goals					
Ngiyakwazi ukufeza izinjongo ezibekiwe					
I have the drive to meet business growth requirements					
Nginomdlandla wokufeza okudingekayo ekukhuliseni ibhizinisi					
I am willing to invest money in a project whose risk I have calculated					
Ngizimisele ukulondoloza imali kwiproject engisuke sengiyibhekile ingcuphe Kanye namathuba okungaphumeleli					
I have the capacity to respond positively in uncertain situations					
Ngiyakwazi ukubona isasasa ebhizinisini ezimweni ezishubile					
Growing a business requires me to be results oriented					
Ukukhula kudinga ukuba ngithokoziswe umphumela wobhizinisi eliyaphambili					
To meet growth means I have to adopt business strategies to the changing business environment					
Ukuze likhule ibhizinisi kumele ngithathe/ngizisondelanise nezindlela ezihambisana nesimo esishintshayo ezweni lamabhizinisi.					
<p>5c. The following are measures of</p>					

personal attitudes of rural entrepreneurs: 5c. Loku okulandelayo izilinganiso zezindlela abaziphethe ngayo osomabhizinisi basemaphandleni					
I spend most of my time on business administration					
Ngichitha isikhathi esiningi ngenza umsebenzi webhizinisi wamaphepha					
Most of my time is spent on personal contacts to maintain a relationship with existing customers					
Isikhathi esiningi ngisichitha ngiqinisekisa ukugcina ubudlelwano namakhasimende enginawo.					
A large amount of my time is spent on developing sales strategies to secure more profits					
Isikhathi esiningi ngisisebenzisa ukuthuthukisa izindlela zokudayisa ukuze ngibe nenzuzo eningi					
Increasing sales is very important for business survival and growth					
Ukunyusa inani lokudayisiweyo kubalulekile ekusimamiseni nokukhulisa ibhizinisi					
I started my business to enhance my social status					
Ngaqala ibhizinisi ukuze nginyuse izinga lokuphila noma lempilo					
The business was started mainly to make money for my family					
Ibhizinisi ngaliqalela ukwenza imali yomndeni					

I started the business because I want to create jobs for local communities in my area					
Ngaqala ibhizinisi ngoba ngifuna ukudala amathuba omsebenzi emaphakathini wangakithi.					
5d. The following aspects contribute towards rural entrepreneurial orientation growth of business. 5d. Loku okulandelayo kunomthelela ekusengulweni nasekukhuleni kwamabhizinisi emaphandleni.					
There are many businesses selling products similar to my products					
Maningi amanye amabhizinisi adayisa umkhiqizo ofana nowami					
I do have a business plan that assists in guiding me how to keep my business operational					
Nginalo uhlelo lwebhizinisi olungisiza lungiholele ekutheni ngigcine ibhizinisi lami lisebenza kahle.					
The business has the capacity to cope with environmental uncertainties					
Ibhizinisi liyakwazi ukumelana nokungaqondakali kwendawo nesimo sendawo esingadala inkinga					
The primary goal of the business is to increase market share through product improvement strategies					
Inhlosongqangi yebhizinisi lami ukunyusa amasheya emakethe ngokuthuthukisa izindlela zokukhiqiza					
5e. Environmental dynamics					

<p>The following external environmental factors are barriers contributing to our business growth:</p> <p>5e. Okulandelayo isimo sendawo sangaphandle nokudinga ukubhekwa njengokungaba izingqinambi ekukhuleni kwebhizinisi</p>					
It is difficult to access raw materials for the business					
Kunzima ukuthola izinto zokwakha imikhiqizo					
The high level of domestic taxation impacts business growth					
Inani eliphezulu lentela liyachaphazela ukukhula kwebhizinisi					
Weak domestic demand affects the growth of the business					
Ukuntengantenga kwesidingo semikhiqizo yebhizinisi kwenza lingakhuli ibhizinisi					
Lack of sufficient and quick transportation impact business growth					
.Ukungabikho/ukunganeli kwezithuthi ezisheshayo kunomthelela ekukhuleni kwebhizinisi.					
Late payment from government affects business growth					
Ukungakhokhi ngesikhathi kwaHulumeni kunomthelela ekukhuleni kwebhizinisi					
Late payment from ordinary customers affect business growth					
Ukungakhokhi ngesikhathi kwamakhasimende kunomthelela ekukhuleni kwebhizinisi.					

<p>5f. The following internal environmental factors are barriers contributing to business growth:</p> <p>5f. Loku okulandelayo isimo sendawo sangaphakathi nokudinga ukubhekwa njengokungaba izingqinambi ekukhuleni kwebhizinisi</p>					
Shortage of business space impacts business growth					
Ukungabikho kwendawo kunomthelela ekukhuleni kwebhizinisi					
Family labour shortage has an influence on business growth					
Ukushoda kwezisebenzi zasemndenini kunomthelela ekukhuleni kwebhizinisi					
Lack of business supervision time impacts business growth					
Ukungabikho kwesikhathi sokuqapha ibhizinisi kunomthelela ekukhuleni kwebhizinisi					
The low level of labour skills affects the growth of the business					
Ukungabikho kwamakhono okusebenza okwehlisa izinga lebhizinisi.					
Poor quality equipment impacts business growth					
Izinga eliphansi lamathuluzi noma imishini yokusebenza yehlisa ukukhula kwebhizinisi.					
<p>5g.The following are institutional barriers contributing to our business' growth:</p> <p>5g. Loku okulandelayo izingqinambi zezakhiwo ekukhuleni kwebhizinisi.</p>					

Environmental regulation requirements remain a challenge for business growth					
Izidingo zomthetho wezendawo ziyinselelo ekukhuleni kwebhizinisi.					
Public procurement regulations are a challenge for business growth					
Indlela okukhishwa ngayo imisebenzi nokuba khona kwemisebenzi kuyinselela ekukhuleni kwebhizinisi					
Tough government regulations and requirements to obtain business licences affect business growth					
Imithetho nezinqubo kanye nezidingo ezinzima ukuze uthole ilayisensi kunomthelela ekukhuleni kwebhizinisi.					
Strict government policies make the expansion of our business very difficult					
Bureaucracy has an influence on business growth					
Imithetho eqinile yaHulumeni yenza kube nzima ukukhulisa ibhizinisi.					
5h. The following are financial barriers contributing to business growth: 5h. Loku okulandelayo yizingqanambi zezimali ezinomthelela ekukhuleni kwebhizinisi.					
Preparation of business plans are too costly and affect business growth					
Ukulungisa noma ukwenza uhlelo lwebhizinisi kuyabiza futhi kuba nomthelela ekukhuleni kwebhizinisi.					
The amount of time taken before a loan					

from the bank is approved, has an influence on business growth					
Isikhathi esithathwa yibhange ngaphansi kohlelo lokubolekisa imali kunomthelela ekukhuleni kwebhizinisi.					
Most banks ignore SMEs for bank loans					
Amabhange amaningi awabolekisi imali yawo kosomabhizinisi abancane abasafufusa					
Bank bureaucracy denies SMEs the right to obtain loans					
Ukuphathwa kwamabhange nemithetho yabo iyanqaba ukubolekisa amabhizinisi amancane imali.					
High collateral requirements impact business growth					
Kukhulu noma kuningi okudingwa yibhange njengesibambiso, okuba nomthelela ekukhuleni kwebhizinisi.					
High bank charges for loans affect growth of the business					
Inzalo yamabhange enkulu yemali ebolekisiwe inomthelela ekukhuleni kwebhizinisi.					
5i. The following are social barriers contributing to business growth: 5i. yizingqinambi zasemphakathini nakubantu ezinomthelela ekukhuleni kwebhizinisi.					
Lack of support from friends and family affect business growth					
Ukungasekwa abangani nomndeni kunomthelela ekukhuleni kwebhizinisi					

Lack of trust in society, with regard to quality goods/services, has an impact on business growth					
Ukungathenjwa umphakathi ukuthi umkhiqizo usezingeni elihle kunomthelela ekukhuleni kwebhizinisi					
Lack of support from business associations affect business growth					
Ukungesekwa izinhlangano zamabhizinisi kunomthelela ekukhuleni kwebhizinisi.					
Lack of support from business consultancy services affect business growth					
Ukungesekwa abanolwazi nabacushisanayo kwezamabhizinisi kunomthelela ekukhuleni kwebhizinisi.					
Lack of support from local communities affect business growth					
Ukungesekwa umphakathi kunomthelela ekukhuleni kwebhizinisi.					
5j. The following aspects are indicators of rural entrepreneurial resources: 5j. 1Loku okulandelayo izimpawu eziveza izinsiza zamabhizinisi emaphandleni.					
The business has numerous persons in management positions					
Ibhizinisi linabantu abaningi abangaphakathi abanezikhundla eziphezulu					
The business has family members who contribute to decision-making related to the business					
Ibhizinisi linamalunga omndeni athatha izinqumo mayelana nebhizinisi					
The business has associates who assist with					

decision making, with regard to business related matters					
Ibhizinisi linabanye abalekelelayo ekuthatheni izinqumo ngebhizinisi.					
The business has employees with tertiary degrees					
Ibhizinisi linabantu abanemfundo ephakeme abaneziqo zasenyuvesi.					
The business has employed experienced staff who have retired from different companies					
Ibhizinisi linabasebenzi asebenkabtshubomvu kwezamabhizinisi nasebethathe umhlalaphansi kwezinye izinkampani.					
5k.The following are aspects of Network resources for the business: 5k. Loku okulandelayo kuyizinto ze Network njengensiza ebhizinisini/usizo ebhizinisini					
The business networks with formal professionals to source new business ideas					
Ibhizinisi liyaxhumana nezifundiswa ezazi ngebhizinisi ukuthola amacebo/ amaqhinga namasu amasha ebhizinisini.					
Day-to-day talks with stakeholders within the business helped in sales growth by contributing better business ideas					
Ukuxoxisana nabantu abentshisekelo ebhizinisini njalo kuyasiza ekukhuleni kwebhizinisi, ngenxa yokuthi kuletha amacebo amasha.					
The business' employees attend seminars					

and workshops to gain more business ideas					
Abaqashwa bahamba imihlangano yokuzithuthukisa bathole amacebo amasha ebhizinisi.					
The business uses forms of social media to find business ideas for growth					
Ibhizinisi lisebenzisa izindlela ezisheshayo zokuxhumana ukuthola amacebo okukhulisa ibhizinisi.					
The business networks with friends in the business circle to gain more ideas					
Ukuxhumana nabangane abakuleli bhizinisi ukuthola amanye amacebo ngebhizinisi					

Thank you for your participation

Siyabonga ukuba ube yingxenye yalolu cwaningo. 😊

Appendix 3: Letter for the confirmation of target population for the study

04 August 2015

TO WHOM IT MAY CONCERN

This serves to bring to your attention that 91 businesses were registered with CIPC in the past 12 months and an estimate of 113 existing clients who came in for Seda interventions and CIPC services are serviced by Seda on a monthly bases. Over and above these existing clients our office also attend to a monthly average of 110 aspiring entrepreneurs who come in seeking information on various business ideas.

Seda Ugu service clients from the following municipalities:-

- ❖ Hibiscus Coast Municipality
- ❖ Umzumbe Municipality
- ❖ Umdoni Municipality
- ❖ Umziwabantu Municipality
- ❖ UBuhlebezwe Municipality
- ❖ Sisonke Municipality
- ❖ Umzimkhulu Municipality
- ❖ Vulamehlo Municipality and
- ❖ Ezingoleni Municipality

The office also attend to a few clients that come from the neighboring provinces such as the Eastern Cape. For more information kindly contact me on the contact number above or the email address below.

Thank you,

Sincerely



Thulasizwe Nxumalo
Information Officer
Seda Ugu
Email: tnxumalo@seda.org.za
CIPC Customer Code: Sedap3

Board members: Mr L J Mngomezulu (Chairperson), Ms DMN Mokhobo (Deputy Chairperson), Ms HN Lupuwana (Acting CED), Ms BP Calvin, Ms N Dinie, Prof NHB Faull, Mr MJ Feinstein, Ms N Galeni, Ms PF Lugayeni, Ms M Manjezi, Mr TMS Matang, Adv F Mayimele-Hashatse, Ms QN Mogotsi, Ms TB Nkambule, Mr DMN Thabaneng, Prof SA Zinn, Mr B Makgalemele (Company Secretary)

www.seda.org.za

Frequency Table

Situated

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Harding (uMuziwabantu)	34	26.8	26.8	26.8
	Ixopo (ubuhlebezwe)	16	12.6	12.6	39.4
	Underberg (Sisonke)	19	15.0	15.0	54.3
	Zingolweni	24	18.9	18.9	73.2
	UMzimkhulu	34	26.8	26.8	100.0
	Total	127	100.0	100.0	

Type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	7	5.5	5.5	5.5
	Mining and quarrying	1	.8	.8	6.3
	Manufacturing	1	.8	.8	7.1
	Construction	24	18.9	18.9	26.0
	Wholesale, trade, commercial agents and allied services	34	26.8	26.8	52.8
	Finance and business services	3	2.4	2.4	55.1
	Retail and motor trade and repair services	12	9.4	9.4	64.6
	Community, social and personal services	4	3.1	3.1	67.7
	Transport, storage and communications	17	13.4	13.4	81.1
	Catering, accommodation and other trade	24	18.9	18.9	100.0
	Total	127	100.0	100.0	

Owned

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Partnership	41	32.3	32.3	32.3

Manager of the business and sole owner	70	55.1	55.1	87.4
Manager of the business and jointly owned	16	12.6	12.6	100.0
Total	127	100.0	100.0	

Years

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 1 year	23	18.1	18.1	18.1
1 - 2 years	39	30.7	30.7	48.8
3 - 5 years	35	27.6	27.6	76.4
6 - 8 years	12	9.4	9.4	85.8
More than 10 years	18	14.2	14.2	100.0
Total	127	100.0	100.0	

Unskilled

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	30	23.6	23.6	23.6
Agree	52	40.9	40.9	64.6
Neutral	19	15.0	15.0	79.5
Disagree	20	15.7	15.7	95.3
Strongly Disagree	6	4.7	4.7	100.0
Total	127	100.0	100.0	

ilities

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	26	20.5	20.5	20.5
Agree	58	45.7	45.7	66.1
Neutral	20	15.7	15.7	81.9
Disagree	18	14.2	14.2	96.1
Strongly Disagree	5	3.9	3.9	100.0
Total	127	100.0	100.0	

Hindered

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	32	25.2	25.2	25.2

Agree	60	47.2	47.2	72.4
Neutral	23	18.1	18.1	90.6
Disagree	9	7.1	7.1	97.6
Strongly Disagree	3	2.4	2.4	100.0
Total	127	100.0	100.0	

Local

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	22	17.3	17.3	17.3
Agree	57	44.9	44.9	62.2
Neutral	27	21.3	21.3	83.5
Disagree	14	11.0	11.0	94.5
Strongly Disagree	7	5.5	5.5	100.0
Total	127	100.0	100.0	

Infrastructure

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	28	22.0	22.0	22.0
Agree	52	40.9	40.9	63.0
Neutral	25	19.7	19.7	82.7
Disagree	18	14.2	14.2	96.9
Strongly Disagree	4	3.1	3.1	100.0
Total	127	100.0	100.0	

Achieve

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	29	22.8	22.8	22.8
Agree	65	51.2	51.2	74.0
Neutral	20	15.7	15.7	89.8
Disagree	9	7.1	7.1	96.9
Strongly Disagree	4	3.1	3.1	100.0
Total	127	100.0	100.0	

Drive

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	31	24.4	24.4	24.4
	Agree	75	59.1	59.1	83.5
	Neutral	14	11.0	11.0	94.5
	Disagree	6	4.7	4.7	99.2
	Strongly Disagree	1	.8	.8	100.0
	Total	127	100.0	100.0	

Willing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	34	26.8	26.8	26.8
	Agree	55	43.3	43.3	70.1
	Neutral	22	17.3	17.3	87.4
	Disagree	11	8.7	8.7	96.1
	Strongly Disagree	5	3.9	3.9	100.0
	Total	127	100.0	100.0	

Capacity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	23	18.1	18.1	18.1
	Agree	73	57.5	57.5	75.6
	Neutral	21	16.5	16.5	92.1
	Disagree	8	6.3	6.3	98.4
	Strongly Disagree	2	1.6	1.6	100.0
	Total	127	100.0	100.0	

Oriented

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	41	32.3	32.3	32.3
	Agree	68	53.5	53.5	85.8
	Neutral	11	8.7	8.7	94.5
	Disagree	5	3.9	3.9	98.4

Strongly Disagree	2	1.6	1.6	100.0
Total	127	100.0	100.0	

Adopt

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	42	33.1	33.1	33.1
Agree	69	54.3	54.3	87.4
Neutral	8	6.3	6.3	93.7
Disagree	4	3.1	3.1	96.9
Strongly Disagree	4	3.1	3.1	100.0
Total	127	100.0	100.0	

Spend

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	25	19.7	19.7	19.7
Agree	50	39.4	39.4	59.1
Neutral	21	16.5	16.5	75.6
Disagree	25	19.7	19.7	95.3
Strongly Disagree	6	4.7	4.7	100.0
Total	127	100.0	100.0	

Maintain

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	34	26.8	26.8	26.8
Agree	53	41.7	41.7	68.5
Neutral	24	18.9	18.9	87.4
Disagree	13	10.2	10.2	97.6
Strongly Disagree	3	2.4	2.4	100.0
Total	127	100.0	100.0	

Developing

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	43	33.9	33.9	33.9
Agree	44	34.6	34.6	68.5

Neutral	23	18.1	18.1	86.6
Disagree	13	10.2	10.2	96.9
Strongly Disagree	4	3.1	3.1	100.0
Total	127	100.0	100.0	

Important

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	51	40.2	40.2	40.2
Agree	50	39.4	39.4	79.5
Neutral	14	11.0	11.0	90.6
Disagree	9	7.1	7.1	97.6
Strongly Disagree	3	2.4	2.4	100.0
Total	127	100.0	100.0	

Enhance

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	37	29.1	29.1	29.1
Agree	30	23.6	23.6	52.8
Neutral	22	17.3	17.3	70.1
Disagree	25	19.7	19.7	89.8
Strongly Disagree	13	10.2	10.2	100.0
Total	127	100.0	100.0	

Family

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	48	37.8	37.8	37.8
Agree	45	35.4	35.4	73.2
Neutral	15	11.8	11.8	85.0
Disagree	15	11.8	11.8	96.9
Strongly Disagree	4	3.1	3.1	100.0
Total	127	100.0	100.0	

Create

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	43	33.9	33.9	33.9
	Agree	56	44.1	44.1	78.0
	Neutral	13	10.2	10.2	88.2
	Disagree	11	8.7	8.7	96.9
	Strongly Disagree	4	3.1	3.1	100.0
	Total	127	100.0	100.0	

Similar

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	35	27.6	27.6	27.6
	Agree	51	40.2	40.2	67.7
	Neutral	23	18.1	18.1	85.8
	Disagree	12	9.4	9.4	95.3
	Strongly Disagree	6	4.7	4.7	100.0
	Total	127	100.0	100.0	

Plan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	27	21.3	21.3	21.3
	Agree	61	48.0	48.0	69.3
	Neutral	16	12.6	12.6	81.9
	Disagree	19	15.0	15.0	96.9
	Strongly Disagree	4	3.1	3.1	100.0
	Total	127	100.0	100.0	

Cope

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	19	15.0	15.0	15.0
	Agree	60	47.2	47.2	62.2
	Neutral	35	27.6	27.6	89.8
	Disagree	11	8.7	8.7	98.4
	Strongly Disagree	2	1.6	1.6	100.0

Total	127	100.0	100.0
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Primary

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	23	18.1	18.1	18.1
Agree	52	40.9	40.9	59.1
Neutral	38	29.9	29.9	89.0
Disagree	10	7.9	7.9	96.9
Strongly Disagree	4	3.1	3.1	100.0
Total	127	100.0	100.0	

Access

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	19	15.0	15.0	15.0
Agree	39	30.7	30.7	45.7
Neutral	29	22.8	22.8	68.5
Disagree	31	24.4	24.4	92.9
Strongly Disagree	9	7.1	7.1	100.0
Total	127	100.0	100.0	

Taxation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	33	26.0	26.0	26.0
Agree	61	48.0	48.0	74.0
Neutral	19	15.0	15.0	89.0
Disagree	9	7.1	7.1	96.1
Strongly Disagree	5	3.9	3.9	100.0
Total	127	100.0	100.0	

weak

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	34	26.8	26.8	26.8
Agree	45	35.4	35.4	62.2
Neutral	26	20.5	20.5	82.7

Disagree	17	13.4	13.4	96.1
Strongly Disagree	5	3.9	3.9	100.0
Total	127	100.0	100.0	

Sufficient

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	30	23.6	23.6	23.6
Agree	42	33.1	33.1	56.7
Neutral	25	19.7	19.7	76.4
Disagree	23	18.1	18.1	94.5
Strongly Disagree	7	5.5	5.5	100.0
Total	127	100.0	100.0	

Late

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	34	26.8	26.8	26.8
Agree	42	33.1	33.1	59.8
Neutral	21	16.5	16.5	76.4
Disagree	21	16.5	16.5	92.9
Strongly Disagree	9	7.1	7.1	100.0
Total	127	100.0	100.0	

Ordinary

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	38	29.9	29.9	29.9
Agree	40	31.5	31.5	61.4
Neutral	22	17.3	17.3	78.7
Disagree	20	15.7	15.7	94.5
Strongly Disagree	7	5.5	5.5	100.0
Total	127	100.0	100.0	

Space

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	28	22.0	22.0	22.0
Agree	41	32.3	32.3	54.3

Neutral	26	20.5	20.5	74.8
Disagree	24	18.9	18.9	93.7
Strongly Disagree	8	6.3	6.3	100.0
Total	127	100.0	100.0	

Labour

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	19	15.0	15.0	15.0
Agree	34	26.8	26.8	41.7
Neutral	25	19.7	19.7	61.4
Disagree	30	23.6	23.6	85.0
Strongly Disagree	19	15.0	15.0	100.0
Total	127	100.0	100.0	

Supervision

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	29	22.8	22.8	22.8
Agree	44	34.6	34.6	57.5
Neutral	24	18.9	18.9	76.4
Disagree	19	15.0	15.0	91.3
Strongly Disagree	11	8.7	8.7	100.0
Total	127	100.0	100.0	

Skills

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	28	22.0	22.0	22.0
Agree	41	32.3	32.3	54.3
Neutral	25	19.7	19.7	74.0
Disagree	23	18.1	18.1	92.1
Strongly Disagree	10	7.9	7.9	100.0
Total	127	100.0	100.0	

Quality

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	24	18.9	18.9	18.9

Agree	47	37.0	37.0	55.9
Neutral	24	18.9	18.9	74.8
Disagree	21	16.5	16.5	91.3
Strongly Disagree	11	8.7	8.7	100.0
Total	127	100.0	100.0	

Regulation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	19	15.0	15.0	15.0
Agree	47	37.0	37.0	52.0
Neutral	28	22.0	22.0	74.0
Disagree	24	18.9	18.9	92.9
Strongly Disagree	9	7.1	7.1	100.0
Total	127	100.0	100.0	

Procurement

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	21	16.5	16.5	16.5
Agree	50	39.4	39.4	55.9
Neutral	29	22.8	22.8	78.7
Disagree	20	15.7	15.7	94.5
Strongly Disagree	7	5.5	5.5	100.0
Total	127	100.0	100.0	

Tought

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	29	22.8	22.8	22.8
Agree	53	41.7	41.7	64.6
Neutral	19	15.0	15.0	79.5
Disagree	19	15.0	15.0	94.5
Strongly Disagree	7	5.5	5.5	100.0
Total	127	100.0	100.0	

Policies

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	33	26.0	26.0	26.0
	Agree	53	41.7	41.7	67.7
	Neutral	19	15.0	15.0	82.7
	Disagree	18	14.2	14.2	96.9
	Strongly Disagree	4	3.1	3.1	100.0
	Total	127	100.0	100.0	

Influence

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	31	24.4	24.4	24.4
	Agree	49	38.6	38.6	63.0
	Neutral	23	18.1	18.1	81.1
	Disagree	19	15.0	15.0	96.1
	Disagree	5	3.9	3.9	100.0
	Total	127	100.0	100.0	

Costly

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	28	22.0	22.0	22.0
	Agree	42	33.1	33.1	55.1
	Neutral	28	22.0	22.0	77.2
	Disagree	22	17.3	17.3	94.5
	Strongly Disagree	7	5.5	5.5	100.0
	Total	127	100.0	100.0	

Loan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	36	28.3	28.3	28.3
	Agree	49	38.6	38.6	66.9

Neutral	22	17.3	17.3	84.3
Disagree	17	13.4	13.4	97.6
Strongly Disagree	3	2.4	2.4	100.0
Total	127	100.0	100.0	

Ignore

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	40	31.5	31.5	31.5
Agree	38	29.9	29.9	61.4
Neutral	27	21.3	21.3	82.7
Disagree	19	15.0	15.0	97.6
Strongly Disagree	3	2.4	2.4	100.0
Total	127	100.0	100.0	

Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	31	24.4	24.4	24.4
Agree	45	35.4	35.4	59.8
Neutral	27	21.3	21.3	81.1
Disagree	19	15.0	15.0	96.1
Strongly Disagree	5	3.9	3.9	100.0
Total	127	100.0	100.0	

collateral

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	30	23.6	23.6	23.6
Agree	50	39.4	39.4	63.0
Neutral	28	22.0	22.0	85.0
Disagree	14	11.0	11.0	96.1
Strongly Disagree	5	3.9	3.9	100.0
Total	127	100.0	100.0	

Charges

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	38	29.9	29.9	29.9
	Agree	49	38.6	38.6	68.5
	Neutral	21	16.5	16.5	85.0
	Disagree	16	12.6	12.6	97.6
	Strongly Disagree	3	2.4	2.4	100.0
	Total	127	100.0	100.0	

Support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	21	16.5	16.5	16.5
	Agree	32	25.2	25.2	41.7
	Neutral	41	32.3	32.3	74.0
	Disagree	26	20.5	20.5	94.5
	Strongly Disagree	7	5.5	5.5	100.0
	Total	127	100.0	100.0	

Trust

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	31	24.4	24.4	24.4
	Agree	41	32.3	32.3	56.7
	Neutral	21	16.5	16.5	73.2
	Disagree	26	20.5	20.5	93.7
	Strongly Disagree	8	6.3	6.3	100.0
	Total	127	100.0	100.0	

Associations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	30	23.6	23.6	23.6
	Agree	43	33.9	33.9	57.5
	Neutral	26	20.5	20.5	78.0

Disagree	20	15.7	15.7	93.7
Strongly Disagree	7	5.5	5.5	99.2
12.00	1	.8	.8	100.0
Total	127	100.0	100.0	

Consultancy

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	38	29.9	29.9	29.9
Agree	35	27.6	27.6	57.5
Neutral	28	22.0	22.0	79.5
Disagree	20	15.7	15.7	95.3
Strongly Disagree	6	4.7	4.7	100.0
Total	127	100.0	100.0	

Communities

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	42	33.1	33.1	33.1
Agree	39	30.7	30.7	63.8
Neutral	18	14.2	14.2	78.0
Disagree	21	16.5	16.5	94.5
Strongly Disagree	7	5.5	5.5	100.0
Total	127	100.0	100.0	

Positions

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	26	20.5	20.5	20.5
Agree	26	20.5	20.5	40.9
Neutral	26	20.5	20.5	61.4
Disagree	34	26.8	26.8	88.2
Strongly Disagree	15	11.8	11.8	100.0
Total	127	100.0	100.0	

Contribute

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	23	18.1	18.1	18.1
	Agree	36	28.3	28.3	46.5
	Neutral	21	16.5	16.5	63.0
	Disagree	35	27.6	27.6	90.6
	Strongly Agree	12	9.4	9.4	100.0
	Total	127	100.0	100.0	

Assist

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	21	16.5	16.5	16.5
	Agree	39	30.7	30.7	47.2
	Neutral	18	14.2	14.2	61.4
	Disagree	33	26.0	26.0	87.4
	Strongly Agree	16	12.6	12.6	100.0
	Total	127	100.0	100.0	

Tertiary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	25	19.7	19.7	19.7
	Agree	35	27.6	27.6	47.2
	Neutral	22	17.3	17.3	64.6
	Disagree	28	22.0	22.0	86.6
	Strongly Agree	17	13.4	13.4	100.0
	Total	127	100.0	100.0	

Experienced

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	19	15.0	15.0	15.0
	Agree	28	22.0	22.0	37.0
	Neutral	21	16.5	16.5	53.5
	Disagree	37	29.1	29.1	82.7
	Strongly Disagree	22	17.3	17.3	100.0
	Total	127	100.0	100.0	

Network

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	30	23.6	23.6	23.6
	Agree	38	29.9	29.9	53.5
	Neutral	26	20.5	20.5	74.0
	Disagree	20	15.7	15.7	89.8
	Strongly Agree	13	10.2	10.2	100.0
	Total	127	100.0	100.0	

Stakeholders

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	29	22.8	22.8	22.8
	Agree	38	29.9	29.9	52.8
	Neutral	28	22.0	22.0	74.8
	Disagree	19	15.0	15.0	89.8
	Strongly Disagree	13	10.2	10.2	100.0
	Total	127	100.0	100.0	

Ideas

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	26	20.5	20.5	20.5
	Agree	28	22.0	22.0	42.5
	Neutral	23	18.1	18.1	60.6
	Disagree	35	27.6	27.6	88.2
	Strongly Disagree	15	11.8	11.8	100.0
	Total	127	100.0	100.0	

Forms

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	28	22.0	22.0	22.0
	Agree	38	29.9	29.9	52.0
	Neutral	26	20.5	20.5	72.4
	Disagree	22	17.3	17.3	89.8
	Strongly Disagree	13	10.2	10.2	100.0

Total	127	100.0	100.0
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Circle

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	43	33.9	33.9	33.9
Agree	48	37.8	37.8	71.7
Neutral	14	11.0	11.0	82.7
Disagree	13	10.2	10.2	92.9
Strongly Disagree	9	7.1	7.1	100.0
Total	127	100.0	100.0	

Appendix 5: Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Situated	127	1.00	5.00	3.0630	1.57232
Type	127	1.00	10.00	6.3386	2.64341
Owned	127	1.00	3.00	1.8031	.64290
Years	127	1.00	5.00	2.7087	1.27311
Unskilled	127	1.00	5.00	2.3701	1.14644
Facilities	127	1.00	5.00	2.3543	1.08033
Hindered	127	1.00	5.00	2.1417	.95721
Local	127	1.00	5.00	2.4252	1.07290
Infrastructure	127	1.00	5.00	2.3543	1.07295
Achieve	127	1.00	5.00	2.1654	.96579
Drive	127	1.00	5.00	1.9843	.78664
Willing	127	1.00	5.00	2.1969	1.05439
Capacity	127	1.00	5.00	2.1575	.84914
Oriented	127	1.00	5.00	1.8898	.83788
Adopt	127	1.00	5.00	1.8898	.89290
Spend	127	1.00	5.00	2.5039	1.15383
Maintain	127	1.00	5.00	2.1969	1.02384
Developing	127	1.00	5.00	2.1417	1.09635
Important	127	1.00	5.00	1.9213	1.00480
Enhance	127	1.00	5.00	2.5827	1.35951
Family	127	1.00	5.00	2.0709	1.12109
Create	127	1.00	5.00	2.0315	1.03844
Similar	127	1.00	5.00	2.2362	1.10163
Plan	127	1.00	5.00	2.3071	1.06541
Cope	127	1.000	5.000	2.34646	.894232
Primary	127	1.00	5.00	2.3701	.97430
Access	127	1.00	5.00	2.7795	1.18129
Taxation	127	1.00	5.00	2.1496	1.01636
weak	127	1.00	5.00	2.3228	1.12604
Sufficient	127	1.00	5.00	2.4882	1.19434
Late	127	1.00	5.00	2.4409	1.24501
Ordinary	127	1.00	5.00	2.3543	1.21843
Space	127	1.00	5.00	2.5512	1.20652
Labour	127	1.00	5.00	2.9685	1.30893
Supervision	127	1.00	5.00	2.5197	1.23988
Skills	127	1.00	5.00	2.5748	1.23776
Quality	127	1.00	5.00	2.5906	1.21730
Regulation	127	1.00	5.00	2.6614	1.15621
Procurement	127	1.00	5.00	2.5433	1.11095
Tought	127	1.00	5.00	2.3858	1.15503

Policies	127	1.00	5.00	2.2677	1.09435
Influence	127	1.00	5.00	2.3543	1.12354
Costly	127	1.00	5.00	2.5118	1.17423
Loan	127	1.00	5.00	2.2283	1.07784
Ignore	127	1.00	5.00	2.2677	1.13003
Bank	127	1.00	5.00	2.3858	1.12721
Collateral	127	1.00	5.00	2.3228	1.07557
Charges	127	1.00	5.00	2.1890	1.07447
Support	127	1.00	5.00	2.7323	1.13003
Trust	127	1.00	5.00	2.5197	1.23988
Associations	127	1.00	12.00	2.5276	1.44654
Consultancy	127	1.00	5.00	2.3780	1.20138
Communities	127	1.00	5.00	2.3071	1.24411
Positions	127	1.00	5.00	2.8898	1.32873
Contribute	127	1.00	5.00	2.8189	1.28123
Assist	127	1.00	5.00	2.8740	1.31531
Tertiary	127	1.00	5.00	2.8189	1.34174
Experienced	127	1.00	5.00	3.1181	1.34291
Network	127	1.00	5.00	2.5906	1.28702
Stateholders	127	1.00	5.00	2.5984	1.27404
Ideas	127	1.00	5.00	2.8819	1.33698
Forms	127	1.00	5.00	2.6378	1.28279
Circle	127	1.00	5.00	2.1890	1.21324
Valid N (listwise)	127				

Appendix 6: Correlation analysis (from page 295 –302): Table starts in the next page due to the software used.

		Situated	Type	Owned	Years	Unskilled	Facilities	Hindered	Local	Infrastructure	Achieve	Drive	Willing	Capacity	Oriented	Adopt	Spend
Situated	Pearson Correlation	1	-.055	-.019	.053	.009	.071	.010	.087	.151	.009	.033	.155	.105	-.019	-.001	-.153
	Sig. (2-tailed)		.540	.832	.555	.920	.429	.913	.328	.089	.922	.714	.081	.238	.834	.994	.085
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Type	Pearson Correlation	-.055	1	.161	.176*	.160	.072	.113	.131	.215*	-.081	.171	.167	.213*	.078	.228*	.095
	Sig. (2-tailed)	.540		.071	.048	.072	.424	.207	.143	.015	.364	.055	.061	.016	.384	.010	.290
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Owned	Pearson Correlation	-.019	.161	1	.220*	.046	.090	.020	.088	.033	.002	.041	-.001	-.001	.018	-.024	-.047
	Sig. (2-tailed)	.832	.071		.013	.609	.315	.824	.326	.714	.985	.648	.992	.992	.838	.786	.599
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Years	Pearson Correlation	.053	.176*	.220*	1	.113	.058	.021	.248**	.134	-.090	-.123	-.040	-.045	-.187*	-.077	-.078
	Sig. (2-tailed)	.555	.048	.013		.208	.515	.814	.005	.132	.316	.167	.658	.613	.036	.387	.386
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Unskilled	Pearson Correlation	.009	.160	.046	.113	1	.175*	.190*	.252**	.299**	.202*	.253**	.136	.217*	.134	.180*	.062
	Sig. (2-tailed)	.920	.072	.609	.208		.049	.032	.004	.001	.023	.004	.127	.014	.134	.043	.489
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Facilities	Pearson Correlation	.071	.072	.090	.058	.175*	1	.227*	.102	.137	.324**	.362**	.301**	.293**	.140	.279**	.110
	Sig. (2-tailed)	.429	.424	.315	.515	.049		.010	.255	.124	.000	.000	.001	.001	.117	.001	.217
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Hindered	Pearson Correlation	.010	.113	.020	.021	.190*	.227*	1	.420**	.445**	.232**	.298**	.247**	.285**	.257**	.260**	.229**
	Sig. (2-tailed)	.913	.207	.824	.814	.032	.010		.000	.000	.009	.001	.005	.001	.004	.003	.009
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Local	Pearson Correlation	.087	.131	.088	.248**	.252**	.102	.420**	1	.371**	.100	.017	.087	.161	.061	.041	.204*
	Sig. (2-tailed)	.328	.143	.326	.005	.004	.255	.000		.000	.263	.846	.332	.070	.493	.647	.022
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Infrastructure	Pearson Correlation	.151	.215*	.033	.134	.299**	.137	.445**	.371**	1	.303**	.345**	.190*	.191*	.114	.215*	.169
	Sig. (2-tailed)	.089	.015	.714	.132	.001	.124	.000	.000		.001	.000	.032	.032	.200	.015	.058
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Achieve	Pearson Correlation	.009	-.081	.002	-.090	.202*	.324**	.232**	.100	.303**	1	.400**	.350**	.229**	.346**	.187*	.081
	Sig. (2-tailed)	.922	.364	.985	.316	.023	.000	.009	.263	.001		.000	.000	.010	.000	.035	.363
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Drive	Pearson Correlation	.033	.171	.041	-.123	.253**	.362**	.298**	.017	.345**	.400**	1	.559**	.538**	.575**	.540**	.227*
	Sig. (2-tailed)	.714	.055	.648	.167	.004	.000	.001	.846	.000	.000		.000	.000	.000	.000	.010
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Willing	Pearson Correlation	.155	.167	-.001	-.040	.136	.301**	.247**	.087	.190*	.350**	.559**	1	.657**	.492**	.386**	.133
	Sig. (2-tailed)	.081	.061	.992	.658	.127	.001	.005	.332	.032	.000	.000		.000	.000	.000	.136
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

Oriented	Pearson Correlation	-.019	.078	.018	-.187*	.134	.140	.257**	.061	.114	.346**	.575**	.492**	.660**	1	.673**	.222*
	Sig. (2-tailed)	.834	.384	.838	.036	.134	.117	.004	.493	.200	.000	.000	.000	.000		.000	.012
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Adopt	Pearson Correlation	-.001	.228*	-.024	-.077	.180*	.279**	.260**	.041	.215*	.187*	.540**	.386**	.599**	.673**	1	.285**
	Sig. (2-tailed)	.994	.010	.786	.387	.043	.001	.003	.647	.015	.035	.000	.000	.000	.000		.001
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Spend	Pearson Correlation	-.153	.095	-.047	-.078	.062	.110	.229**	.204*	.169	.081	.227*	.133	.194*	.222*	.285**	1
	Sig. (2-tailed)	.085	.290	.599	.386	.489	.217	.009	.022	.058	.363	.010	.136	.029	.012	.001	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Maintain	Pearson Correlation	.140	.166	-.109	-.126	.086	.094	.206*	.111	.333**	.167	.408**	.258**	.347**	.433**	.415**	.493**
	Sig. (2-tailed)	.116	.062	.221	.158	.335	.292	.020	.214	.000	.060	.000	.003	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Developing	Pearson Correlation	-.134	.282**	.006	.018	.015	.044	.109	.077	.173	.008	.389**	.264**	.232**	.363**	.405**	.458**
	Sig. (2-tailed)	.133	.001	.946	.837	.869	.620	.221	.392	.052	.932	.000	.003	.009	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Important	Pearson Correlation	-.002	.249**	.000	-.124	.060	.092	.292**	.105	.247**	.153	.430**	.344**	.350**	.461**	.494**	.390**
	Sig. (2-tailed)	.983	.005	.997	.166	.503	.305	.001	.240	.005	.087	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Enhance	Pearson Correlation	.072	.223*	.123	.117	.080	.280**	.192*	.188*	.260**	.150	.335**	.252**	.216*	.294**	.276**	.302**
	Sig. (2-tailed)	.422	.012	.168	.189	.374	.001	.030	.034	.003	.093	.000	.004	.015	.001	.002	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Family	Pearson Correlation	-.228*	.265**	.075	-.086	.047	-.067	.264**	.067	.190*	.099	.244**	.257**	.263**	.363**	.317**	.273**
	Sig. (2-tailed)	.010	.003	.405	.339	.597	.456	.003	.453	.032	.268	.006	.004	.003	.000	.000	.002
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Create	Pearson Correlation	-.040	.190*	.033	-.257**	.023	.039	.283**	.116	.303**	.248**	.312**	.226*	.264**	.332**	.320**	.477**
	Sig. (2-tailed)	.654	.033	.712	.004	.793	.659	.001	.194	.001	.005	.000	.011	.003	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Similar	Pearson Correlation	-.041	.248**	-.102	.004	.238**	.123	.239**	.210*	.372**	.209*	.187*	.151	.248**	.261**	.390**	.193*
	Sig. (2-tailed)	.649	.005	.254	.963	.007	.170	.007	.018	.000	.018	.035	.090	.005	.003	.000	.030
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Plan	Pearson Correlation	-.035	.216*	-.062	.043	.075	.194*	.074	.156	.112	.297**	.347**	.348**	.253**	.305**	.345**	.377**
	Sig. (2-tailed)	.693	.015	.491	.631	.401	.029	.410	.081	.209	.001	.000	.000	.004	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Cope	Pearson Correlation	-.010	.242**	-.060	-.127	.106	.340**	.248**	.110	.144	.347**	.391**	.314**	.314**	.316**	.426**	.360**
	Sig. (2-tailed)	.911	.006	.504	.156	.235	.000	.005	.218	.106	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

Primary	Pearson Correlation	-.041	.154	.054	-.034	.082	.184*	.284**	.281**	.223*	.145	.246**	.338**	.284**	.303**	.412**	.369**
	Sig. (2-tailed)	.645	.083	.547	.705	.357	.039	.001	.001	.012	.103	.005	.000	.001	.001	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Access	Pearson Correlation	-.022	.227*	.057	.142	.154	.211*	.161	.219*	.356**	.053	.099	.194*	.154	.023	.157	.280**
	Sig. (2-tailed)	.803	.010	.522	.112	.083	.017	.070	.014	.000	.553	.269	.029	.085	.794	.077	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Taxation	Pearson Correlation	-.080	.282**	.058	-.040	.102	.110	.255**	.247**	.220*	-.033	.162	.283**	.294**	.206*	.333**	.253**
	Sig. (2-tailed)	.369	.001	.520	.658	.254	.217	.004	.005	.013	.709	.069	.001	.001	.020	.000	.004
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
weak	Pearson Correlation	.069	.320**	.078	.027	.190*	.075	.208*	.214*	.437**	-.042	.203*	.113	.212*	.181*	.280**	.210*
	Sig. (2-tailed)	.440	.000	.386	.760	.033	.403	.019	.016	.000	.638	.022	.205	.017	.042	.001	.018
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Sufficient	Pearson Correlation	.140	.397**	.043	.246**	.215*	.136	.210*	.326**	.384**	.046	.194*	.257**	.331**	.157	.304**	.229**
	Sig. (2-tailed)	.117	.000	.628	.005	.015	.129	.018	.000	.000	.604	.029	.004	.000	.077	.001	.010
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Late	Pearson Correlation	.233**	.285**	.010	.157	.096	.072	.214*	.280**	.399**	.044	.226*	.290**	.347**	.283**	.337**	.253**
	Sig. (2-tailed)	.008	.001	.910	.078	.283	.423	.016	.001	.000	.619	.011	.001	.000	.001	.000	.004
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ordinary	Pearson Correlation	.274**	.201*	.009	.067	.002	.139	.229**	.345**	.407**	.044	.229**	.199*	.322**	.295**	.328**	.154
	Sig. (2-tailed)	.002	.023	.923	.454	.982	.119	.010	.000	.000	.621	.009	.025	.000	.001	.000	.083
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Space	Pearson Correlation	.153	.257**	.090	.136	.041	.190*	.303**	.339**	.394**	.064	.227*	.195*	.209*	.186*	.315**	.238**
	Sig. (2-tailed)	.086	.004	.315	.126	.650	.032	.001	.000	.000	.473	.010	.028	.018	.036	.000	.007
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Labour	Pearson Correlation	.124	.189*	.030	.214*	.140	.131	.213*	.349**	.370**	.067	.077	.079	.154	.091	.133	.263**
	Sig. (2-tailed)	.164	.033	.735	.016	.116	.141	.016	.000	.000	.455	.392	.376	.083	.310	.137	.003
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Supervision	Pearson Correlation	.280**	.246**	-.060	.087	.160	.021	.265**	.268**	.445**	-.006	.179*	.103	.231**	.208*	.282**	.121
	Sig. (2-tailed)	.001	.005	.504	.333	.073	.811	.003	.002	.000	.946	.044	.248	.009	.019	.001	.177
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Skills	Pearson Correlation	.157	.275**	-.026	.077	.246**	.048	.259**	.239**	.497**	.046	.238**	.162	.261**	.161	.288**	.112
	Sig. (2-tailed)	.079	.002	.770	.390	.005	.590	.003	.007	.000	.608	.007	.069	.003	.070	.001	.209
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Quality	Pearson Correlation	.279**	.364**	-.002	.138	.217*	.129	.200*	.250**	.507**	.065	.217*	.193*	.239**	.165	.323**	.092
	Sig. (2-tailed)	.001	.000	.979	.123	.014	.147	.024	.005	.000	.469	.014	.030	.007	.063	.000	.306
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

Regulation	Pearson Correlation	.186*	.277**	-.005	.143	.089	.141	.302**	.322**	.392**	-.013	.169	.159	.224*	.092	.286**	.171
	Sig. (2-tailed)	.036	.002	.956	.109	.318	.113	.001	.000	.000	.881	.058	.074	.011	.302	.001	.055
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Procurement	Pearson Correlation	.139	.172	-.038	.012	.152	.129	.263**	.104	.317**	.034	.182*	.199*	.262**	.201*	.381**	.039
	Sig. (2-tailed)	.118	.053	.672	.895	.087	.147	.003	.243	.000	.705	.040	.025	.003	.023	.000	.667
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Thought	Pearson Correlation	.043	.118	-.014	-.058	.023	.144	.230**	.187*	.286**	.191*	.190*	.113	.213*	.159	.349**	.061
	Sig. (2-tailed)	.629	.186	.872	.518	.796	.106	.009	.035	.001	.031	.032	.206	.016	.074	.000	.493
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Policies	Pearson Correlation	-.111	.174	-.128	-.177*	.034	.194*	.304**	.139	.209*	.123	.235**	.181*	.168	.145	.331**	.213*
	Sig. (2-tailed)	.213	.050	.153	.046	.702	.029	.001	.119	.018	.168	.008	.042	.059	.104	.000	.016
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Influence	Pearson Correlation	-.076	.189*	-.144	-.144	.193*	.013	.322**	.203*	.270**	.070	.168	-.033	.207*	.244**	.332**	.198*
	Sig. (2-tailed)	.398	.033	.105	.107	.030	.881	.000	.022	.002	.435	.059	.716	.019	.006	.000	.026
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Costly	Pearson Correlation	-.073	.268**	.061	.032	.065	.031	.246**	.153	.239**	.072	.095	.078	.149	.138	.206*	.195*
	Sig. (2-tailed)	.412	.002	.496	.725	.471	.729	.005	.085	.007	.423	.289	.382	.094	.121	.020	.028
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Loan	Pearson Correlation	.052	.237**	-.003	-.113	.143	.005	.268**	.231**	.334**	.108	.220*	.079	.238**	.274**	.282**	.207*
	Sig. (2-tailed)	.559	.007	.970	.206	.109	.956	.002	.009	.000	.226	.013	.378	.007	.002	.001	.020
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ignore	Pearson Correlation	.049	.155	-.014	-.017	-.143	.039	.207*	.187*	.255**	-.026	.228**	.169	.336**	.367**	.360**	.182*
	Sig. (2-tailed)	.588	.081	.873	.849	.108	.666	.020	.035	.004	.769	.010	.058	.000	.000	.000	.041
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Bank	Pearson Correlation	.026	.238**	.073	.062	.147	.082	.265**	.244**	.352**	-.030	.258**	.149	.251**	.213*	.263**	.161
	Sig. (2-tailed)	.768	.007	.416	.486	.100	.357	.003	.006	.000	.739	.003	.094	.004	.016	.003	.071
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Collateral	Pearson Correlation	.091	.193*	.035	-.105	.179*	.099	.318**	.307**	.388**	.086	.306**	.181*	.231**	.269**	.211*	.194*
	Sig. (2-tailed)	.308	.030	.694	.242	.044	.269	.000	.000	.000	.338	.000	.041	.009	.002	.017	.029
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Charges	Pearson Correlation	.157	.165	.020	-.116	.117	.215*	.275**	.198*	.306**	.100	.313**	.149	.280**	.261**	.328**	.127
	Sig. (2-tailed)	.077	.065	.825	.194	.191	.015	.002	.025	.000	.265	.000	.094	.001	.003	.000	.153
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Support	Pearson Correlation	.032	.379**	.058	.067	.132	.137	.153	.108	.354**	.005	.227*	.078	.127	.170	.183*	.086
	Sig. (2-tailed)	.722	.000	.517	.456	.138	.125	.086	.228	.000	.960	.010	.384	.155	.056	.040	.336
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Trust	Pearson Correlation	.069	.309**	-.010	-.044	.132	.152	.299**	.238**	.374**	.060	.228**	.097	.231**	.193*	.246**	.182*
	Sig. (2-tailed)	.444	.000	.911	.622	.140	.089	.001	.007	.000	.501	.010	.277	.009	.030	.005	.041
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Associations	Pearson Correlation	.053	.359**	.105	-.019	.084	.150	.310**	.246**	.352**	.047	.290**	.140	.207*	.202*	.205*	.121
	Sig. (2-tailed)	.551	.000	.240	.828	.349	.091	.000	.005	.000	.600	.001	.116	.019	.023	.021	.175
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Consultancy	Pearson Correlation	.059	.222*	-.026	-.073	.134	.141	.305**	.287**	.363**	.124	.300**	.141	.175*	.262**	.305**	.159
	Sig. (2-tailed)	.512	.012	.770	.416	.133	.115	.000	.001	.000	.166	.001	.113	.050	.003	.000	.074
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Communities	Pearson Correlation	.014	.316**	-.033	-.108	.114	.113	.230**	.163	.298**	.004	.289**	.171	.277**	.261**	.259**	.162
	Sig. (2-tailed)	.873	.000	.713	.225	.200	.205	.009	.067	.001	.968	.001	.054	.002	.003	.003	.068
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Positions	Pearson Correlation	-.133	.146	.049	.004	.074	.204*	.324**	.311**	.167	.144	.082	.078	.051	-.011	.016	.109
	Sig. (2-tailed)	.135	.101	.586	.962	.409	.021	.000	.000	.061	.106	.360	.384	.571	.902	.854	.233
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Contribute	Pearson Correlation	-.128	.194*	.014	.055	.192	.064	.183*	.172	.139	.095	.005	-.009	.099	-.048	.156	.100
	Sig. (2-tailed)	.151	.029	.874	.539	.031	.475	.040	.053	.118	.288	.955	.923	.266	.590	.080	.264
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Assist	Pearson Correlation	.031	.206**	.064	.077	.068	.160	.222**	.286**	.257**	.166	.090	.104	.124	.052*	.157	.110
	Sig. (2-tailed)	.732	.020	.473	.387	.447	.072	.012	.001	.004	.061	.314	.245	.163	.561	.078	.218
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

Tertiary	Pearson Correlation	-.081	.183*	-.069	-.059	.178*	.110	.181*	.241**	.100	.213*	.148	.098	.158	.130	.136	.054
	Sig. (2-tailed)	.365	.039	.439	.510	.045	.217	.042	.006	.263	.016	.098	.271	.077	.144	.129	.544
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Experienced	Pearson Correlation	.000	.210*	-.056	.071	.229**	.141	.240**	.356**	.296**	.328**	.129	.140	.171	.047	.104	.228*
	Sig. (2-tailed)	.998	.018	.535	.425	.010	.115	.007	.000	.001	.000	.147	.115	.054	.600	.246	.010
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Network	Pearson Correlation	.044	.214*	-.002	-.020	.157	.105	.234**	.248**	.290**	.272**	.315**	.270**	.248**	.223*	.161	.108
	Sig. (2-tailed)	.622	.016	.980	.823	.077	.239	.008	.005	.001	.002	.000	.002	.005	.012	.071	.227
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Stateholders	Pearson Correlation	.147	.295**	-.020	-.029	.173	.243**	.301**	.271**	.372**	.158	.310**	.242**	.264**	.226*	.191*	.106
	Sig. (2-tailed)	.098	.001	.825	.749	.052	.006	.001	.002	.000	.077	.000	.006	.003	.011	.031	.234
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ideas	Pearson Correlation	.128	.202*	-.018	.050	.293**	.117	.311**	.384**	.372**	.273**	.262**	.191*	.156	.130	.122	.198*
	Sig. (2-tailed)	.151	.023	.841	.580	.001	.190	.000	.000	.000	.002	.003	.031	.079	.145	.172	.025
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Forms	Pearson Correlation	.094	.144	-.068	-.012	.103	.099	.333**	.343**	.353**	.247**	.277**	.223*	.235**	.184*	.221*	.130
	Sig. (2-tailed)	.293	.106	.448	.896	.251	.268	.000	.000	.000	.005	.002	.012	.008	.038	.012	.146
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Circle	Pearson Correlation	.131	.247**	-.044	-.072	.001	.130	.291**	.151	.369**	.054	.402**	.268**	.310**	.325**	.444**	.153
	Sig. (2-tailed)	.142	.005	.627	.421	.994	.145	.001	.090	.000	.544	.000	.002	.000	.000	.000	.087
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ftrix	Pearson Correlation	.113	.435**	.038	.061	.266**	.266**	.444**	.406**	.543**	.228**	.442**	.365**	.446**	.392**	.500**	.343**
	Sig. (2-tailed)	.206	.000	.669	.496	.003	.003	.000	.000	.000	.010	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ptrix	Pearson Correlation	.104	.217*	.088	.183*	.620**	.516**	.691**	.668**	.702**	.364**	.398**	.299**	.358**	.217*	.303**	.238**
	Sig. (2-tailed)	.246	.014	.327	.039	.000	.000	.000	.000	.000	.000	.000	.001	.000	.014	.001	.007
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

		Maintain	Developing	Important	Enhance	Family	Create	Similar	Plan	Cope	Primary	Access	Taxation	weak	Sufficient	Late	Ordinary	Space	Labour	Supervision
Situating	Pearson Correlation	.140	-.134	-.002	.072	-.228*	-.040	-.041	-.035	-.010	-.041	-.022	-.080	.069	.140	.233**	.274**	.153	.124	.280**
	Sig. (2-tailed)	.116	.133	.983	.422	.010	.654	.649	.693	.911	.645	.803	.369	.440	.117	.008	.002	.086	.164	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Type	Pearson Correlation	.166	.282**	.249**	.223*	.265**	.190*	.248**	.216*	.242**	.154	.227*	.282**	.320**	.397**	.285**	.201*	.257**	.189*	.246**
	Sig. (2-tailed)	.062	.001	.005	.012	.003	.033	.005	.015	.006	.083	.010	.001	.000	.000	.001	.023	.004	.033	.005
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Owned	Pearson Correlation	-.109	.006	.000	.123	.075	.033	-.102	-.062	-.060	.054	.057	.058	.078	.043	.010	.009	.090	.030	-.060
	Sig. (2-tailed)	.221	.946	.997	.168	.405	.712	.254	.491	.504	.547	.522	.520	.386	.628	.910	.923	.315	.735	.504
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Years	Pearson Correlation	-.126	.018	-.124	.117	-.086	-.257**	.004	.043	-.127	-.034	.142	-.040	.027	.246**	.157	.067	.136	.214*	.087
	Sig. (2-tailed)	.158	.837	.166	.189	.339	.004	.963	.631	.156	.705	.112	.658	.760	.005	.078	.454	.126	.016	.333
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Unskilled	Pearson Correlation	.086	.015	.060	.080	.047	.023	.238**	.075	.106	.082	.154	.102	.190*	.215*	.096	.002	.041	.140	.160
	Sig. (2-tailed)	.335	.869	.503	.374	.597	.793	.007	.401	.235	.357	.083	.254	.033	.015	.283	.982	.650	.116	.073
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Facilities	Pearson Correlation	.094	.044	.092	.280**	-.067	.039	.123	.194*	.340**	.184*	.211*	.110	.075	.136	.072	.139	.190*	.131	.021
	Sig. (2-tailed)	.292	.620	.305	.001	.456	.659	.170	.029	.000	.039	.017	.217	.403	.129	.423	.119	.032	.141	.811
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Hindered	Pearson Correlation	.206*	.109	.292**	.192*	.264**	.283**	.239**	.074	.248**	.284**	.161	.255**	.208*	.210*	.214*	.229**	.303**	.213*	.265**
	Sig. (2-tailed)	.020	.221	.001	.030	.003	.001	.007	.410	.005	.001	.070	.004	.019	.018	.016	.010	.001	.016	.003
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Local	Pearson Correlation	.111	.077	.105	.188*	.067	.116	.210*	.156	.110	.281**	.219*	.247**	.214*	.326**	.280**	.345**	.339**	.349**	.268**
	Sig. (2-tailed)	.214	.392	.240	.034	.453	.194	.018	.081	.218	.001	.014	.005	.016	.000	.001	.000	.000	.000	.002
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Infrastructure	Pearson Correlation	.333**	.173	.247**	.260**	.190*	.303**	.372**	.112	.144	.223*	.356**	.220*	.437**	.384**	.399**	.407**	.394**	.370**	.445**
	Sig. (2-tailed)	.000	.052	.005	.003	.032	.001	.000	.209	.106	.012	.000	.013	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Achieve	Pearson Correlation	.167	.008	.153	.150	.099	.248**	.209*	.297**	.347**	.145	.053	-.033	-.042	.046	.044	.044	.064	.067	-.006
	Sig. (2-tailed)	.060	.932	.087	.093	.268	.005	.018	.001	.000	.103	.553	.709	.638	.604	.619	.621	.473	.455	.946
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Drive	Pearson Correlation	.408**	.389**	.430**	.335**	.244**	.312**	.187*	.347**	.391**	.246**	.099	.162	.203*	.194*	.226*	.229**	.227*	.077	.179*
	Sig. (2-tailed)	.000	.000	.000	.000	.006	.000	.035	.000	.000	.005	.269	.069	.022	.029	.011	.009	.010	.392	.044
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Willing	Pearson Correlation	.258**	.264**	.344**	.252**	.257**	.226*	.151	.348**	.314**	.338**	.194*	.283**	.113	.257**	.290**	.199*	.195*	.079	.103
	Sig. (2-tailed)																			
	N																			

	Sig. (2-tailed)	.003	.003	.000	.004	.004	.011	.090	.000	.000	.000	.029	.001	.205	.004	.001	.025	.028	.376	.248	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Capacity	Pearson Correlation	.347**	.232**	.350**	.216*	.263**	.264**	.248**	.253**	.314**	.284**	.154	.294**	.212*	.331**	.347**	.322**	.209*	.154	.231**	
	Sig. (2-tailed)	.000	.009	.000	.015	.003	.003	.005	.004	.000	.001	.085	.001	.017	.000	.000	.000	.018	.083	.009	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Oriented	Pearson Correlation	.433**	.363**	.461**	.294**	.363**	.332**	.261**	.305**	.316**	.303**	.023	.206*	.181*	.157	.283**	.295**	.186*	.091	.208*	
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000	.003	.000	.000	.001	.794	.020	.042	.077	.001	.001	.036	.310	.019	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Adopt	Pearson Correlation	.415**	.405**	.494**	.276**	.317**	.320**	.390**	.345**	.426**	.412**	.157	.333**	.280**	.304**	.337**	.328**	.315**	.133	.282**	
	Sig. (2-tailed)	.000	.000	.000	.002	.000	.000	.000	.000	.000	.000	.077	.000	.001	.001	.000	.000	.000	.137	.001	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Spend	Pearson Correlation	.493**	.458**	.390**	.302**	.273**	.477**	.193	.377**	.360**	.369**	.280**	.253**	.210*	.229**	.253**	.154	.238**	.263**	.121	
	Sig. (2-tailed)	.000	.000	.000	.001	.002	.000	.030	.000	.000	.000	.001	.004	.018	.010	.004	.083	.007	.003	.177	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Maintain	Pearson Correlation	1	.562**	.509**	.464**	.416**	.599**	.374**	.359**	.480**	.428**	.226*	.269**	.316**	.323**	.417**	.434**	.419**	.277**	.369**	
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.010	.002	.000	.000	.000	.000	.000	.002	.000	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Developing	Pearson Correlation	.562**	1	.716**	.546**	.489**	.519**	.379**	.574**	.419**	.419**	.282**	.458**	.400**	.371**	.419**	.426**	.390**	.241**	.313**	
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.001	.000	.000	.000	.000	.000	.000	.006	.000	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Important	Pearson Correlation	.509**	.716**	1	.458**	.435**	.611**	.440**	.571**	.499**	.427**	.266**	.556**	.380**	.363**	.434**	.431**	.449**	.233**	.415**	
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.002	.000	.000	.000	.000	.000	.000	.008	.000	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Enhance	Pearson Correlation	.464**	.546**	.458**	1	.421**	.420**	.268**	.352**	.394**	.375**	.323**	.212*	.384**	.400**	.367**	.449**	.378**	.220*	.290**	
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.002	.000	.000	.000	.000	.017	.000	.000	.000	.000	.013	.001		
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Family	Pearson Correlation	.416**	.489**	.435**	.421**	1	.475**	.314**	.247**	.316**	.354**	.282**	.332**	.403**	.294**	.313**	.266**	.276**	.250**	.179**	
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.005	.000	.000	.001	.000	.000	.001	.000	.002	.002	.005	.044	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Create	Pearson Correlation	.599**	.519**	.611**	.420**	.475**	1	.451**	.501**	.578**	.545**	.316**	.462**	.439**	.346**	.394**	.399**	.334**	.106	.345**	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.236	.000	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Similar	Pearson Correlation	.374**	.379**	.440**	.268**	.314**	.451**	1	.391**	.424**	.487**	.486**	.386**	.495**	.370**	.392**	.387**	.391**	.192*	.427**	
	Sig. (2-tailed)	.000	.000	.000	.002	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.030	.000	
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

Charges	Pearson Correlation	.348**	.395**	.521**	.408**	.272**	.336**	.438**	.247**	.328**	.259**	.364**	.410**	.415**	.391**	.388**	.555**	.507**	.315**	.557**
	Sig. (2-tailed)	.000	.000	.000	.000	.002	.000	.000	.005	.000	.003	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Support	Pearson Correlation	.327**	.326**	.254**	.355**	.347**	.251**	.319**	.168	.250**	.199**	.318**	.242**	.412**	.315**	.355**	.410**	.394**	.343**	.451**
	Sig. (2-tailed)	.000	.000	.004	.000	.000	.004	.000	.059	.005	.025	.000	.006	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Trust	Pearson Correlation	.394**	.313**	.352**	.417**	.287**	.413**	.461**	.197**	.280**	.273**	.361**	.316**	.430**	.444**	.493**	.497**	.486**	.230**	.520**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.000	.000	.027	.001	.002	.000	.000	.000	.000	.000	.000	.000	.009	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Associations	Pearson Correlation	.368**	.381**	.384**	.398**	.336**	.416**	.408**	.232**	.283**	.278**	.355**	.302**	.400**	.409**	.510**	.503**	.464**	.235**	.488**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.009	.001	.002	.000	.001	.000	.000	.000	.000	.000	.008	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Consultancy	Pearson Correlation	.365**	.477**	.452**	.365**	.286**	.448**	.508**	.250**	.320**	.347**	.311**	.356**	.390**	.379**	.477**	.510**	.485**	.235**	.437**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.000	.000	.005	.000	.000	.000	.000	.000	.000	.000	.000	.000	.008	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Communities	Pearson Correlation	.357**	.433**	.419**	.372**	.257**	.410**	.421**	.276**	.289**	.272**	.257**	.302**	.393**	.422**	.409**	.477**	.410**	.211**	.395**
	Sig. (2-tailed)	.000	.000	.000	.000	.003	.000	.000	.002	.001	.002	.004	.001	.000	.000	.000	.000	.000	.017	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Positions	Pearson Correlation	.057	.201**	.178**	.181**	.075	.296**	.219**	.260**	.219**	.363**	.252**	.242**	.141	.164	.150	.162	.197**	.089	.122
	Sig. (2-tailed)	.525	.023	.046	.042	.405	.001	.014	.003	.013	.000	.004	.006	.115	.065	.093	.070	.027	.318	.173
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Contribute	Pearson Correlation	-.027	.126	.118	.098	.164	.171	.160	.111	.221**	.283**	.236**	.173	.118	.178	.055	.057	.024	.025	.145
	Sig. (2-tailed)	.763	.159	.185	.275	.066	.054	.073	.215	.012	.001	.008	.051	.187	.046	.536	.527	.789	.781	.105
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Assist	Pearson Correlation	.136	.282**	.239**	.290**	.119	.334**	.295**	.311**	.280**	.383**	.258**	.246**	.221**	.247**	.175	.216	.209**	.099	.201
	Sig. (2-tailed)	.126	.001	.007	.001	.182	.000	.001	.000	.001	.000	.003	.005	.013	.005	.049	.015	.018	.268	.023
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Tertiary	Pearson Correlation	.142	.266**	.201**	.237**	.172	.238**	.249**	.383**	.317**	.361**	.215	.154	.191**	.219**	.138	.214**	.160	.155	.119
	Sig. (2-tailed)	.112	.003	.023	.007	.053	.007	.005	.000	.000	.000	.015	.084	.031	.013	.121	.016	.072	.082	.183
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Experienced	Pearson Correlation	.202**	.177**	.172	.179**	.110	.293**	.265**	.291**	.349**	.415**	.362**	.214**	.216**	.330**	.277**	.207**	.214**	.205**	.177**
	Sig. (2-tailed)	.023	.046	.054	.044	.217	.001	.003	.001	.000	.000	.000	.016	.015	.000	.002	.020	.016	.021	.046
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Network	Pearson Correlation	.254**	.311**	.325**	.246**	.202**	.277**	.253**	.445**	.338**	.362**	.159	.278**	.185**	.234**	.252**	.291**	.259**	.237**	.174
	Sig. (2-tailed)	.004	.000	.000	.005	.023	.002	.004	.000	.000	.000	.073	.002	.037	.008	.004	.001	.003	.007	.050
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Stateholders	Pearson Correlation	.371**	.331**	.297**	.420**	.220**	.334**	.373**	.296**	.367**	.402**	.326**	.304**	.384**	.385**	.313**	.414**	.305**	.230**	.354**
	Sig. (2-tailed)	.000	.000	.001	.000	.013	.000	.000	.001	.000	.000	.000	.001	.000	.000	.000	.000	.000	.009	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ideas	Pearson Correlation	.261**	.266**	.235**	.283**	.133	.306**	.267**	.366**	.380**	.363**	.350**	.182**	.199**	.364**	.365**	.386**	.351**	.343**	.277**
	Sig. (2-tailed)	.003	.003	.008	.001	.137	.000	.002	.000	.000	.000	.000	.040	.025	.000	.000	.000	.000	.000	.002
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Forms	Pearson Correlation	.224**	.268**	.273**	.304**	.255**	.426**	.252**	.314**	.408**	.464**	.319**	.267**	.274**	.396**	.404**	.453**	.309**	.234**	.264**
	Sig. (2-tailed)	.011	.002	.002	.001	.004	.000	.004	.000	.000	.000	.000	.002	.002	.000	.000	.000	.000	.008	.003
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Circle	Pearson Correlation	.379**	.421**	.429**	.303**	.352**	.361**	.334**	.262**	.334**	.343**	.367**	.305**	.431**	.401**	.517**	.486**	.433**	.279**	.446**
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000	.000	.003	.000	.000	.000	.000	.000	.000	.000	.000	.000	.002	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ftrix	Pearson Correlation	.571**	.595**	.618**	.564**	.483**	.602**	.615**	.506**	.553**	.632**	.595**	.590**	.666**	.689**	.678**	.709**	.716**	.515**	.665**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ptrix	Pearson Correlation	.257**	.129	.243**	.311**	.150	.232**	.370**	.192**	.294**	.325**	.346**	.289**	.351**	.399**	.330**	.347**	.390**	.375**	.360**
	Sig. (2-tailed)	.004	.150	.006	.000	.092	.009	.000	.030	.001	.000	.000	.001	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

		Skills	Quality	Regulation	Procurement	Tought	Policies	Influence	Costly	Loan	Ignore	Bank	Collateral	Charges	Support	Trust	Associations	Consultancy	Communities
Situating	Pearson Correlation	.157	.279**	.186*	.139	.043	-.111	-.076	-.073	.052	.049	.026	.091	.157	.032	.069	.053	.059	.014
	Sig. (2-tailed)	.079	.001	.036	.118	.629	.398	.412	.559	.588	.308	.077	.722	.444	.512	.873	.127	.127	.127
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Type	Pearson Correlation	.275**	.364**	.277**	.172	.118	.174	.189*	.268**	.237**	.155	.238**	.193*	.165	.379**	.309**	.359**	.222*	.316**
	Sig. (2-tailed)	.002	.000	.002	.053	.186	.050	.033	.002	.007	.081	.007	.030	.065	.000	.000	.000	.012	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Owned	Pearson Correlation	-.026	-.002	-.005	-.038	-.014	-.128	-.144	.061	-.003	-.014	.073	.035	.020	.058	-.010	.105	-.026	-.033
	Sig. (2-tailed)	.770	.979	.956	.672	.872	.153	.105	.496	.970	.873	.416	.694	.825	.517	.911	.240	.770	.713
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Years	Pearson Correlation	.077	.138	.143	.012	-.058	-.177	-.144	.032	-.113	-.017	.062	-.105	-.116	.067	-.044	-.019	-.073	-.108
	Sig. (2-tailed)	.390	.123	.109	.895	.518	.046	.107	.725	.206	.849	.486	.242	.194	.456	.622	.828	.416	.225
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Unskilled	Pearson Correlation	.246**	.217**	.089	.152	.023	.034	.193*	.065	.143	.143	.147	.179*	.132	.132	.132	.084	.134	.114
	Sig. (2-tailed)	.005	.014	.318	.087	.796	.702	.030	.471	.109	.108	.100	.044	.191	.138	.140	.349	.133	.200
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Facilities	Pearson Correlation	.048	.129	.141	.129	.144	.194*	.013	.031	.005	.039	.082	.099	.215*	.137	.152	.150	.141	.113
	Sig. (2-tailed)	.590	.123	.113	.147	.106	.029	.881	.729	.956	.666	.357	.269	.015	.125	.089	.091	.115	.205
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Hindered	Pearson Correlation	.259**	.200*	.302**	.263**	.230**	.304**	.322**	.246**	.268**	.207*	.265**	.318**	.275**	.153	.299**	.310**	.305**	.230**
	Sig. (2-tailed)	.003	.024	.001	.003	.009	.001	.000	.005	.002	.020	.003	.000	.002	.086	.001	.000	.000	.009
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Local	Pearson Correlation	.239**	.250**	.322**	.104	.187*	.139	.203*	.153	.231**	.187*	.244**	.307**	.198*	.108	.238**	.246**	.287**	.163
	Sig. (2-tailed)	.007	.005	.000	.243	.035	.119	.022	.085	.009	.035	.006	.000	.025	.228	.007	.005	.001	.067
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Infrastructure	Pearson Correlation	.497**	.507**	.392**	.317**	.286**	.209*	.270**	.239**	.334**	.255**	.352**	.388**	.306**	.354**	.374**	.352**	.363**	.298**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.018	.002	.007	.000	.004	.000	.000	.000	.000	.000	.000	.000	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Achieve	Pearson Correlation	.046	.065	-.013	.034	.191*	.123	.070	.072	.108	-.026	-.030	.086	.100	.005	.060	.047	.124	.004
	Sig. (2-tailed)	.608	.469	.881	.705	.031	.168	.435	.423	.226	.769	.739	.338	.265	.960	.501	.600	.166	.968
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Drive	Pearson Correlation	.238**	.217**	.169	.182*	.190*	.235**	.168	.095	.220*	.228**	.258**	.306**	.313**	.227*	.228**	.290**	.300**	.289**
	Sig. (2-tailed)	.007	.014	.058	.040	.032	.008	.059	.289	.013	.010	.003	.000	.000	.010	.010	.001	.001	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Willing	Pearson Correlation	.162	.193*	.159	.199*	.113	.181*	-.033	.078	.079	.169	.149	.181*	.149	.078	.097	.140	.141	.171
	Sig. (2-tailed)	.069	.030	.074	.025	.206	.042	.716	.382	.378	.058	.094	.041	.094	.384	.277	.116	.113	.054
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Capacity	Pearson Correlation	.261**	.239**	.224**	.262**	.213*	.168	.207*	.149	.238**	.336**	.251**	.231**	.280**	.127	.231**	.207*	.175*	.277**
	Sig. (2-tailed)	.003	.007	.011	.003	.016	.059	.019	.094	.007	.000	.004	.009	.001	.155	.009	.019	.050	.002
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Oriented	Pearson Correlation	.161	.165	.092	.201*	.159	.145	.244**	.138	.274**	.367**	.213*	.269**	.261**	.170	.193*	.202*	.262**	.261**
	Sig. (2-tailed)	.070	.063	.302	.023	.074	.104	.006	.121	.002	.000	.016	.002	.003	.056	.030	.023	.003	.003
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Adopt	Pearson Correlation	.288**	.323**	.286**	.381**	.349**	.331**	.332**	.206*	.282**	.360**	.263**	.211*	.328**	.183*	.246**	.205*	.305**	.259**
	Sig. (2-tailed)	.001	.000	.001	.000	.000	.000	.000	.020	.001	.000	.003	.017	.000	.040	.005	.021	.000	.003
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Spend	Pearson Correlation	.112	.092	.171	.039	.061	.213*	.198	.195*	.207*	.182*	.161	.194*	.127	.086	.182*	.121	.159	.162
	Sig. (2-tailed)	.209	.306	.055	.667	.493	.016	.026	.028	.020	.041	.071	.029	.153	.336	.041	.175	.074	.068
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Maintain	Pearson Correlation	.392**	.422**	.379**	.387**	.284**	.342**	.380**	.384**	.405**	.386**	.305**	.410**	.348**	.327**	.394**	.368**	.365**	.357**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Developing	Pearson Correlation	.419**	.341**	.332**	.301**	.295**	.398**	.333**	.393**	.355**	.411**	.405**	.392**	.395**	.326**	.313**	.381**	.477**	.433**
	Sig. (2-tailed)	.000	.000	.000	.001	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Important	Pearson Correlation	.369**	.356**	.359**	.280**	.300**	.351**	.369**	.324**	.449**	.487**	.412**	.442**	.521**	.254**	.352**	.384**	.452**	.419**
	Sig. (2-tailed)	.000	.000	.000	.001	.001	.000	.000	.000	.000	.000	.000	.000	.000	.004	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Enhance	Pearson Correlation	.413**	.337**	.283**	.272**	.204*	.300**	.295**	.319**	.282**	.326**	.360**	.370**	.408**	.355**	.417**	.398**	.365**	.372**
	Sig. (2-tailed)	.000	.000	.001	.002	.021	.001	.001	.000	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Family	Pearson Correlation	.285**	.277**	.227**	.383**	.322**	.340**	.314**	.449**	.400**	.448**	.380**	.323**	.272**	.347**	.287**	.336**	.286**	.257**
	Sig. (2-tailed)	.001	.002	.010	.000	.000	.000	.000	.000	.000	.000	.000	.000	.002	.000	.001	.000	.001	.003
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

Create	Pearson Correlation Sig. (2-tailed) N	.375** .000 127	.349** .000 127	.333** .000 127	.281** .001 127	.301** .001 127	.335** .000 127	.446** .000 127	.416** .000 127	.504** .000 127	.358** .000 127	.369** .000 127	.360** .000 127	.336** .000 127	.251** .004 127	.413** .000 127	.416** .000 127	.448** .000 127	.410** .000 127
Similar	Pearson Correlation Sig. (2-tailed) N	.470** .000 127	.499** .000 127	.431** .000 127	.361** .000 127	.283** .001 127	.309** .000 127	.535** .000 127	.440** .000 127	.449** .000 127	.472** .000 127	.412** .000 127	.458** .000 127	.438** .000 127	.319** .000 127	.461** .000 127	.408** .000 127	.508** .000 127	.421** .000 127
Plan	Pearson Correlation Sig. (2-tailed) N	.208** .019 127	.245** .006 127	.278** .002 127	.119 .181 127	.303** .001 127	.297** .001 127	.273** .002 127	.216 .015 127	.249** .005 127	.215 .015 127	.218** .014 127	.183** .040 127	.247** .005 127	.168 .059 127	.197** .027 127	.232** .009 127	.250** .005 127	.276** .002 127
Cope	Pearson Correlation Sig. (2-tailed) N	.206** .020 127	.292** .001 127	.263** .001 127	.304** .001 127	.315** .000 127	.407** .000 127	.343** .000 127	.321** .000 127	.359** .000 127	.261** .003 127	.229** .010 127	.287** .001 127	.326** .000 127	.250** .005 127	.280** .001 127	.293** .001 127	.320** .000 127	.289** .001 127
Primary	Pearson Correlation Sig. (2-tailed) N	.349** .000 127	.316** .000 127	.380** .000 127	.399** .000 127	.429** .000 127	.413** .000 127	.467** .000 127	.367** .000 127	.387** .000 127	.428** .000 127	.447** .000 127	.347** .000 127	.259** .003 127	.199** .025 127	.273** .002 127	.278** .002 127	.347** .000 127	.272** .002 127
Access	Pearson Correlation Sig. (2-tailed) N	.576** .000 127	.527** .000 127	.439** .000 127	.370** .000 127	.336** .000 127	.285** .001 127	.358** .000 127	.505** .000 127	.364** .000 127	.431** .000 127	.470** .000 127	.388** .000 127	.364** .000 127	.318** .000 127	.361** .000 127	.355** .000 127	.311** .000 127	.257** .004 127
Taxation	Pearson Correlation Sig. (2-tailed) N	.442** .000 127	.396** .000 127	.503** .000 127	.349** .000 127	.525** .000 127	.513** .000 127	.370** .000 127	.481** .000 127	.454** .000 127	.428** .000 127	.462** .000 127	.332** .000 127	.410** .000 127	.242** .006 127	.316** .000 127	.302** .000 127	.366** .000 127	.302** .001 127
weak	Pearson Correlation Sig. (2-tailed) N	.703** .000 127	.659** .000 127	.536** .000 127	.461** .000 127	.465** .000 127	.335** .000 127	.430** .000 127	.498** .000 127	.488** .000 127	.474** .000 127	.545** .000 127	.437** .000 127	.415** .000 127	.412** .000 127	.430** .000 127	.400** .000 127	.390** .000 127	.393** .000 127
Sufficient	Pearson Correlation Sig. (2-tailed) N	.641** .000 127	.630** .000 127	.500** .000 127	.391** .000 127	.397** .000 127	.403** .000 127	.320** .000 127	.466** .000 127	.369** .000 127	.414** .000 127	.519** .000 127	.364** .000 127	.391** .000 127	.315** .000 127	.444** .000 127	.409** .000 127	.379** .000 127	.422** .000 127
Late	Pearson Correlation Sig. (2-tailed) N	.663** .000 127	.623** .000 127	.501** .000 127	.491** .000 127	.405** .000 127	.309** .001 127	.290** .000 127	.306** .000 127	.392** .000 127	.463** .000 127	.483** .000 127	.414** .000 127	.388** .000 127	.356** .000 127	.493** .000 127	.510** .000 127	.477** .000 127	.409** .000 127
Ordinary	Pearson Correlation Sig. (2-tailed) N	.674** .000 127	.682** .000 127	.598** .000 127	.549** .000 127	.494** .000 127	.363** .000 127	.371** .000 127	.333** .000 127	.536** .000 127	.565** .000 127	.530** .000 127	.512** .000 127	.555** .000 127	.410** .000 127	.497** .000 127	.503** .000 127	.510** .000 127	.477** .000 127
Space	Pearson Correlation Sig. (2-tailed) N	.679** .000 127	.641** .000 127	.635** .000 127	.556** .000 127	.632** .000 127	.579** .000 127	.470** .000 127	.500** .000 127	.549** .000 127	.508** .000 127	.496** .000 127	.461** .000 127	.507** .000 127	.394** .000 127	.486** .000 127	.464** .000 127	.485** .000 127	.410** .000 127
Labour	Pearson Correlation Sig. (2-tailed) N	.496** .000 127	.450** .000 127	.491** .000 127	.443** .000 127	.433** .000 127	.372** .005 127	.250** .000 127	.372** .000 127	.405** .000 127	.397** .000 127	.336** .008 127	.233** .000 127	.315** .009 127	.343** .009 127	.230** .008 127	.235** .008 127	.235** .008 127	.211** .017 127
Supervision	Pearson Correlation Sig. (2-tailed) N	.771** .000 127	.768** .000 127	.699** .000 127	.571** .000 127	.419** .000 127	.312** .000 127	.431** .000 127	.399** .000 127	.623** .000 127	.568** .000 127	.469** .000 127	.528** .000 127	.557** .000 127	.451** .000 127	.520** .000 127	.488** .000 127	.437** .000 127	.395** .000 127
Skills	Pearson Correlation Sig. (2-tailed) N	1 127	.790** .000 127	.692** .000 127	.683** .000 127	.549** .000 127	.501** .000 127	.492** .000 127	.517** .000 127	.633** .000 127	.587** .000 127	.608** .000 127	.575** .000 127	.550** .000 127	.502** .000 127	.569** .000 127	.537** .000 127	.589** .000 127	.518** .000 127
Quality	Pearson Correlation Sig. (2-tailed) N	.790** .000 127	1 127	.718** .000 127	.635** .000 127	.446** .000 127	.345** .000 127	.391** .000 127	.470** .000 127	.568** .000 127	.513** .000 127	.463** .000 127	.502** .000 127	.515** .000 127	.456** .000 127	.515** .000 127	.469** .000 127	.481** .000 127	.388** .000 127
Regulation	Pearson Correlation Sig. (2-tailed) N	.692** .000 127	.718** .000 127	1 127	.651** .000 127	.538** .000 127	.536** .000 127	.386** .000 127	.497** .000 127	.585** .000 127	.434** .000 127	.430** .000 127	.472** .000 127	.499** .000 127	.380** .000 127	.428** .000 127	.390** .000 127	.413** .000 127	.354** .000 127
Procurement	Pearson Correlation Sig. (2-tailed) N	.683** .000 127	.635** .000 127	.651** .000 127	1 127	.621** .000 127	.545** .000 127	.480** .000 127	.473** .000 127	.585** .000 127	.547** .000 127	.408** .000 127	.450** .000 127	.459** .000 127	.483** .000 127	.427** .000 127	.397** .000 127	.475** .000 127	.343** .000 127
Tought	Pearson Correlation Sig. (2-tailed) N	.549** .000 127	.446** .000 127	.538** .000 127	.621** .000 127	1 127	.728** .000 127	.469** .000 127	.409** .000 127	.496** .000 127	.376** .000 127	.391** .000 127	.340** .000 127	.427** .001 127	.280** .002 127	.269** .002 127	.276** .002 127	.323** .000 127	.188** .035 127
Policies	Pearson Correlation Sig. (2-tailed) N	.501** .000 127	.345** .000 127	.536** .000 127	.545** .000 127	.728** .000 127	1 127	.503** .000 127	.485** .000 127	.500** .000 127	.352** .000 127	.366** .000 127	.411** .000 127	.449** .001 127	.283** .001 127	.406** .000 127	.375** .000 127	.381** .000 127	.405** .000 127
Influence	Pearson Correlation Sig. (2-tailed) N	.492** .000 127	.391** .000 127	.386** .000 127	.480** .000 127	.469** .000 127	.503** .000 127	1 127	.583** .000 127	.667** .000 127	.562** .000 127	.480** .000 127	.450** .000 127	.411** .000 127	.432** .000 127	.528** .000 127	.468** .000 127	.511** .000 127	.478** .000 127
Costly	Pearson Correlation Sig. (2-tailed) N	.517** .000 127	.470** .000 127	.497** .000 127	.473** .000 127	.409** .000 127	.485** .000 127	.583** .000 127	1 127	.641** .000 127	.578** .000 127	.587** .000 127	.478** .000 127	.445** .000 127	.517** .000 127	.514** .000 127	.472** .000 127	.509** .000 127	.408** .000 127
Loan	Pearson Correlation Sig. (2-tailed) N	.633** .000 127	.568** .000 127	.585** .000 127	.585** .000 127	.496** .000 127	.500** .000 127	.667** .000 127	.641** .000 127	1 127	.738** .000 127	.632** .000 127	.634** .000 127	.613** .000 127	.487** .000 127	.599** .000 127	.532** .000 127	.521** .000 127	.498** .000 127
Ignore	Pearson Correlation Sig. (2-tailed) N	.587** .000 127	.513** .000 127	.434** .000 127	.547** .000 127	.376** .000 127	.352** .000 127	.562** .000 127	.578** .000 127	.738** .000 127	1 127	.747** .000 127	.660** .000 127	.651** .000 127	.461** .000 127	.483** .000 127	.476** .000 127	.504** .000 127	.438** .000 127

Bank	Pearson Correlation	.608**	.463**	.430**	.408**	.391**	.366**	.480**	.587**	.632**	.747**	1	.774**	.667**	.580**	.577**	.611**	.642**	.566**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Collateral	Pearson Correlation	.575**	.502**	.472**	.450**	.340**	.411**	.450**	.478**	.634**	.660**	.774**	1	.764**	.548**	.599**	.638**	.642**	.566**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Charges	Pearson Correlation	.550**	.515**	.499**	.459**	.427**	.449**	.411**	.445**	.613**	.651**	.667**	.764**	1	.519**	.647**	.629**	.614**	.592**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Support	Pearson Correlation	.502**	.456**	.380**	.483**	.280**	.283**	.432**	.517**	.487**	.461**	.580**	.548**	.519**	1	.706**	.750**	.630**	.612**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Trust	Pearson Correlation	.569**	.515**	.428**	.427**	.269**	.406**	.528**	.514**	.599**	.483**	.577**	.599**	.647**	.706**	1	.879**	.688**	.842**
	Sig. (2-tailed)	.000	.000	.000	.000	.002	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Associations	Pearson Correlation	.537**	.469**	.390**	.397**	.276**	.375**	.468**	.472**	.532**	.476**	.611**	.638**	.629**	.750**	.879**	1	.761**	.826**
	Sig. (2-tailed)	.000	.000	.000	.000	.002	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Consultancy	Pearson Correlation	.589**	.481**	.413**	.475**	.323**	.381**	.511**	.509**	.521**	.504**	.642**	.642**	.614**	.630**	.688**	.761**	1	.734**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Communities	Pearson Correlation	.518**	.388**	.364**	.342**	.193**	.405**	.478**	.408**	.498**	.438**	.566**	.566**	.592**	.612**	.842**	.826**	.734**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.035	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Positions	Pearson Correlation	.213*	.085	.229**	.186*	.162	.326**	.340**	.174	.212*	.163	.272**	.319**	.309**	.255**	.430**	.543**	.454**	.525**
	Sig. (2-tailed)	.016	.344	.010	.036	.068	.000	.000	.051	.017	.068	.002	.000	.004	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Contribute	Pearson Correlation	.211*	.125	.232**	.298**	.214*	.290**	.337**	.226*	.300**	.193*	.280**	.319**	.250**	.339**	.305**	.300**	.297**	.319**
	Sig. (2-tailed)	.017	.161	.009	.001	.016	.001	.000	.011	.001	.030	.001	.000	.005	.000	.000	.001	.001	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Assist	Pearson Correlation	.289**	.225**	.321**	.297**	.215*	.288**	.369**	.376**	.351**	.268**	.402**	.427**	.388**	.426**	.547**	.573**	.543**	.611**
	Sig. (2-tailed)	.001	.011	.000	.001	.015	.001	.000	.000	.000	.003	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Tertiary	Pearson Correlation	.264**	.144	.149	.173	.179*	.228**	.348**	.130	.248**	.142	.283**	.305**	.266**	.266**	.362**	.392**	.383**	.466**
	Sig. (2-tailed)	.003	.107	.094	.052	.045	.010	.000	.146	.005	.111	.001	.000	.002	.002	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Experienced	Pearson Correlation	.284**	.205**	.149	.233**	.231**	.194*	.335**	.138	.179*	.125	.216*	.276**	.210*	.298**	.387**	.403**	.390**	.387**
	Sig. (2-tailed)	.001	.021	.095	.008	.009	.029	.000	.123	.045	.160	.015	.002	.018	.001	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Network	Pearson Correlation	.283**	.196**	.189**	.229**	.235**	.242**	.227**	.150	.280**	.245**	.383**	.371**	.372**	.295**	.353**	.413**	.476**	.441**
	Sig. (2-tailed)	.001	.027	.034	.010	.008	.006	.010	.092	.001	.005	.000	.000	.000	.001	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Stateholders	Pearson Correlation	.409**	.354**	.311**	.307**	.246**	.362**	.411**	.372**	.437**	.389**	.507**	.501**	.462**	.443**	.560**	.557**	.504**	.604**
	Sig. (2-tailed)	.000	.000	.000	.000	.005	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ideas	Pearson Correlation	.358**	.287**	.190**	.284**	.261**	.255**	.366**	.160	.294**	.231**	.299**	.352**	.353**	.305**	.310**	.406**	.448**	.366**
	Sig. (2-tailed)	.000	.001	.033	.001	.003	.004	.000	.072	.001	.009	.001	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Forms	Pearson Correlation	.402**	.296**	.264**	.295**	.315**	.352**	.393**	.319**	.422**	.330**	.421**	.356**	.348**	.310**	.439**	.458**	.496**	.483**
	Sig. (2-tailed)	.000	.001	.003	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Circle	Pearson Correlation	.503**	.450**	.346**	.383**	.287**	.344**	.329**	.310**	.392**	.432**	.527**	.494**	.533**	.431**	.515**	.562**	.528**	.555**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ftrix	Pearson Correlation	.764**	.709**	.666**	.641**	.564**	.584**	.630**	.615**	.706**	.666**	.712**	.702**	.696**	.626**	.724**	.732**	.730**	.695**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
Ptrix	Pearson Correlation	.403**	.409**	.385**	.299**	.267**	.269**	.309**	.225**	.304**	.258**	.338**	.400**	.344**	.277**	.370**	.352**	.381**	.285**
	Sig. (2-tailed)	.000	.000	.000	.001	.002	.002	.000	.011	.001	.003	.000	.000	.000	.002	.000	.000	.000	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127

		Positions	Contribute	Assist	Tertiary	Experienced	Network	Stateholders	Ideas	Forms	Circle	Ftrix	Ptrix
Situating	Pearson Correlation	-.133	-.128	.031	-.081	.000	.044	.147	.128	.094	.131	.113	.104
	Sig. (2-tailed)	.135	.151	.732	.365	.998	.622	.098	.151	.293	.142	.206	.246
	N	127	127	127	127	127	127	127	127	127	127	127	127
Type	Pearson Correlation	.146	.194*	.206*	.183*	.210*	.214*	.295**	.202*	.144	.247**	.435**	.217*
	Sig. (2-tailed)	.101	.029	.020	.039	.018	.016	.001	.023	.106	.005	.000	.014
	N	127	127	127	127	127	127	127	127	127	127	127	127
Owned	Pearson Correlation	.049	.014	.064	-.069	-.056	-.002	-.020	-.018	-.068	-.044	.038	.088
	Sig. (2-tailed)	.586	.874	.473	.439	.535	.980	.825	.841	.448	.627	.669	.327
	N	127	127	127	127	127	127	127	127	127	127	127	127
Years	Pearson Correlation	.004	.055	.077	-.059	.071	-.020	-.029	.050	-.012	-.072	.061	.183*
	Sig. (2-tailed)	.962	.539	.387	.510	.425	.823	.749	.580	.896	.421	.496	.039
	N	127	127	127	127	127	127	127	127	127	127	127	127
Unskilled	Pearson Correlation	.074	.192*	.068	.178*	.229**	.157	.173	.293**	.103	.001	.266**	.620**
	Sig. (2-tailed)	.409	.031	.447	.045	.010	.077	.052	.001	.251	.994	.003	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Facilities	Pearson Correlation	.204*	.064	.160	.110	.141	.105	.243**	.117	.099	.130	.266**	.516**
	Sig. (2-tailed)	.021	.475	.072	.217	.115	.239	.006	.190	.268	.145	.003	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Hindered	Pearson Correlation	.324**	.183*	.222*	.181*	.240**	.234**	.301**	.311**	.333**	.291**	.444**	.691**
	Sig. (2-tailed)	.000	.040	.012	.042	.007	.008	.001	.000	.000	.001	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Willing	Pearson Correlation	.078	-.009	.104	.098	.140	.270	.242	.191	.223	.268	.365	.299
	Sig. (2-tailed)	.384	.923	.245	.271	.115	.002	.006	.031	.012	.002	.000	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127
Capacity	Pearson Correlation	.051	.099	.124	.158	.171	.248**	.264**	.156	.235**	.310**	.446**	.358**
	Sig. (2-tailed)	.571	.266	.163	.077	.054	.005	.003	.079	.008	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Oriented	Pearson Correlation	-.011	-.048	.052	.130	.047	.223*	.226*	.130	.184*	.325**	.392**	.217*
	Sig. (2-tailed)	.902	.590	.561	.144	.600	.012	.011	.145	.038	.000	.000	.014
	N	127	127	127	127	127	127	127	127	127	127	127	127
Adopt	Pearson Correlation	.016	.156	.157	.136	.104	.161	.191*	.122	.221*	.444**	.500**	.303**
	Sig. (2-tailed)	.854	.080	.078	.129	.246	.071	.031	.172	.012	.000	.000	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127
Spend	Pearson Correlation	.109	.100	.110	.054	.228*	.108	.106	.198*	.130	.153	.343**	.238**
	Sig. (2-tailed)	.223	.264	.218	.544	.010	.227	.234	.025	.146	.087	.000	.007
	N	127	127	127	127	127	127	127	127	127	127	127	127
Maintain	Pearson Correlation	.057	-.027	.136	.142	.202*	.254**	.371**	.261**	.224**	.379**	.571**	.257**
	Sig. (2-tailed)	.525	.763	.126	.112	.023	.004	.000	.003	.011	.000	.000	.004
	N	127	127	127	127	127	127	127	127	127	127	127	127
Developing	Pearson Correlation	.201*	.126	.282**	.266**	.177*	.311**	.331**	.266**	.268**	.421**	.595**	.129
	Sig. (2-tailed)	.023	.159	.001	.003	.046	.000	.000	.003	.002	.000	.000	.150
	N	127	127	127	127	127	127	127	127	127	127	127	127
Important	Pearson Correlation	.178*	.118	.239**	.201*	.172	.325**	.297**	.235**	.273**	.429**	.618**	.243**
	Sig. (2-tailed)	.046	.185	.007	.023	.054	.000	.001	.008	.002	.000	.000	.006
	N	127	127	127	127	127	127	127	127	127	127	127	127
Enhance	Pearson Correlation	.181*	.098	.290**	.237**	.179*	.246**	.420**	.283**	.304**	.303**	.564**	.311**
	Sig. (2-tailed)	.042	.275	.001	.007	.044	.005	.000	.001	.001	.001	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Family	Pearson Correlation	.075	.164	.119	.172	.110	.202*	.220*	.133	.255**	.352**	.483**	.150
	Sig. (2-tailed)	.405	.066	.182	.053	.217	.023	.013	.137	.004	.000	.000	.092
	N	127	127	127	127	127	127	127	127	127	127	127	127
Create	Pearson Correlation	.296**	.171	.334**	.238**	.293**	.277**	.334**	.306**	.426**	.361**	.602**	.232**
	Sig. (2-tailed)	.001	.054	.000	.007	.001	.002	.000	.000	.000	.000	.000	.009
	N	127	127	127	127	127	127	127	127	127	127	127	127
Similar	Pearson Correlation	.219*	.160	.295**	.249**	.265**	.253**	.373**	.267**	.252**	.334**	.615**	.370**
	Sig. (2-tailed)	.014	.073	.001	.005	.003	.004	.000	.002	.004	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127

Plan	Pearson Correlation	.260**	.111	.311**	.383**	.291**	.445**	.296**	.366**	.314**	.262**	.506**	.192**
	Sig. (2-tailed)	.003	.215	.000	.000	.001	.000	.001	.000	.000	.003	.000	.030
	N	127	127	127	127	127	127	127	127	127	127	127	127
Cope	Pearson Correlation	.219**	.221*	.280**	.317**	.349**	.338**	.367**	.380**	.408**	.334**	.553**	.294**
	Sig. (2-tailed)	.013	.012	.001	.000	.000	.000	.000	.000	.000	.000	.000	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127
Primary	Pearson Correlation	.363**	.283**	.383**	.361**	.415**	.362**	.402**	.363**	.464**	.343**	.632**	.325**
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Access	Pearson Correlation	.252**	.236**	.258**	.215*	.362**	.159	.326**	.350**	.319**	.367**	.595**	.346**
	Sig. (2-tailed)	.004	.008	.003	.015	.000	.073	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Taxation	Pearson Correlation	.242**	.173	.246**	.154	.214*	.278**	.304**	.182*	.267**	.305**	.590**	.289**
	Sig. (2-tailed)	.006	.051	.005	.084	.016	.002	.001	.040	.002	.000	.000	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127
weak	Pearson Correlation	.141	.118	.221*	.191*	.216*	.185*	.384**	.199*	.274**	.431**	.666**	.351**
	Sig. (2-tailed)	.115	.187	.013	.031	.015	.037	.000	.025	.002	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Sufficient	Pearson Correlation	.164	.178*	.247**	.219*	.330**	.234**	.385**	.364**	.396**	.401**	.689**	.399**
	Sig. (2-tailed)	.065	.046	.005	.013	.000	.008	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Late	Pearson Correlation	.150	.055	.175*	.138	.277**	.252**	.313**	.365**	.404**	.517**	.678**	.330**
	Sig. (2-tailed)	.093	.536	.049	.121	.002	.004	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Ordinary	Pearson Correlation	.162	.057	.216*	.214*	.207*	.291**	.414**	.386**	.453**	.486**	.709**	.347**
	Sig. (2-tailed)	.070	.527	.015	.016	.020	.001	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Space	Pearson Correlation	.197**	.024	.209*	.160	.214*	.259**	.305**	.351**	.309**	.433**	.716**	.392**
	Sig. (2-tailed)	.027	.789	.018	.072	.016	.003	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Labour	Pearson Correlation	.089	.025	.099	.155	.205*	.237**	.230**	.343**	.234**	.279**	.515**	.375**
	Sig. (2-tailed)	.318	.781	.268	.082	.021	.007	.009	.000	.008	.002	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Supervision	Pearson Correlation	.122	.145	.201*	.119	.177**	.174	.354**	.277**	.264**	.446**	.665**	.360**
	Sig. (2-tailed)	.173	.105	.023	.183	.046	.050	.000	.002	.003	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Skills	Pearson Correlation	.213**	.211*	.289**	.264**	.284**	.283**	.409**	.358**	.402**	.503**	.764**	.403**
	Sig. (2-tailed)	.016	.017	.001	.003	.001	.001	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Quality	Pearson Correlation	.085	.125	.225*	.144	.205*	.196*	.354**	.287**	.296**	.450**	.709**	.409**
	Sig. (2-tailed)	.344	.161	.011	.107	.021	.027	.000	.001	.001	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Reputation	Pearson Correlation	.229**	.232**	.321**	.149	.149	.189*	.311**	.190*	.264**	.346**	.666**	.385**
	Sig. (2-tailed)	.010	.009	.000	.094	.095	.034	.000	.033	.003	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Procurement	Pearson Correlation	.186	.298**	.297**	.173	.233**	.229**	.307**	.284**	.295**	.383**	.641**	.299**
	Sig. (2-tailed)	.036	.001	.001	.052	.008	.010	.000	.001	.001	.000	.000	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127
Tought	Pearson Correlation	.162	.214*	.215*	.179*	.231**	.235**	.246**	.261**	.315**	.287**	.564**	.267**
	Sig. (2-tailed)	.068	.016	.015	.045	.009	.008	.005	.003	.000	.001	.000	.002
	N	127	127	127	127	127	127	127	127	127	127	127	127
Policies	Pearson Correlation	.326**	.290**	.288**	.228**	.194*	.242**	.362**	.255**	.352**	.344**	.584**	.269**
	Sig. (2-tailed)	.000	.001	.001	.010	.029	.006	.000	.004	.000	.000	.000	.002
	N	127	127	127	127	127	127	127	127	127	127	127	127
Influence	Pearson Correlation	.340**	.337**	.369**	.348**	.335**	.227*	.411**	.366**	.393**	.329**	.630**	.309**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.010	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Costly	Pearson Correlation	.174	.226*	.376**	.130	.138	.150	.372**	.160	.319**	.310**	.615**	.225**
	Sig. (2-tailed)	.051	.011	.000	.146	.123	.092	.000	.072	.000	.000	.000	.011
	N	127	127	127	127	127	127	127	127	127	127	127	127
Loan	Pearson Correlation	.212**	.300**	.351**	.248**	.179*	.280**	.437**	.294**	.422**	.392**	.706**	.304**
	Sig. (2-tailed)	.017	.001	.000	.005	.045	.001	.000	.001	.000	.000	.000	.001
	N	127	127	127	127	127	127	127	127	127	127	127	127
Ignore	Pearson Correlation	.163	.193*	.258**	.142	.125	.245**	.389**	.231**	.330**	.432**	.666**	.258**
	Sig. (2-tailed)	.068	.030	.003	.111	.160	.005	.000	.009	.000	.000	.000	.003
	N	127	127	127	127	127	127	127	127	127	127	127	127
Bank	Pearson Correlation	.273**	.280**	.402**	.293**	.216*	.383**	.507**	.289**	.421**	.527**	.712**	.339**
	Sig. (2-tailed)	.002	.001	.000	.001	.015	.000	.000	.001	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127
Collateral	Pearson Correlation	.319**	.319**	.427**	.305**	.276**	.371**	.501**	.352**	.356**	.494**	.702**	.400**
	Sig. (2-tailed)	.000	.000	.000	.000	.002	.000	.000	.000	.000	.000	.000	.000
	N	127	127	127	127	127	127	127	127	127	127	127	127

Charges	Pearson Correlation Sig. (2-tailed) N	.309** .000 127	.250** .005 127	.388** .000 127	.266** .002 127	.210** .018 127	.372** .000 127	.462** .000 127	.353** .000 127	.349** .000 127	.533** .000 127	.696** .000 127	.344** .000 127		
Support	Pearson Correlation Sig. (2-tailed) N	.255** .004 127	.339** .000 127	.426** .000 127	.266** .002 127	.298** .001 127	.295** .001 127	.443** .000 127	.305** .000 127	.310** .000 127	.431** .000 127	.626** .000 127	.277** .002 127		
Trust	Pearson Correlation Sig. (2-tailed) N	.430** .000 127	.305** .000 127	.547** .000 127	.362** .000 127	.387** .000 127	.353** .000 127	.560** .000 127	.310** .000 127	.439** .000 127	.515** .000 127	.724** .000 127	.370** .000 127		
Associations	Pearson Correlation Sig. (2-tailed) N	.543** .000 127	.300** .001 127	.573** .000 127	.392** .000 127	.403** .000 127	.413** .000 127	.557** .000 127	.406** .000 127	.458** .000 127	.562** .000 127	.732** .000 127	.352** .000 127		
Consultancy	Pearson Correlation Sig. (2-tailed) N	.454** .000 127	.297** .001 127	.543** .000 127	.383** .000 127	.390** .000 127	.476** .000 127	.504** .000 127	.448** .000 127	.496** .000 127	.528** .000 127	.730** .000 127	.381** .000 127		
Communities	Pearson Correlation Sig. (2-tailed) N	.525** .000 127	.319** .000 127	.611** .000 127	.466** .000 127	.387** .000 127	.441** .000 127	.604** .000 127	.366** .000 127	.483** .000 127	.555** .000 127	.695** .000 127	.285** .001 127		
Positions	Pearson Correlation Sig. (2-tailed) N	1 .000 127	.594** .000 127	.750** .000 127	.616** .000 127	.612** .000 127	.447** .000 127	.414** .000 127	.515** .000 127	.456** .000 127	.299** .001 127	.479** .000 127	.332** .000 127		
Contribute	Pearson Correlation Sig. (2-tailed) N	.594** .000 127	1 .000 127	.617** .000 127	.484** .000 127	.492** .000 127	.248** .005 127	.291** .001 127	.363** .000 127	.390** .000 127	.247** .005 127	.398** .000 127	.235** .008 127		
Assist	Pearson Correlation Sig. (2-tailed) N	.750** .000 127	.617** .000 127	1 .000 127	.594** .000 127	.584** .000 127	.452** .000 127	.557** .000 127	.429** .000 127	.523** .000 127	.353** .000 127	.578** .000 127	.308** .000 127		
Tertiary	Pearson Correlation Sig. (2-tailed) N	.616** .000 127	.484** .000 127	.594** .000 127	1 .000 127	.681** .000 127	.623** .000 127	.496** .000 127	.563** .000 127	.496** .000 127	.362** .000 127	.491** .000 127	.254** .004 127		
Experienced	Pearson Correlation Sig. (2-tailed) N	.612** .000 127	.492** .000 127	.584** .000 127	.681** .000 127	1 .000 127	.552** .000 127	.455** .000 127	.644** .000 127	.536** .000 127	.327** .000 127	.530** .000 127	.395** .000 127		
Network	Pearson Correlation Sig. (2-tailed) N	.447** .000 127	.248** .005 127	.452** .000 127	.623** .000 127	.552** .000 127	1 .000 127	.741** .000 127	.654** .000 127	.592** .000 127	.497** .000 127	.557** .000 127	.322** .000 127		
Stateholders	Pearson Correlation Sig. (2-tailed) N	.504** .000 127	.604** .000 127	.414** .000 127	.291** .001 127	.557** .000 127	.496** .000 127	.455** .000 127	.741** .000 127	1 .000 127	.620** .000 127	.648** .000 127	.517** .000 127	.676** .000 127	.423** .000 127
Ideas	Pearson Correlation Sig. (2-tailed) N	.448** .000 127	.366** .000 127	.515** .000 127	.363** .000 127	.429** .000 127	.563** .000 127	.644** .000 127	.654** .000 127	.620** .000 127	1 .000 127	.720** .000 127	.435** .000 127	.596** .000 127	.462** .000 127
Forms	Pearson Correlation Sig. (2-tailed) N	.496** .000 127	.483** .000 127	.456** .000 127	.390** .000 127	.523** .000 127	.496** .000 127	.536** .000 127	.592** .000 127	.648** .000 127	.720** .000 127	1 .000 127	.539** .000 127	.627** .000 127	.380** .000 127
Circle	Pearson Correlation Sig. (2-tailed) N	.528** .000 127	.555** .000 127	.299** .001 127	.247** .005 127	.353** .000 127	.362** .000 127	.327** .000 127	.497** .000 127	.517** .000 127	.435** .000 127	.539** .000 127	1 .000 127	.660** .000 127	.288** .001 127
Ftrix	Pearson Correlation Sig. (2-tailed) N	.730** .000 127	.695** .000 127	.479** .000 127	.398** .000 127	.578** .000 127	.491** .000 127	.530** .000 127	.557** .000 127	.676** .000 127	.596** .000 127	.627** .000 127	.660** .000 127	1 .000 127	.598** .000 127
Pttrix	Pearson Correlation Sig. (2-tailed) N	.381** .000 127	.285** .001 127	.332** .000 127	.235** .008 127	.308** .000 127	.254** .004 127	.395** .000 127	.322** .000 127	.423** .000 127	.462** .000 127	.380** .000 127	.288** .001 127	.598** .000 127	1 .000 127

Appendix 7: Reliability (Scale: ALL VARIABLES)

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.748	64

Item Statistics

	Mean	Std. Deviation	N
Situated	3.06299	1.572320	127
Type	6.33858	2.643412	127
Owned	1.80315	.642902	127
Years	2.70866	1.273105	127
Unskilled	2.37008	1.146445	127
Facilities	2.35433	1.080326	127
Hindered	2.14173	.957215	127
Local	2.42520	1.072896	127
Infrastructure	2.35433	1.072954	127
Achieve	2.16535	.965794	127
Drive	1.98425	.786637	127
Willing	2.19685	1.054389	127
Capacity	2.15748	.849138	127
Oriented	1.88976	.837877	127
Adopt	1.88976	.892903	127
Spend	2.50394	1.153834	127
Maintain	2.19685	1.023838	127
Developing	2.14173	1.096346	127
Important	1.92126	1.004800	127
Enhance	2.58268	1.359511	127
Family	2.07087	1.121090	127
Create	2.03150	1.038444	127
Similar	2.23622	1.101634	127
Plan	2.30709	1.065415	127
Cope	2.34646	.894232	127

Primary	2.37008	.974298	127
Access	2.77953	1.181292	127
Taxation	2.14961	1.016364	127
weak	2.32283	1.126040	127
Sufficient	2.48819	1.194339	127
Late	2.44094	1.245013	127
Ordinary	2.35433	1.218427	127
Space	2.55118	1.206521	127
Labour	2.96850	1.308925	127
Supervision	2.51969	1.239882	127
Skills	2.57480	1.237764	127
Quality	2.59055	1.217298	127
Regulation	2.66142	1.156215	127
Procurement	2.54331	1.110955	127
Tought	2.38583	1.155025	127
Policies	2.26772	1.094349	127
Influence	2.35433	1.123540	127
Costly	2.51181	1.174235	127
Loan	2.22835	1.077836	127
Ignore	2.26772	1.130029	127
Bank	2.38583	1.127205	127
Collateral	2.32283	1.075572	127
Charges	2.18898	1.074468	127
Support	2.73228	1.130029	127
Trust	2.51969	1.239882	127
Associations	2.52756	1.446544	127
Consultancy	2.37795	1.201382	127
Communities	2.30709	1.244109	127
Positions	2.88976	1.328732	127
Contribute	2.81890	1.281228	127
Assist	2.87402	1.315307	127
Tertiary	2.81890	1.341743	127
Experienced	3.11811	1.342907	127
Network	2.59055	1.287019	127
Stateholders	2.59843	1.274038	127
Ideas	2.88189	1.336984	127
Forms	2.63780	1.282788	127
Circle	2.18898	1.213236	127
Ftrix	156.29134	40.349684	127

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Situated	309.51969	6486.172	.094	.747
Type	306.24409	6333.710	.408	.742
Owned	310.77953	6508.824	.030	.748
Years	309.87402	6501.476	.045	.748
Unskilled	310.21260	6464.518	.253	.746
Facilities	310.22835	6467.178	.253	.746
Hindered	310.44094	6444.709	.434	.745
Local	310.15748	6443.181	.395	.745
Infrastructure	310.22835	6419.574	.533	.744
Achieve	310.41732	6477.801	.216	.747
Drive	310.59843	6456.861	.434	.746
Willing	310.38583	6451.413	.353	.746
Capacity	310.42520	6451.929	.438	.746
Oriented	310.69291	6460.135	.383	.746
Adopt	310.69291	6441.183	.491	.745
Spend	310.07874	6449.835	.330	.746
Maintain	310.38583	6419.096	.562	.744
Developing	310.44094	6408.391	.586	.744
Important	310.66142	6413.115	.611	.744
Enhance	310.00000	6390.413	.553	.743
Family	310.51181	6426.204	.472	.745
Create	310.55118	6412.583	.594	.744
Similar	310.34646	6404.260	.606	.744
Plan	310.27559	6426.455	.496	.745
Cope	310.23622	6433.372	.545	.745
Primary	310.21260	6414.026	.624	.744
Access	309.80315	6400.286	.586	.744
Taxation	310.43307	6416.644	.582	.744
weak	310.25984	6392.543	.659	.743
Sufficient	310.09449	6380.928	.681	.743
Late	310.14173	6377.599	.670	.743
Ordinary	310.22835	6374.384	.702	.743
Space	310.03150	6374.364	.709	.743
Labour	309.61417	6405.239	.503	.744
Supervision	310.06299	6380.948	.656	.743
Skills	310.00787	6361.389	.757	.742
Quality	309.99213	6374.627	.701	.743
Regulation	309.92126	6389.359	.658	.743
Procurement	310.03937	6398.737	.632	.744
Tought	310.19685	6408.524	.554	.744

Policies	310.31496	6410.471	.575	.744
Influence	310.22835	6399.368	.622	.744
Costly	310.07087	6397.257	.606	.744
Loan	310.35433	6390.802	.699	.743
Ignore	310.31496	6392.170	.658	.743
Bank	310.19685	6384.112	.705	.743
Collateral	310.25984	6391.734	.695	.743
Charges	310.39370	6392.812	.689	.743
Support	309.85039	6399.541	.617	.744
Trust	310.06299	6369.044	.717	.742
Associations	310.05512	6372.116	.598	.743
Consultancy	310.20472	6372.307	.723	.742
Communities	310.27559	6374.423	.687	.743
Positions	309.69291	6411.516	.466	.744
Contribute	309.76378	6431.785	.384	.745
Assist	309.70866	6391.462	.567	.743
Tertiary	309.76378	6407.753	.479	.744
Experienced	309.46457	6399.219	.518	.744
Network	309.99213	6398.325	.546	.744
Stateholders	309.98425	6374.968	.667	.743
Ideas	309.70079	6385.592	.585	.743
Forms	309.94488	6384.116	.618	.743
Circle	310.39370	6384.590	.652	.743
Ftrix	156.29134	1628.097	1.000	.960

Appedix 8: Mann-Whittney U Test

NPAR TESTS

/M-W= Unskilled Facilities Infrastructure BY Type(1 1)

/MISSING ANALYSIS.

Mann-Whitney Test

Ranks				
	Type	N	Mean Rank	Sum of Ranks
Unskilled	Agriculture	0 ^a	.00	.00
	Total	7		
Facilities	Agriculture	0 ^a	.00	.00
	Total	7		
Infrastructure	Agriculture	0 ^a	.00	.00
	Total	7		

a. Mann-Whitney Test cannot be performed on empty groups.

Appendix 9: Cronbach's alpha reliability test

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.634	5

```
RELIABILITY
/VARIABLES=Achieve Drive Willing Capacity Oriented Adopt
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.
```

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.839	6

```
RELIABILITY
/VARIABLES=Spend Maintain Developing Important Enhance Family Create
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.
```

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.859	7

RELIABILITY

```

/VARIABLES=similar Plan Cope Primary
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.791	4

RELIABILITY

```

/VARIABLES=Access Taxation weak sufficient Late Ordinary
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
------------------	------------

.886	6
------	---

RELIABILITY

/VARIABLES=Space Labour Supervision Skills Quality
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.895	5

RELIABILITY

/VARIABLES=Regulation Procurement Tough Policies Influence
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.857	5

RELIABILITY

/VARIABLES=Costly Loan Ignore Bank Collateral Charges
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.914	6

RELIABILITY

```

/VARIABLES=Supprot Trust Associations Consultancy Communities
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.907	5

RELIABILITY

```

/VARIABLES=Positions Contribute Assist Tertiary Experienced
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.884	5

RELIABILITY

```
/VARIABLES=Network Stateholders Ideas Forms Circle  
/SCALE('ALL VARIABLES') ALL  
/MODEL=ALPHA.
```

Case Processing Summary

		N	%
Cases	Valid	127	100.0
	Excluded ^a	0	.0
	Total	127	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.881	5

```
DATASET ACTIVATE DataSet1.
```

```
SAVE OUTFILE='E:\Untitled1UWC.sav'  
/COMPRESSED.
```