

**ANALYSIS OF SUCCESS FACTORS FOR WOMEN OWNED SMALL
BUSINESSES IN MAHIKENG, NORTH WEST PROVINCE**

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DECLARATION

I Tshegofatso Matilda Pule declare that this dissertation for the degree of Master of Business Administration at North West University has never been submitted at this or any university. It is my original work and all material contained herein has been suitably researched and acknowledged.

Signed: T. M. Pule

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ABSTRACT

The purpose of this study was to investigate the success factors for women owned small businesses in North West Province: Mahikeng. It is expected that the success factors will be of assistance to this growing concept of the Small, Medium and Micro Enterprises (SMMEs). This is particularly relevant to the economic development of the town of Mahikeng located in the North West Province. It is important to note that the SMME's are the major contributors to the economy as they provide employment opportunities and build economic wealth; as a result a decline in poverty and improved employment is noticed.

In order to succeed and prosper, the SMME's need to establish a sound financial management function and the best strategy is to keep the existing enterprises sustainable. Consequently it is important to explore the success factors for the SMME's. This paper reveals more insight on the success factors for the SMME's. The data used in the study was collected by administering the structured questionnaires to women owned business within the North-West Province: Mahikeng.

A random selection was used through a probability sampling method in relation to collection of data. The data was composed through the use of self-administration in a survey for the reason that there was difficulty in obtaining the population of the SMME's in the study area. The analyses of results were based on a descriptive statistics that were arrived at through the use of a Statistical Package for the Social Science (SPSS) tool. The results indicated that most of the SMME's in the North West Province, Mahikeng, struggle to succeed in the business industry and some of the challenges that serve as a barrier were identified as lack of funding, less marketing strategies and unhealthy competition. The recommendations are made to women owned business in North West Province: Mahikeng.

CHAPTER 1: INTRODUCTION

1.1 Introduction

The study is focused on the analysis of the success factors that are employed by the existing Small Medium Micro Enterprises (SMME's) in the North West province: Mahikeng. Mago and Toro (2013:19) and Xesha *et al.* (2014:37) agree that the SMME sector has the potential to address the socio-economic challenges that are facing South Africa. Essentially, it is commonly argued that SMME's can facilitate an increased economic growth through poverty alleviation, job creation and possible social stability.

According to the South African Department of Trade and Industry (SA DTI 2008), the development of the small, medium and micro enterprises (SMME's) is a key driver for the government's economic development, poverty alleviation and job creation. The National Small Business Act 102 of 1996 (1996:8) indicates that the Ntsika Enterprise Promotion Agency has a function to improve the general understanding of the public, regarding the contribution of small business towards the South African economic growth, job creation and welfare. More importantly, Ntsika has to provide information and the analysis on the implementation of the National Small Business support strategy to the organs of the government.

The town of Mahikeng is situated in a highly disadvantageous province that is developing at a minimum pace. The current situation is that the majority of the SMME's in Mahikeng are male dominated with a few female entrepreneurs who are however they are not visible and recognition is low in a small town of Mahikeng. According to Tengeh (2013:347) a successful SMME sector entails a strong economy, especially in a promising market approximating to South Africa.

According to Bates *et al.* (2005:45), entrepreneurship has to do with creativity and improvement of a new business idea, despite the uncertainty and risk of not succeeding. Entrepreneurs have the determination to achieve success against all odds. Furthermore, women entrepreneurs in the modern-day are stepping beyond their traditional roles into the so called men's world by starting and

running successful entrepreneurial enterprises which are known as **Women Entrepreneurs**.

The rationale behind this study is to determine the success factors for women owned small businesses in Mahikeng. The information should serve as an informative reference to entrepreneurs. There are unique challenges in starting a small business in Mahikeng such as lack of access to finance, lack of knowledge and gender inequality just to name a few that pose as difficulty for successfully running a small business.

Fundamentally this study investigated the challenges that female entrepreneurs encounter, at the same time operating an establishment in a disadvantageous area. The questionnaires that were distributed amongst the women in the SMME's industry assisted the women owned business owners to assess their business ethics, in order to derive the success factors for operating successfully in an industry that is dominated by males.

1.2 Background to the study

According to Masutha and Rogerson (2014:142), in view of the fact that South Africa's democratic change in 1994 the encouragement and advancement of the small, medium and micro-enterprises (SMME's) have been an uninterrupted change and purpose in national government policy. The SMME's wealth is measured as a fundamental component that addresses several major objectives of post-apartheid reconstruction and development. It is also intended for economic restructuring and poverty improvement. In addition, the promotion and support of the SMME economy is seen as an important vehicle for job creation, particularly in the context of the slow growth of new employment opportunities taking place in large formal enterprises.

The literature that was reviewed on self-employment and small business ownership has grown rapidly in the past several years. The expansion in the interest is at least partial due to arguments that the small businesses create a small share of new jobs in the economy. This represents an important source of innovation, and has a notable effect on political decisions in the United States (Fairlie & Robb 2007:225). According to the Fin Scope (2014), the South African

government has positioned the financial supplement at the highest level on its national plan so as to support the design of the effective policies, all the way through the creation of high level co-ordination stage.

According to Bates *et al.* (2005:45), the role of entrepreneurship is to assist both the developed and developing countries to improve the economical condition of the State. The developed countries are those that are technologically advanced, relatively wealthy such as the United States, Germany, and Japan. The developing countries are those that are still in the process of becoming industrialized like South America, Africa in general and South Africa in particular.

The South African government acknowledges the importance of a powerful and energetic SMME sector. This is demonstrated by the commitments and the support for SMME's that aim at increasing the number of new ventures and produce possible environment to ensure the continuation of existence and growth. The government hopes to achieve this goal through the National Small Business Act 102 of 1996.

While supporting the materialization and growth of businesses particularly focusing on the SMMEs, the government also makes available legislation that guide how the businesses should operate. These cover the labour relations, tax, finance, environment, and ethical behaviour.

According to the SEDA women-owned enterprise development information booklet (Undated), the state of South Africa is graded as number 27 out of 59 countries on the entire entrepreneurial action and is considered at 8.9% which is below the standard of 11.9% of all countries that take part. This is a concern that could have a severe effect on the economy of the country, as well as on the unemployment condition. Entrepreneurship in South Africa is currently being driven by two major forces; the first factor is negative as individuals find themselves unemployed or retrenched. They become entrepreneurial in order to earn a living. Despite the potential contribution of women to economic development, South African women remain on the periphery of the economy, dominating the informal economy.

The small businesses can be classified as the micro, very small, small or medium enterprises (SMMEs), following a complex set of thresholds per

industry, as planned in the National Small Business Act No 102 of 1996 (Annual review of small business in South Africa 2008:25).

The National Small Business Act 102 of 1996 (1996:2) defines a 'small business' as a separate and distinct business entity, including the co-operative enterprises and the non-governmental organizations, that is managed by one owner or more. This includes its branches or subsidiaries, if any, and it is predominantly carried on in any sector or sub sector of the economy.

Masutha and Rogerson (2014:147) mention that the mission of SEDA is to facilitate the establishment of women owned small enterprises; to encourage the use of excellence system and principles by small enterprises; to advance small enterprise performance and productivity; to enhance the small enterprise profitability and growth; to develop the small enterprise competitiveness; and, to reduce small enterprise failure rates.

The Minister for Department of Small Business Development: Ms. Lindiwe Zulu speech dated 20 May 2015 indicates that the SMME development is a key aspect of the government's economic development, poverty alleviation and job creation strategy. The SMME's contribute significantly to the Gross Domestic Product (GDP) and an even a greater contribution towards employment. Another interesting characteristic is that, the GDP is often associated with the small businesses that are the ownership and the management of small businesses and co-operatives that are critical to creating an economy that will benefit the generation at large. There is confidence that through small business development, the government will be able to defeat the triple challenges of poverty, unemployment and inequality (Lindiwe Zulu 2014 & Arko-Achemfour 2012:129).

The government has prioritized entrepreneurship and the advancement of the Small, Medium and Micro-sized Enterprises (SMME's) as the method of achieving economic growth and development, with the assistance of other government departments and institutions. The Department of Trade and Industry (DTI) takes the lead in implementing the SMME's-related policies, to ensure that there is adequate financial and non-financial assistance that is provided to the sector, for its long-term prosperity in the country as a whole. The potential of the co-operatives and the micro-enterprises is to create employment, particularly

focusing on women and rural-based enterprises so that they are not undervalued. It is therefore very important that further attention is paid to this area (Annual review of small business in South Africa 2008:3).

1.3 Problem statement

Despite the fact that the government has incorporated agencies to assist the SMME's, not much has changed in improving the performance of entrepreneurs. The SMME's still struggle to succeed in the industry and they are also exposed to certain challenges to start and run small businesses in the North West Province particularly in Mahikeng. The main challenges are the lack of funding, gender inequality, lack of skills and inadequate business relationships. These challenges hamper with business growth potential which is to generate profit and the increase of production.

According to Charamba and Masocha (2014:1), the major concern is the high rate of unsuccessful enterprises and closure of small businesses at large. Women owned businesses face difficulties in accessing the government loans. In most cases, they do not get such loans, and this reduces their capital and increases chances of business failure. One of the requirements for loan applications is company registration however the challenge is that some of the business owners are not registered.

The Government agencies were formulated to assist SMMEs financially and non financially but many have not approached these agencies. The challenge is that a business owner cannot apply for funding if they did not register their businesses. According to Charamba and Masocha (2014) the majority of failure is attributed at the infancy stage and relatively a larger proportion fails within a few years after start-up.

Enterprises that are registered still fight to acquire funding from these agencies but do not qualify because of imperfectly constructed and vaguely detailed business plans. Regardless of the media exposure that was made by these agencies, the SMME's sustainability remains a challenge. Given this situation it is very important to analyze the critical success factors for women owned

enterprises. Therefore, the question is what are the success factors for female owned businesses?

The fundamental reason of the study is to promote and to develop the women owned businesses in Mahikeng. Most of today's female entrepreneurs are so successful that it is easy to assume all women in business will succeed in the business industry but that is not the current situation in Mahikeng. The success rate is very low and the rationale of the study is to identify and analyze the critical success factors of women owned business that a women can use to be successful. The province/town has a lot of business opportunities that women can pursue.

1.4 Research Objectives

This study seeks to find out the challenges attached to starting and operating a small business and how best to overcome such challenges in order to successfully manage female owned businesses in Mafikeng in the North-West Province. Investment opportunities will be explored so as to evaluate the funding instruments available that nurtures increased growth potential of small businesses owned by women. The objective of this study is to provide solutions on how best to overcome the identified challenges in order to successfully operate the small businesses.

The objectives of the study therefore are the following:

- To identify the critical success factors for women owned business.
- To determine the challenges and causes of failure of SMME's in Mahikeng.
- To evaluate the mediating role of government agencies that support small business start up.
- To evaluate the extent of support for development of suppliers in Mahikeng from established businesses.
- To identify the funding instrument available for starting small businesses in Mahikeng.
- To establish the importance of networking in relation to business growth.

1.5 Research Questions

The research question is to investigate the success factors for women owned business in Mahikeng. To achieve the aim of the study, the following questions were raised.

The research questions are as follows:

- What are the critical success factors for women owned business in Mahikeng?
- What are the challenges and causes of failure of women owned businesses in context of Mahikeng?
- What is the mediating role of government agencies that support small business start up?
- What determines the extent of support for supplier development from established businesses?
- What are the funding instruments available for starting small businesses in Mahikeng?
- What is the importance of networking in relation to business growth?

1.6 Methodology

This study uses mainly quantitative statistical methods of research in respect of the research design, collection of data, and analysis of the data and finally reach a conclusion.

1.7 Data Sources

A review of related literature involves the systematic identification, location, and analysis of material related to the research problem. Library and computer labs of the University of the North West were utilised. This was helpful in searching for key sources such as Library Journals and Articles in order to strengthen the relevant information pertaining to the topic reviewed.

1.8 Delimitations/ Limitations

The study concentrates mainly on SMME's critical success factors. Due to the logistical constraints of covering the entire South Africa, the study focuses only on Mahikeng in North West Province.

Limitations of the study expose the conditions that may weaken the study, Creswell (2014:190).

- Limitations are influences that the researcher cannot control, such as not receiving honest opinion of individuals when completing the questionnaires.
- The research is limited to the North West Province in Mahikeng and therefore cannot be generalized to other provinces.

Delimitations clarify and help define the parameters and boundaries that have been set for the study, Creswell (2014:125). The results of the study will not serve as a compulsory method of practice for the small businesses owned by women but rather as recommendations for successful operations of SMME's led by females in Mahikeng.

1.9 Ethical Considerations

According to Meyers (2013:49), ethics is defined as the moral principles governing or influencing conduct or branch knowledge concerned with moral principles. Hence research ethics can be defined as the application of moral principles in planning, conducting, and reporting the results of research studies. According to Kumar (2011:242) the ethical process is in accordance with principles of conduct that are considered correct, especially those of a given profession or group.

Gabrium *et al.* (2012:467) suggest that the features of "ethical mindfulness" are useful to the researcher to negotiate ethical issues with participants including how best to protect their confidentiality. It is important that sufficient information on the research aims and procedures are given and followed so that the respondent can make an informed decision to participate in the study. Orb *et al.* (2001:94) and William (2011:44) indicate that ethical principles should be used to

guide the researcher in addressing the initial and ongoing issues and the ethical issues to be used as follows:

“Confidentiality”: Participants were assured that the information they provided would not be made available to anyone who is not directly involved in the study and information learned will be treated with confidentiality. Participant’s details are not disclosed as it is only for research purposes.

“Involvement of the researcher”: The researcher guard against manipulating respondents or treating them as objects rather than human beings. Unethical tactics were not used during the analysis of the questionnaires therefore only the information that was obtained was used.

“Honesty”: Researcher honesty was essential to the level of trust and credibility in the outcome of the research.

“Intellectual ownership and plagiarism”: The worst offence against honesty is plagiarism directly copying someone else’s work into your own report or thesis and letting it to be assumed as yours.

1.10 Structure of the Dissertations

Chapter 1: *Introduction*

This chapter consists of the introduction. It provides a detailed discussion of the aims and objectives, problem statement, and research questions.

Chapter 2: *Literature Review*

This chapter provides the literature review regarding both theoretical and empirical literature in relation to this study. It also includes a critical evaluation of previous research and how it relates to this study.

Chapter 3: *Methodology*

This chapter provides a detailed approach to the research problem: the research method that was used is the questionnaires.

Chapter 4: *Data Collection, Presentation and Analysis*

This chapter outlines results of the research, presentation and analysis of the data gathered.

Chapter 5: *Findings, Recommendations and Conclusions*

This chapter provides the interpretations of the findings, recommendations and conclusion of the entire study and makes recommendations.

1.11 Conclusion

In this chapter, the foundation upon which the entire research was conducted has been put in place. Based on that, this chapter outlines the background, problem statement, the objectives of the study, the research methodology as well as the chapter outlines.

The general idea of this study is that, it is evident that SMME's need to develop a mechanism in order to manage and sustain their businesses. It is important that entrepreneurs should plan and understand the importance of the SMME's in relation to economic development. This will assist the entrepreneurs to meet and achieve their business expectations.

With all of the above potential sources of competitive advantage, quality is an underlying factor. The successful ventures offer consistent quality, so an important consideration for any venture is how quality is going to be perceived and measured.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

Prior to the democratic change that occurred in 1994, it was noted by the government and the community at large that women were regarded as house hold managers and not recognized as potential business owners. The fact that in 1994 it was the beginning of a new democratic period, the government put in place measures that would ensure that the key policies focus on the development of the small business enterprises. During March 1995 an essential goal was achieved when the government released "*The White Paper on national strategy for the development and promotion of small business in South Africa*". This was the first all-inclusive policy and strategy on the small business development that was formulated in the country. The business sector has taken a turn for the better whereby women are now in the leading role of businesses at large.

According to the White Paper (1995), the government of South Africa realized that there was a necessity of developing the entrepreneur-ship, small business, Small Medium and Micro enterprises (SMME's), for the reason that this business element presented an important factor that could address the challenges of job creation, economic growth and equity in South Africa. Mago and Toro (2013:19) explained that the SMME's in South Africa are described as any business that consist of employees that are fewer than 200 which have an annual turnover of less than 5 million rand, the capital assets of less than 2 million rand. Furthermore, the owner should be directly involved in the management of the company.

The current situation is that the SMME's have a very low endurance rate. The small town of Mahikeng has a lot of street vending. Most women operate from home and this is influenced by high rent that is charged by landlords. According Horn (1997:61) a lot of street vending exists; however, it is not properly recognized by the government.

The SMME's in South Africa face severe challenges in accessing finance for their business activities. The financial gap is more than the supply and demand of funds towards the SMME's. The estimated finance gap in South Africa has risen from 45 to 48 percent (National Credit Regulator, NRC 2011); Arko-Achemfour (2012:127). Another essential point is that this gap presents a low growth in the business industry. The government addressed the financial gap by introducing agencies that would provide financial assistance to the SMME's.

There are several agencies which provide financial and non-financial assistance to the SMME's, such as: The Small Enterprise Development Agency (SEDA) which is an agency of the Department of Small Business Development (DBSA). The SEDA agency was recognized by the Department of Trade and Industry in December 2004. The National Small Business Amendment Act 29 of 2004 outlines that the purpose and the role of the SEDA agency is to design and implement the government's small business strategy.

This agency is encouraged to implement a universal national delivery network for small enterprise development; and more importantly to combine the government-funded small enterprise support agencies across all stages of administration. The SEDA's mission is to develop, support and promote all small enterprises all over the country. Secondly its mission is to ensure that there is company growth and sustainability. Thirdly it assists in co-ordination and building partnerships with various role players, including global partners, who formulate the international best practices available to local entrepreneurs (SEDA 2015).

The Small Enterprise Finance Agency (SOF) that is generally known as (SEFA) was established and recognized on the 1st of April 2012 due to an incorporation of the South African Micro Apex Fund, Khula Enterprise Finance Ltd and the small business activities of Industrial Development Corporation (IDC). The SEFA has a direction to persuade the establishment of the SMME's. Secondly it assists the company with endurance, and with the development of the SMMEs and so that they contribute towards poverty improvement by changing the living conditions of the community and by creation of jobs, SEFA (2015). These agencies are beneficial to all SMME's because they provide the credit facilities and innovative finance products.

2.2 Political

Based on South Africa's history of apartheid, black people were excluded as SMME's potential owners. This was due to the fact that there was limitation of education and access to financial resources. The history of the SMME's in South Africa indicates that ownership of an SMME in the townships were prohibited and the black entrepreneurs were to be prosecuted for engaging in any of the SMME's activities (Annual review of small business in South Africa, 2008:26).

The South African SMME's are less active and many face liquidation. A large group of SMME's are registered at Companies and Intellectual Property Registration Office (CIPRO); however, most of them are inactive. Usually the business focus is not certain within the first three years of company existence and as a result change of their business focus is to be experienced (Annual review of small business in South Africa, 2008:22).

According to Budlender (1996), as cited in the women's budget paper "Women and Work" suggest that it would be beneficial for women if policies if the budget could support women at the lower end of the economy. Poverty is a dominating factor in South Africa. As a result, the government made a proposal which entailed that entities should work together towards addressing poverty in the country. Those entities were: the Department of Trade and Industry (DTI), the Department of Labour, the Reconstruction Development Programme (RDP) as well as the government procurement policies and procedures.

According to Fairlie and Robb (2007:232), the female owned businesses were less successful and smaller on average as compared to male owned companies. The government agencies have played a major role in improving the situation of gender inequality. Women are taking a position by establishing and running their own small businesses in order to educate and support their families.

Lamb *et al.* (2012:61) indicate that the political stability is beneficial to business owners as it makes it possible for them to execute their business strategies. The frequent change towards the political state of affairs has a large contribution towards the political instability that is in the element of the governmental

elections. This would result in innovative management and new economic policies that would be developed by the new legislation.

It should be noted that the environmental regulations are external factors that the business has no control over and this has an impact on the success of women owned businesses if it is not attended to by management. As announced by President Jacob Zuma during the 2015 State of the Nation Address, the government set-aside 30 percent of appropriate category of state procurement for purchasing from the SMMEs and co-operatives as a strategy to improve the entrepreneurs, (State of the Nation Address- SONA: 2015).

According to Horn (1997:61), there is a women's union called the Self Employed Women Union (SEWU) which was launched in Durban in July 1994. The SEWU has resulted in great visibility for women. This union has had a positive impact on women leadership potential. It is also noted that economic potential of women in this sector would be an important technique to reduce poverty in South Africa. The women's power is largely not recognized in the business industry for this reason the development of self employed women's union (SEWU) was formulated.

2.3 Conceptual Framework

The environmental scan assists the business to identify important focus areas that need attention and other opportunities that can be targeted. According to Lamb *et al.* (2012:42), the environmental scanning involves collection and evaluation of environmental data. This information is executed with a purpose of detecting and assessing factors and trends that may have an influence on the business performance. The main focus of environmental scanning is directed to the external environmental forces of the business area, that may have an influence on decision making and the business success might be directly or indirectly affected.

The business owners have to conduct their business planning properly and also this is valued as a success factor. According to Brinckmann *et al.* (2010), the business owners should conduct proper planning prior to execution of the projects. This includes the analysis, the formulating and the selection as well as

the implementation of the identified strategies. It is imperative to note that managing the strengths of one's internal operations and recognizing the possible opportunities and threats outside one's operations will serve as a positive force to the business success.

It is important for all businesses to develop an organizational strategy. Louw and Venter (2012:51) explain that organizational strategy recognizes the key opportunities and challenges for the business. It should be noted that at the planning phase, it is the interface between organization and society that ought to be understood and acted upon by management.

According to Louw and Venter (2012:50), the sustainable development of the business should be used by management as a guiding topic in the company's competitive strategy. The production reward is linked to the cost saving, the employees and customer loyalty. The SMME's can also reap the benefits by responding to new business opportunities in reaction to the sustainable development.

Lamb *et al.* (2012:44) clarify that the strengths, weaknesses, opportunities and threats, are usually known as the SWOT analysis. This method or technique can be used by the business management to assess all environmental trends. The management should pay attention to this tool and utilize the instrument efficiently as a benefit to business success. The response to this technique is the key source of information and it should be communicated to all staff members. This analysis is beneficial for the business as it will assist the organization to facilitate and assess the company's SWOT, so as to sharpen the competitive edge.

A competitive advantage can also be obtained from the environmental analysis. This would be frequently beneficial for the business as the organization may perform better than their competitors. Lamb *et al.* (2012:39) outline that competitive advantage can be in many forms. It can either be the cost, quality, flexibility, location, safety, image, product design, and distribution. The management of the company will make a decision on how to benefit from the information at hand.

The corporation management should pay attention to the location of the company for the reason that wrong location can affect the business potential

growth and the investor's confidence might also be exaggerated. The current situation is that certain locations are not perfect for the business establishment as they comprise a high crime rate, violence and the service delivery protests which are mostly common in townships. At the time of this violence the community is uncontrollable and the group of people destroys the local assets and they reinforce a climate that is not favourable for SMME's development. Based on this violence business attraction becomes restricted.

The business environment is faced with many changes within the industry and uncertainties that are noted to be a limitation towards the industry. It is important for the management to understand the business industry as a result the management would be in a position to predict and manage the change in the industry. The greater challenge is mainly ensuring that funding is available for each business. According to Lamb *et al.* (2012:39), the long-term continued existence is the most fundamental goal of any business and this can be achieved as soon as the business is generating profit.

According to Wiston and Yenamilli (2008), to establish and sustain a new SMME the entrepreneur needs to have access to different types of resources namely: (i) human (ii) physical and the financial capital. It should be noted that each capital is in performance of an important role for the duration of the different life cycle of a new SMME.

Mago and Toro (2013:21) outline that the SMMEs in the South African context are classified into five categories of enterprises: a) endurance; b) micro; c) very small; d) small; and e) Micro medium sized. The endurance enterprise is generally seen as a business that is providing an income below the poverty line.

In any business environment, customer satisfaction is predicted as a critical requirement for a company. Lamb *et al.* (2012:25) argue that customer satisfaction is when a consumer appreciates that the management has met or exceeded his/her expectations. On the other hand low customer expectation will cause a customer dissatisfaction.

Arko-Achemfour (2012:129) argues that the actor-action oriented approach is applicable and this relates to this research as there are problems of poverty, crime and unemployment which involve a lot of South Africans. The above

mentioned troubles are blamed on unemployment; however, the majority of the South African's do not possess the necessary skills and education to permit them to acquire employment in the current economy. The private enterprise that particularly focuses in the small, medium and micro enterprises sector is recognized by the community and the government as one of the tools that can address some of the socio-economic problems identified in South Africa.

2.4 Skills Development

According to Yarnall (2008:11), it is important to note that the world class business develops their employees to their full potential so as to be able to achieve the business excellence. The management of the company should recognize raw talent needs and regularly enhance skills development for staff members. This is beneficial for the business as the personnel can become a positive feature to the business. For every business to perform better, the management has to invest in personnel skills expansion. The SMME's are has to invest in skills development to ensure that competencies and abilities of staff members are adequate and up to date.

It should be noted that as the business advance, it is important to improve the skills of the workers so as to adjust to new improvements. As a growing business, it is important for owners to be skilled, to seek advice where possible and also to adapt to change. Generally the informal business owners do not have the necessary skills to effectively operate a business. Another point is that none compliance to legislation is identified as these businesses are not registered or they do not have operational licensed. Fairlie and Robb (2007:235) point out that management experience prior to starting a business is an added advantage and this generally improves business outcomes.

Armstrong (2009:26) mentions that the managerial competencies are the behaviors that will produce an effective business performance. It is important for the manager of the business to have the necessary competencies so as to be able to operate a successful company. According to Armstrong (2009), the characteristics of the managers are significant in areas such as leadership, team functioning and communication. These are beneficial for company good organization operation. In order to meet these heavy demands, managers

require an extensive range of skills. The small businesses struggle to continue to exist and this might be caused by the fact that business owners do not possess the necessary expertise to achieve financial stability and business independence. In order to increase performance of the business, the management must have an ability to coach, network, motivate, manage performance and to provide feedback to staff members.

The company owners need proper human interpersonal skills in and out of their work environment. The skilled managers are beneficial as they will be able to understand the business behavior correctly. Xesha *et al.* (2014:38) put emphasis that the business owners should display excellent interpersonal and networking skills in order to build more relations for the business success.

According to Reynolds and Weiner (2009:176), the concept of talent management has a strong impact on the field of staffing. The business management should have a talent management system in order to comprise the correct people available at the right time. This will enable the business to meet the company's objectives. Xesha *et al.* (2014:39) insist that for the business success, the administration of the company should develop and maintain the following: the professionalism, integrity, care, awareness and thoughtfulness.

2.4 Networking for success

An interaction with other business owners is useful because that is where useful information can be obtained. Xesha *et al.* (2014:41) agree that networking is regarded as a useful tool for establishing the business relationships. The point is that for a business owner to succeed, the owners ought to meet with other entrepreneurs in order to develop an emerging relationship and to get motivated and thus obtain encouragement through other business success stories and testimonies. The networking has a positive benefit to the business for the reason that the entrepreneurs share ideas and also identify opportunities for their business expansion.

Donaldson and O'Toole (2007:5) explain that the business success is determined by the type of relationship that the business owners bring about towards one another. The point is that lack of a strong relationship with other

managers can be negative for the company's operation to some degree as business success might be limited.

Xesha *et al.* (2014:39) encourage business owners to make enquiries so as to obtain more knowledge and to understand the external role players of the business. Frequent enquiries will assist the business owners to develop an efficient business strategy. The strategy that is developed by management has to cater for the entire business needs.

2.6 Support for funding

The poor are exposed to poverty as they do not possess the necessary ability to achieve financial stability and independence. According to Arko-Achemfour (2012:127), the major challenge faced by up-and-coming entrepreneurs is to get a start up and working capital. Fairlie and Robb (2007:240) argue that a specific knowledge in the same industry contributes to higher continued existence because of viable business projections. A start-up capital is important for any establishment and it is crucial for the business success.

According to Fatoki (2014:1), to start a business, financing is needed for a new adventure and any expansion, and also the need to increase of staff or products might arise. A lack of finance causes pressure to the business as a result failure might be experienced by management. Fairlie and Robb (2007:236) suggest that the value of a start-up capital represents the level of business potential and management can measure the success of the business based on the initial value. It should be noted that when an investment is high similarly the return will be higher as well.

According to Horn (1997:61), the SEWU has recognized that internationally the women earnings are mainly predictable as a means of financial support for their extended families as compared to men's income in general. The business account is the best measurement for financial usage of the company. There is a high possibility that informal business utilizes their personal account for business transactions and this has a negative impact for the businesses when applying for funding at various entities. The challenge that might be experienced by the

business is that the company is most likely to have financial problems and this can only be identified through an assessment of a business account.

According to Peri Pakroo (2014:377), one of the basic things is to set up a business account. It is critical to post transactions to the appropriate account so that the business owner can reconcile the book keeping against the bank statement. Reconciling transactions at the end of the month is an essential way to ensure that records are accurate and complete.

The registered companies stand a better chance of acquiring funding from various support groups for the reason that accountability of funds is properly prepared by either a book keeper or an accountant. This has a negative impact on an informal SMME's as they do not account for their funds. Arko-Achemfuor (2012:130) summarized that the major factors that serves as obstruction towards obtaining business finance from any financial institutions in relation to SMME's are as follows: firstly it is the high interest rates, secondly is the control over access to payment streams, thirdly it is the lack of access to information on credit exposures and lastly it is the collateral. Informal businesses are faced with a challenge of not having supporting documents to validate the organization's spending when applying for funding at various agencies and this has a negative impact on the assessment of the financial performance of the business.

The cash flow projections for registered companies are measurable; this can be conducted through the use of the company's financial statements. In most cases cash flow projections are used by the investors as a measuring tool for the company's financial performance. Correia *et al.* (2006:13) give details that the shareholder focus is mainly on maximization of profits. The challenge is that the company might not perform well and have difficulty to pay shareholders and investors.

There are many successful business women who are informally running their businesses however such enterprises are faced with a challenge of high business failure. Lack of knowledge is a dominating factor among the women in business as fantastic ideas exits. However, the knowledge regarding funding of those opportunities serves as barrier for achievement of business objectives that are set by the business owners. In this regard the business owners tend to use personal savings to boost their business ventures.

According to Blumberg and Letterie (2008), a lack of business enterprise capital has created an environment in which the new SMME's depend on bank loans, overdraft and suppliers credit during the early stage of the company funding. The lack of knowledge creates restrictions towards potential company growth for the reason that businesses are not registered. The challenge is that the government does not provide funding for businesses that are not registered as a result they don't benefit from government support.

According to Kreik *et al.* (2012:56), a risk is represented by a possibility that the actual outcome would be different from the planned or expected result. In this case the business owner poses a risk of not achieving the intended goals and objectives. Kreik *et al.* (2012:56) further explained that both risk and return are closely related. The return on investment corresponds with reimbursement for taking a certain amount of risk. The actual realities are that the higher the risk the higher the return and at the same time the lower the risk the lower the return.

The point is that all businesses are exposed to risk; however the level of risk is reliant on the size of the company. Another point is that the bigger the business the bigger the risk and in addition to that the company is also exposed to a high financial risk. Kreik *et al.* (2012:61) explain the financial risk as an improbability of a return and the possibility of financial loss.

The current situation is that the businesses are exposed to a high failure rate due to the fact that the South African banks have tightened the access to credit. This was formulated as a precautionary measure against financial transactions. The point is that there are people with brilliant ideas however due to resistance the ideas are ignored, simply because the founder of the idea lacks confidence, motivation and that they are most likely to get highly discouraged. Kon and Story (2003) define that there is a theory of the discouraged borrowers who do not apply for a bank loan because they believe that their applications will be rejected hence they do not apply for funding.

Booyens (2011) and Arko-Achemfour (2012:128) explain that there is a variety of both financial and non-financial support programmes that is available in South Africa for private and public sectors. These entities include: Small Enterprise

Development Agency (SEDA), Ntsika and Khula enterprise finance and promotions agencies which is meant to support the existing, medium sized ventures. The micro finance provides a solution for smaller loans however the challenge would be that the interest rates charged towards the loan might be too high for small business to be able to afford.

Mago and Toro (2013:19) give details that Ntsika and Khula Enterprise promotion agencies are subsidiaries of the Department of Trade and Industry (DTI). These agencies were formulated by the DTI with the aim that these groups should provide financial and non-financial support to the SMME's. The National Small Business Act 102 of 1996 (1996:7) explains that the main functions of Ntsika Enterprise Agency is to provide non-financial services to a small business in accordance with the National Small Business Support Strategy. Another function is non-financial services that are as follows: to expand, to coordinate, to monitor the provision of training advice and counseling. The other function for Ntsika Enterprise Agency is to provide financial support to the service providers.

Mago and Toro (2013:19) illustrate that the South African government has introduced a number of other initiatives and institutions which are intended to support the SMME's. The institutions consist of: the Centre for Small Business Development (CSBD), the Small Enterprise Development Agency, (SEDA) the Industrial Development Corporation (IDC), the National Empowerment Fund, the National Development Agency (NDA), the National Youth Development Agency (NYDA), the South African Micro-Finance Apex Fund (SAMAF), the Land Bank and the Micro-Agricultural Financial Institute of South Africa.

2.7 Economic Development

Mago and Toro (2013:19) state that the government is striving towards the development of the SMME's sector in order to promote the economic growth of South Africa. Despite the country's economic growth in the recent years, the unemployment rate has not fallen substantially. The Statistics report of South Africa outlines that by the second quarter of 2015 the official unemployment rate for South Africa has declined from 26.40 to 25 percent as compared to the first quarter of 2015. The unemployment rate in South Africa had an average of 25.27 percent from the year of 2000 until 2015. During the first quarter of 2003 the

unemployment rate had a massive increase of 31.20 percent which was high. However, during the fourth quarter of 2008 the rate decreased to 21.50 percent while employment rate grew at a slower percentage of 0.9 (Statistics SA 2015).

The current situation is that most township household consists of poor and unemployed people. According to Fatoki (2014:1), the SMME's have a great potential of creation of employment on the other hand the SMME's in South Africa suffer from high rate of failure. It was also noted that most of the SMME's fail in the first 2 years of operation. The high business failure rate might be caused by lack of finance and this prohibits success of an SMME.

The National Development Plan (2030:15) gives details that the SMME's continue to contribute to the socio- economic development of a nation by means of job creation. The SMME's plays a vital role in achieving the vision of 2030 that was highlighted on the National Development Plan. The vision 2030 entails a combination of increasing employment and the achievement of higher income is this can be achieved through productivity and the growth of an SMME.

According to Arko-Achemfour (2012:130), access to finance in relation to the SMME's can be an important and viable way of alleviation of employment in the formal sector and those who choose the entrepreneurship can establish their businesses as well as to contribute to the economic growth of the country.

Xesha *et al.* (2014:38) explain that the business is defined as a realization of worthy intentions by the business owner. These intentions might include an increased profit, assets, and all other factors that have an indication of the business development and the growth. The current situation is that there is a possibility that the businesses are in operation purely to survive and not for the other business intentions. The state of the economy is high in relation to the value of the rand. The value of the South African currency is always not steady and the rand value is relatively low as compared to other currencies.

It is about time the business owners operate their businesses with good business intentions and move away from business operations without intentions. The challenge is that most of the businesses that are in operation are not sustainable as a result the businesses tend to fail. A sustainable development is important and has a great business opportunity and that when realized the direct benefits

may be achieved by the business owners. According to Louw and Venter (2010), a sustainable enterprise is a project that contributes to a sustainable development by delivering a simultaneously economic, social, and environmental benefit to the community, the so-called triple bottom line.

According to Moore and Manning (2009:276), a business enterprise growth is important to maintain within the economy regardless of the limitations that might occur towards the business growth. Sustainable enterprise elasticity is the ability for an enterprise to continue to exist, adjust, and develop in the face of unstable change. Crime has a negative force in terms of the social stability. The economic penalties are experienced by the business owners given that it threatens the existence of an enterprise.

2.8 Customer Satisfaction Management

It should be noted that the success of every business is reliant on customers. Each business needs customers so as to support and drive the business therefore it is very important to ensure that the customers are always satisfied and content. According to Nwanko and Gbadamosi (2011:89), it is important for business owners to develop, maintain the use of customer relationship management and to update the records so as to measure the customer interaction in the business.

Dornaldson and O'Toole (2007:173) indicate that the rationale for customer satisfaction and driving up loyalty for customer satisfaction plays a vital role in business success and growth. The point is that customer satisfaction is appreciated as a driving force and the determining factor that has a potential to develop or destroy the business. It should be noted that misreading the customer trends has a possibility to cause business failure.

According to Armstrong (2009:26), the customer focus is very important in the business industry. The business owners should strive to achieve the happiness of external and internal customers and to ensure that their wants, needs and expectations are met or exceeded. Another point is that failure to deliver customers expectations will cause customer dissatisfaction, and for this reason business owners should strive to satisfy their customers at all times.

Lamb *et al.* (2012:8) put emphasis on customer satisfaction that it should be measured by both hygiene factors and satisfiers. These points should be identified and evaluated by management because they are important. The hygiene factors and satisfiers and are referred to as factors that contribute to customer's satisfaction. Basically management needs to make relevant enquiries to ensure that the customers are satisfied and remain loyal to the business. Lamb *et al.* (2012:8) summarize that the benefits of customer satisfaction and loyalty is that the fulfilled clientele become trustworthy and faithful which brings profitability, and ensure the firms long term endurance and growth.

2.10 Conclusion

A study of literature suggests that a large amount of support is sourced from government mostly as regulative and facilitative. The Small and Medium Enterprises have a very low continued existence rate. The SMME's development has a potential to reduce unemployment, generate income, create assets, contribute to skills development, reduce rate of income, reduce rate of crime (often Violent), service delivery protests so as to attract investment in local municipalities in general.

It is evident that entrepreneurial activities can help the shareholders to receive returns on their investments as well increase the alternative sources of SMME's finances. An investment in entrepreneurial ventures can contribute immensely to the economic growth and job creation. A networking session is essential for business owners and it is advisable that the company owners must monitor the events by attending seminars, conferences, and analysis of political speeches of successful leaders. In addition this it is also regarded as an important tool to increase and identify the business relationships. Another point is that the success factors included planning, formulation and implementation of strategies. The skills are essential in business environment so as to effectively manage the business operations.

In order for small and medium scale enterprises to succeed and improve their level of competitiveness in the current economic development environment, they must form networks and build association with international and local partners.

The business owners should know how to build and maintain such relationships. The customers were also identified as one of the most valuable stakeholders for the business success and that the customers must always be happy so as to be loyal to their service provider. The SMME's empowerment, the business management skills, book keeping, and access to funding are also recognized as the success factors in the business industry.

The other factors that represent key success factors: the SMMEs in the formal sector in towns have a better projection for development and also for creating jobs, build up assets. This has a direct influence on the business competitiveness, productivity, profit margin, overall business confidence which make towns ideal investment locations.

The capital structure points out as a success factor as well. The investment opportunities like the stock exchange are usually not achievable by a the new SMME's due to the inability to measure the cash flow of the business for the reason that the establishment is new and records to illustrate the state of the business are not available. The following chapter outlines the research methods, approaches and techniques that were used in this study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The purpose of this chapter is to outline the research design and methodology that was used in this study in order to investigate the research questions that have been identified. The choice of the design and method was influenced by the processes and the plans that were used by other researchers.

The technique that was utilized by the researcher is the quantitative research method. According to Elmonds and Kennedy (2013:20), quantitative research refers to the applications of systematic steps of scientific method, at the same time using quantitative properties to research effects of the specific variables. The researcher sought to establish an opinion of business owners in order to produce the actual facts relating to the critical success factors for women owned enterprises in the North West: Mahikeng.

This chapter presents the method that the researcher used to collect data and the techniques that were utilised for the information analysis. The researcher opted to make use of a survey technique to collect data from the selected respondents. This chapter also looks into the population, the sampling and the actual sample size which were tested in this study.

3.2 Research Design and Method

Elmonds and Kennedy (2013:20) state that the purpose of the research design is to present a plan, a structure and the strategy of investigation that will be used by the researcher in order to obtain answers for the research questions identified.

According to Elmonds & Kennedy (2013:20) the quantitative research method is referred to as a deductive process and initiative in nature. This is determined by the research findings. The research questions were chosen based on the relevance towards the study in order to maintain an appropriate and scientific meaning. According to Remler and Ryzin (2011:11) the quantitative research

entails the development and employment of the numerical measurement and the statistics. The research can also involve the language, images and other forms of expression and also the interpretation of the results.

Creswell (2015:155) has outlined the Advantages and Disadvantages of quantitative research method as follows:

Advantage(s):

- The quantitative research method proposes a deductive approach,
- The theoretical discussions are logical and they explain how and why variables are related,
- There is a clear separation of theory from the components of the research process and the reader will have an understanding of the study.

Disadvantage(s):

- The researcher might have the complexity to separate a theory from the components of the research process,
- The rationale may be included and left out of the discussion of origin and the underlying principle for the use of the theory and
- The reader might not easily connect with other components.

3.2.1 Population

According to Bhattacharyya (2009:103), the population is the total number of individuals located in a geographic area. Walliman (2011:94) explains that the population does not signify a number of people however it is a collective term that is used to articulate the total quantity of things, types of objects, people and/or even events. The population of this study entails all the SMME's that are in operation in the North West Province: Mahikeng. The estimated total population of SMME's is 100, because of the difficulty in obtaining the actual population of the SMME's in the study area.

The study consists of 50 participants. The technique that was used by the researcher in order to select respondents was a random selection. The researcher opted to use this technique due to the fact that entities do not keep a

database for the SMME's; as a result the respondents were chosen independently.

3.2.2 Sample and Sample Techniques

Lapan & Quataroli (2009:44) explain that a sample contains a small group of participants and the population entails a large group of participants and it should be noted that a sample to be tested will be selected from the estimated population. According to Bhattacharyya (2009:109) a sample design is a theoretical basis and the data that will be collected on a practical means. The characteristic of a population is that it can depend on the known estimates; in this study the population of the study is dependent in the context of Mahikeng.

The sample size is the number of participants that are selected from the possibility to be used as a sample design. The study consisted of 50 participants that were randomly selected from the whole population of the SMMEs. The questionnaires were distributed to the SMME's in Mahikeng.

According to Walliman (2011:96) the probability sampling is a procedure in which the samples are collected in a process, with the purpose that gives all the individuals in the population an equal opportunity of being selected. A probability sampling consists of a random selection of the respondents that will take part in the study.

The sampling technique used in this study is a random selection that involves choosing a smaller group of participants by means of a probability testing. The procedure is beneficial to the study and this is performed so that each person in a group has an opportunity to be selected as a participant. This is the best procedure to be accurately represented as a defined larger group.

3.2.3 Questionnaire

Creswell (2014:143) mentions that the quantitative research questions are mainly used to enquire about the relationship amongst the variables that the researcher seeks to discover. Walliman (2011:97) explains that a questionnaire

is particularly a suitable tool to utilize in order to obtain the quantitative data. This method of data collection is usually called a survey.

According to Walliman (2011:97), the advantage of a survey is that it allows the researcher to organize the questions and receive the answers without having to talk to every respondent. This method is advantageous and a flexible tool that can have a structured format. It's easy and convenient for the respondents to complete and also it's cheap and speedy to administrate, however the researcher might have a challenge of receiving the questionnaires from the participants. According to Lapan and Quartaroli (2009:288), a survey is a quick and simple way of obtaining broad and rich information. Creswell (2014:155) outlines that the survey design provides a quantitative or a numeric description of movement, an approach or opinions of a population.

According to Lapan and Quartaroli (2009:88), a survey research is intended to describe the relevant characteristics of individual, groups, or organization. This information is gathered from either a sample or a group of representative individuals that were chosen from an estimated population.

3.2.4 Data Collection Procedures

This section points out some of the key considerations during various steps in the data collection process. According to Lapan and Quartaroli (2009:289), the first step is to collect the data. The data that will be collected will be first hand information that will be gathered by means of a survey. The questionnaires were distributed by the researcher and this data is known as a primary data.

Ferrell *et al.* (2015:91) elaborate that primary data is information that is directly collected by the researcher from respondents in order to assess an awareness of participants. Questionnaires were delivered personally and the others were sent to the respondents by means of email. The completed surveys were collected from the respondents. It is essential for the researcher to meet the respondents face to face and administer the questionnaires personally as telephonic interviews would have been ineffective.

According to Lategan *et al.* (2011:42), the researcher should prepare questions that are clear and easy to answer, which is usually referred to as a close ended questions. These questions are easy to answer as compared to an open ended question. This type of a question requires more details and where possible they should be avoided as they are complicated to analyse. The majority of the questions in the survey are close-ended and few of the questions are open-ended in order to have a large data base. This method was chosen so that the respondents are able to complete the survey at a more suitable time that accommodates their schedules.

According to Walliman (2011:97), the advantage of personally delivering the questionnaires is that the respondent can be assisted to overcome difficulty and also contact with the respondents encourages high rate of answers. Ferrell *et al.* (2015:91) explain that secondary data is conducted by using the general reports and various documents such as journals as well as published and unpublished papers that are supplied by various departments.

3.3 Data Analysis

Curtis and Curtis (2011:43) define analytical induction as a process of identifying a pattern and a theme in the data. This can be achieved subsequent to data collection and an analysis. The analysis is data driven, once the data is collected, the metric analysis may be used to evaluate and to describe the patterns and the themes identified in the data. Each response was analysed so as to see whether any trends will emerged.

The research questions are grouped in terms of common responses. The data was categorized and interpreted in terms of common themes. Remler and Ryzin (2011:183) explain that the quantitative research relies on the language, a text, the visual images, a numerical data, the tabulations and all categorizations.

Van Eijck and Roth (2007:226) clarify that the competence and the interpretation of data is essential for the scientific research, this includes the schematic drawings, the graphs, and the tables. The knowledge of tools to interpret such figures is fundamental and is mainly used to achieve all objectives in a structured manner.

According to Walliman (2011:97), the collected data can be analysed by using a Statistical Package for the Social Science (SPSS). This software assisted the researcher with the calculations and the presentation of the data. The data is illustrated in a percentage form. Pallant (2007:52) gives explanation that a descriptive statistics is essential in decision making. This statistical technique is suitable to address specific research questions.

3.4 Conclusion

This chapter highlighted the type of a research design and a research methodology that was utilized in the present study. The research was conducted on a group of individuals who are directly involved in a development of the upcoming and the current SMME's. The data of this study was collected by the means of a survey that describes the critical success factors of the SMME's in North West Province: Mahikeng. The quantitative research method is employed in this research.

Chapter 4 consists of interpretations, analysis and presentation of findings obtained from the data analysis. The questionnaires were analysed by means of the Statistical Package of Social Science (SPSS) and the data will be estimated by means of tables and graphs.

CHAPTER 4: DATA COLLECTION, PRESENTATION AND ANALYSIS

4.1 Introduction

The purpose of this chapter is to outline the findings and interpret the data that was collected by means of questionnaires. The analysis was performed by means of Statistical Package of Social Science (SPSS) software. The results are therefore presented in response to the research questions and objectives in chapter one.

4.2 Response rate

A total of 50 questionnaires were distributed to the SMME's in Mahikeng: North West Province. The responses to these questions are necessary for the reason that they provide a basis for identification of the SMME's success factors. From a total of 50, only 45 questionnaires were received from the participants of the women owned business. In presentations of the tables, it should be noted that the term "valid" symbolizes the actual response received from participants. The term "missing system" represents the variables that were not responded to by the respondents of the study.

4.3 Data Analysis

This section deals with the analysis of the data that was derived from the study. Each component in the research survey was examined and evaluated. The data is presented in the following sections. The analysis in this chapter is organized in such a manner that it is aligned to the structure and organization of the survey. Every question is analyzed separately with its own table.

4.4 Demographic data

This section is a presentation of the results. These results are organized in frequency tables and figures. The respondent's biological data entails the age, the race, and the professional status for the respondents are specified. Furthermore the categories for the SMME's are reported. Each of them are addressed and presented in figures and tables. Research questions are grouped and summarized accordingly.

Figure 4.1 Distributions by Age Group

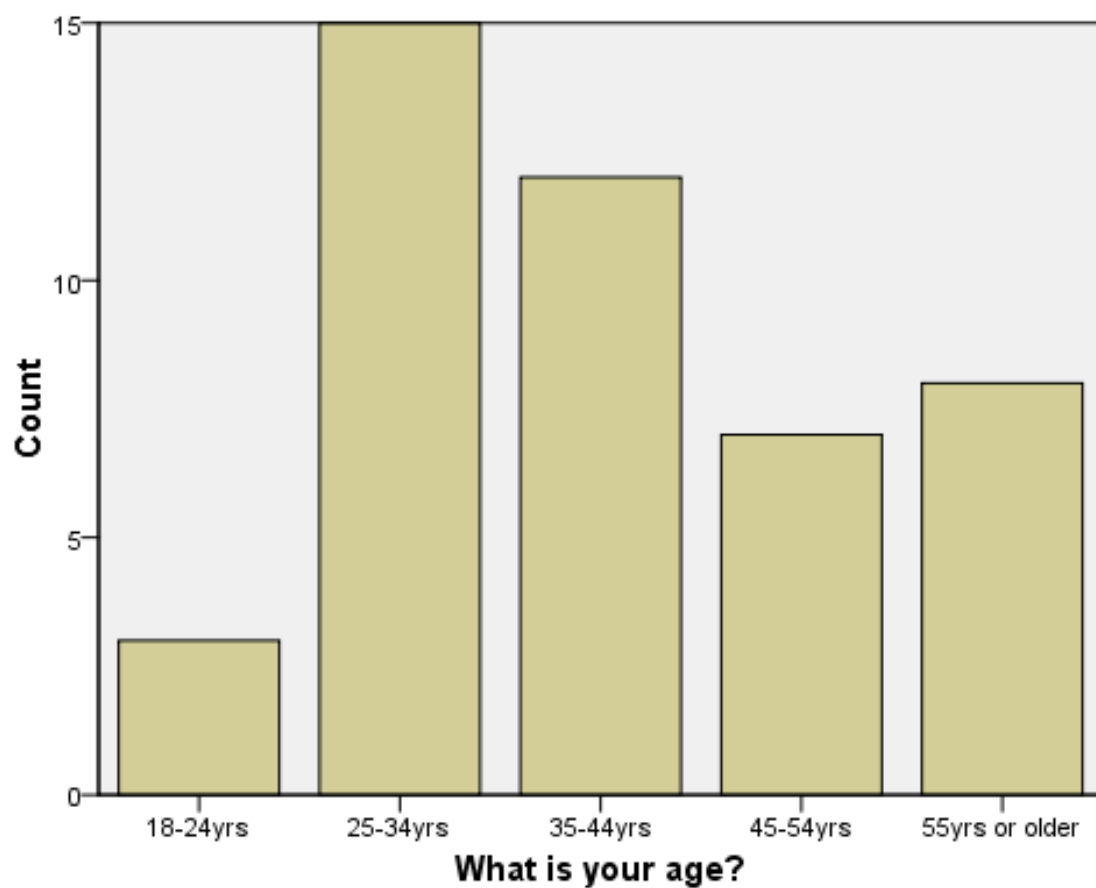


Table 4.1 What is your Age?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-24yrs	3	6.7	6.7	6.7
25-34yrs	15	33.3	33.3	40.0
35-44yrs	12	26.7	26.7	66.7
45-54yrs	7	15.6	15.6	82.2
55yrs or older	8	17.8	17.8	100.0
Total	45	100.0	100.0	

From the total sample of 45 respondents, the graph in Figure 4.1 is a further representation of the information captured in Table 4.1. The graph revealed that the least response in terms of the age group was 18-24 years from 3 respondents (6.7%). The majority of the age group was 15 respondents (33.3%) and they were between the ages of 25-34 years; followed by 12 respondents (26.7%) who were from the age group of 35-44 years. The minority age group is 45-54 years which consists of 7 respondents (15.6%) and the number of respondents who were from the age group of 55 or older amounted to 8 (17.8%).

The aim was to determine the age group that was dominating the women owned SMME's. The study has revealed that the youth of the age group of 25 to 34 years was the dominating group. The youth has shown that they have taken the initiative to reduce the statistics of unemployment and poverty that affect the youth by establishing their own businesses. Even though the study has disclosed that it is the older female generation that succeeds as compared to the young women.

Figure 4.2 Race by Distribution

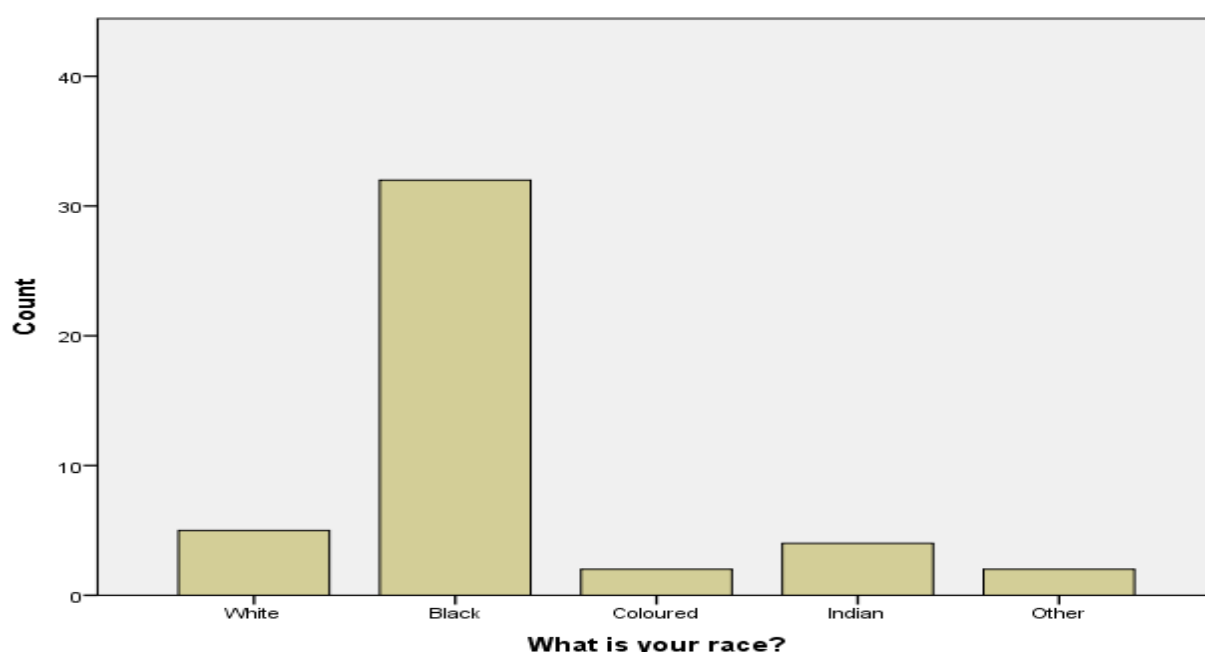


Table 4.2 What is your race?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	5	11.1	11.1	11.1
	Black	32	71.1	71.1	82.2
	Coloured	2	4.4	4.4	86.7
	Indian	4	8.9	8.9	95.6
	Other	2	4.4	4.4	100.0
	Total	45	100.0	100.0	

Figure 4.2 is a further representation of the information captured in Table 4.2. The graph indicates that out of 45 respondents the minority of respondents were found to be white people, which were a total of 5 respondents (11.1%). The majority of 32 respondents (71.1%) were black individuals, least represented group were coloured people that were found to be 2 respondents (4.4%) while the number of respondents who were Indian individuals was 4 at a percentage of 8.9. another 2 respondents (4.4%) represented a different race.

The point was to determine which race was popular in the business industry. The Figure 4.2 signifies that the majority of the respondents were found to be largely

dominated by black people that accounted to 71.1 percent. Before 1994, for the duration of the apartheid Era, most of the white people were recognized as entrepreneurs. This made it impossible for the other three races in South Africa to own businesses. Thus there is an indication of a level of improvement since the apartheid period.

As stated in chapter 2 of this thesis, after 1994 the South African regime identified the development of the SMME's industry as the key and important factor to address the challenges of job creation, economic growth and equity in South Africa.

Figure 4.3 Profession status

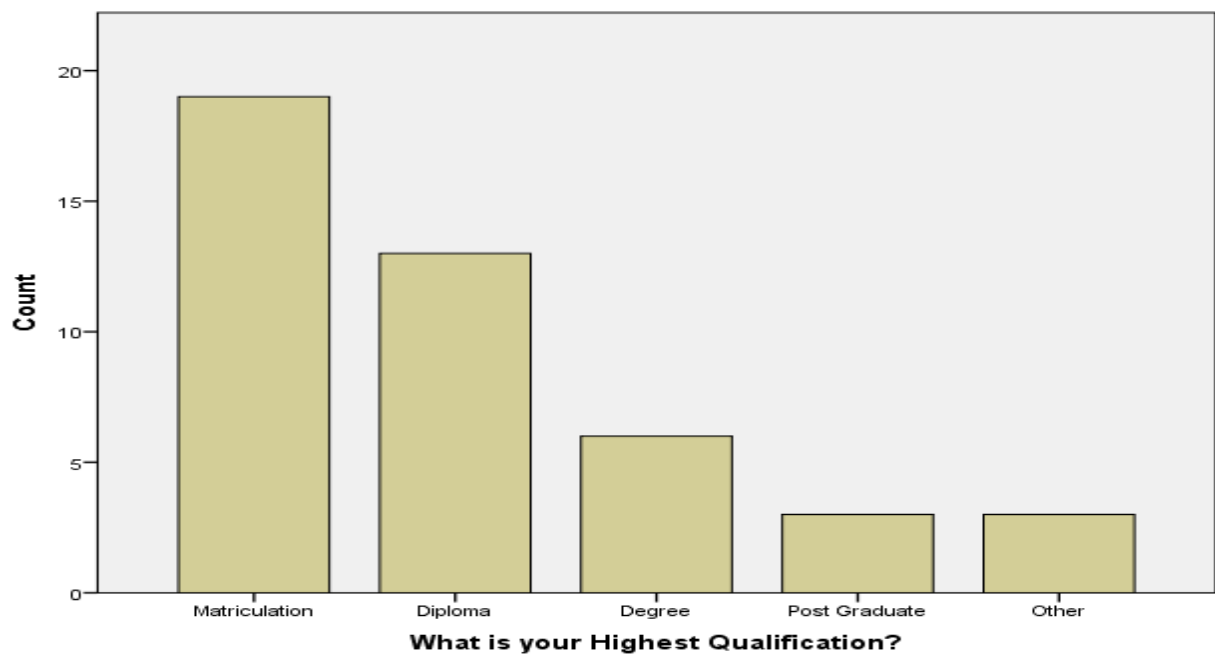


Table 4.3 What is your Highest Qualification?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Matriculation	19	42.2	43.2	43.2
	Diploma	13	28.9	29.5	72.7
	Degree	6	13.3	13.6	86.4
	Post Graduate	3	6.7	6.8	93.2
	Other	3	6.7	6.8	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Figure 4.3 is a further representation of the information captured in Table 4.3. The graph indicates that out of 45 respondents, 19 respondents (42.2%) were matriculated followed by the diplomats with 13 respondents (28.9%). The degree programme has been represented by 6 respondents (13.3%). The post graduates were 3 at a percentage of (6.7%) and the category of “other” had 3 respondents (6.7%).

Most women owned business in Mahikeng indicate that they only have matriculation. This might be as a result of coming from disadvantaged backgrounds. The aim was to measure the level of skills in terms of operating an enterprise. Skills development is an important factor due to the reason that it involves the managing of funds and successful production level of the company.

Figure 4.4 Participants in the business category

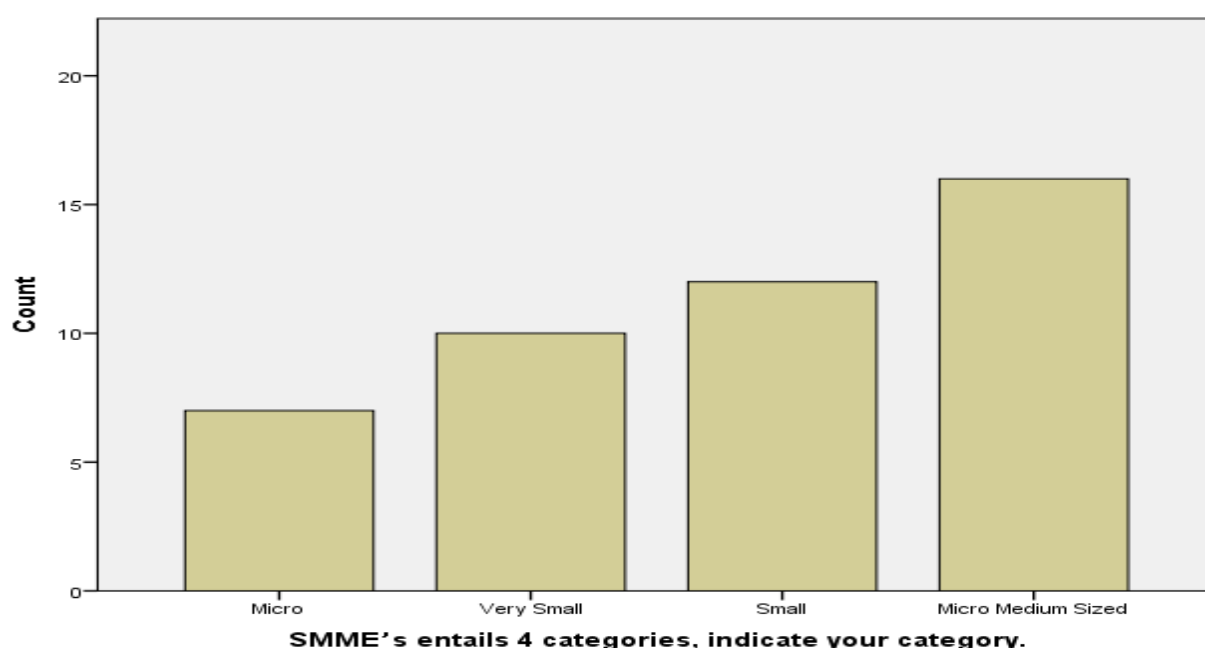


Table 4.4 SMME's entails 4 categories, indicate your category.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Micro	7	15.6	15.6	15.6
	Very Small	10	22.2	22.2	37.8
	Small	12	26.7	26.7	64.4
	Micro Medium Sized	16	35.6	35.6	100.0
	Total	45	100.0	100.0	

The graph in Figure 4.4 is a further representation of the information captured in Table 4.4. The graph shows the business category for each participant. The results revealed that the Micro category was represented by 7 respondents (15.6%); followed the Very Small business category has been represented by 10 respondents (22.2%). The Small with 12 respondents (26.7%) and the 16 respondents (35.6%) were in the Micro Medium Sized enterprises.

Based on the results, the majority of the enterprises in Mahikeng were in the Micro Medium Sized Category. This could be an indication that the respondents in the business venture have expanded and that they have the necessary knowledge and experience to matters that are relating to entrepreneurship.

4.4.2 Business establishment

This section deals with the analysis of data on the business establishment and matters that affect the operation of the company. This analysis covers areas which include the registration of the business, the services which are provided by the enterprise, the duration and the location of a company.

Table 4.5 I have registered my business.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	30	66.7	66.7	66.7
	Agree	4	8.9	8.9	75.6
	Strongly Disagree	5	11.1	11.1	86.7
	Disagree	6	13.3	13.3	100.0
	Total	45	100.0	100.0	

Table 4.5 indicates that the majority of 30 respondents (66.7%) that strongly agree that they have registered their business however only 5 respondents (11.1%) disagree, meaning that they have not registered their companies. The remaining respondents (13.3%) indicated that they were not sure about company registration.

The results indicate that the women owned business are not registered. The disadvantage of not registering a company is that it would be difficult to acquire funding for an establishment. Another possibility may be that the company owners have not registered their companies for the reason that they do not want to pay tax.

According to the South African Revenue Service (SARS, 2015), each and every established business has certain obligations that need to be fulfilled. Firstly the new company has to be registered at the Company Intellectual Property Commission (CIPC) that was previously called CIPRO. Secondly, the company should be listed as a small business corporation (SBC) in order to obtain additional tax incentives. One of the incentives for the SBC is to get cheap corporate tax rate. Thirdly, for tax obligations, the firm has to register for turnover tax for revenue that is not more than the value of R1 Million per annum. Additionally, a company has to register for Value

Added Tax (VAT), Unemployment Insurance Fund (UIF), Pay As You Earn (PAYE) and Skills Development Levy (SDL).

Table 4.6 My Small Business Enterprise provides the following services.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Catering	10	22.2	22.2	22.2
Supply and Delivery	14	31.1	31.1	53.3
Training	6	13.3	13.3	66.7
Constructions	5	11.1	11.1	77.8
Other	10	22.2	22.2	100.0
Total	45	100.0	100.0	

From the total sample of 45 respondents, Table 4.6 above revealed that the majority of enterprises that are in the catering field were 10 respondents (22.2%), followed by the Supply and Demand which were represented by 14 respondents (31.1%). The training enterprise amounted to 6 respondents (13.3%), while the minority was in the construction field which consists of 5 respondents (11.1%). The category of “other” was represented by 10 respondents (22.2%).

Most female owned business specializes in the catering, supply and delivery industry. The construction industry has less women in that category due the fact that in chapter 2 it was indicated that women were viewed as a weaker gender by the society. This creates less confidence in women to participate in the male gender dominated industry. Another essential point is that women often experience sexual offence. Therefore the study revealed how gender inequality is still an issue in the business industry.

Table 4.7 How long has your business been in operation?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	01-03 yrs	16	35.6	35.6	35.6
	03-06 yrs	20	44.4	44.4	80.0
	06-09 yrs	2	4.4	4.4	84.4
	10 yrs and Above	7	15.6	15.6	100.0
	Total	45	100.0	100.0	

Table 4.8 Where do you operate your business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Home	21	46.7	46.7	46.7
	Office	14	31.1	31.1	77.8
	Street Vendor	6	13.3	13.3	91.1
	Free Lance	3	6.7	6.7	97.8
	Other	1	2.2	2.2	100.0
	Total	45	100.0	100.0	

Table 4.9 How many employees do you have?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	01-49	31	68.9	83.8	83.8
	50-99	3	6.7	8.1	91.9
	100-149	3	6.7	8.1	100.0
	Total	37	82.2	100.0	
Missing	System	8	17.8		
Total		45	100.0		

Table 4.7 results revealed that 16 respondents (35.6%) who were in action for a period of 01-03 years followed by 20 respondents (44.4%) have been in operation for a period on 03-06 years. The 2 respondents (4.4%) were in business for 06-09 years. The minority who operated their business for 10 years and above consisted of 7 respondents (15.6%).

A long percentage of the SMME's have been in operation for more than 10 years on the other hand new companies recently started to operate. Based on the results of this study this has had an impact in the business development during apartheid period where the racism and discrimination played a major role in the success and growth of the business industry at large. This is a clear indication that South Africa could be one of the wealthiest countries in the world however, due to the delay of racism. This country is classified as a third world country.

Table 4.8 revealed that 21 respondents (46.7%) operate their business from home; followed by 14 respondents (31.1%) which were in action at an office space. The street vendors were 6 respondents (13.3%), while the business that freelance were represented by 3 respondents (6.7%) and the category "other" had 1 respondent (2.2%).

The result has revealed that the majority of the women entrepreneurs operate their business from home due to the high rent that is charged by the landlords. Equally important is the fact that the business that operates from home is faced with the challenge of being attacked by the thieves of concern is that Table 4.44 illustrates 51.1% has that the women have not insured their companies, thus makes them vulnerable to the crime. This makes it impossible for the owners to have backup financially in the case of vandalism and theft. Only a few SMME's could afford to pay rental to hire an office space.

Subsequently, this is why other entrepreneurs opts to operate their establishments through street vending. In chapter 2 it was indicated this is not properly recognized though it contributed a lot to the SMME's industry.

Table 4.9 outcomes indicate that a greater percentage of the respondents (68.9%) employed 01 – 49 employees; followed by the category of 50 – 99 and 100 – 149 employees whereby both sections had 3 respondents (6.7%). The respondents who did not respond amounted to 8 respondents (17.8%).

The aim was to determine how many employees the firms consists of, depending on the category of the business. The results have shown that a greater percentage of

68.9% has employed fewer employees. This may be because of the financial constraints faced by the establishments.

Table 4.10 Change in environmental and financial policies affect business success?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	25	55.6	55.6	55.6
Agree	10	22.2	22.2	77.8
Strongly Disagree	2	4.4	4.4	82.2
Disagree	3	6.7	6.7	88.9
Not Sure	5	11.1	11.1	100.0
Total	45	100.0	100.0	

Table 4.10 scores reveal that a greater percentage of 77.8% overall (25 respondents 55.6% strongly agreeing and 10 respondents 22.2% agreeing) that the change in environmental and financial policies affected their business success. The minority respondents of 11.1% overall (4.4% strongly disagree and 6.7% disagree) to this effect. Furthermore 5 respondents (11.1%) were not sure how this social factor has affected their business.

The changes in the environmental and financial policies are acknowledged by the owners that they do have an effect in the operations success of their businesses. This might be resultant from low clientele and a possible drop in the level of financial stability. Therefore the results have shown that the entrepreneurs understand that the changes in the policies affect each and every business in the country.

Table 4.11 What inspired you to establish a Business?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Comment	45	100.0	100.0	100.0

From a sample of 45 respondent's scores on Table 4.11 indicates that all SMME's made comments on what inspired them to establish a business. Majority of the business owners were influenced by poverty.

Some of the comments made by the company owners indicated that they were forced by the financial status to open a business so as to open a boost their income. Unemployment was another factor that was highlighted by the respondents. The current situation is that families need to be taken care of and that remains as major challenge in the society. Other respondents are of opinion that they need to be independent and that they have identified some business opportunities in their area and made use of it to their advantage and benefit.

In the literature review is stated that the government has identified the development of the SMME's as a key factor. This factor is intended to eradicate the poverty, creation of jobs and the economic development in South Africa. It was then proven by thus thesis that individuals are generating a sense of income by operating their own enterprises.

Table 4.12 What are the challenges and causes of failure for women owned enterprises?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	45	100.0	100.0	100.0

Table 4.12 indicates that all business owners made comments on the challenges and causes of failure for women owned enterprises. Based on the results all the business owners are faced with challenges in the business industry.

When commenting about the challenges in the business industry, the respondents indicated that the women owned businesses are faced with the challenge that they do not manage their finances properly. This is main reason for companies to discontinue to operate. Other participants explained that they were exposed to gender inequality. The possibility is that the gender inequality was experienced by the owners when applying for funding, approaching mentors and attempts to identify the mentors that would assist them to fast track their business development.

Most respondents are of the view that limited finance toward the growth of the business is a huge challenge especially as a new company. Other respondents indicated that they do not have confidence in the business industry and that could be another contributing factor of information about the business industry limitations. Other participants were of the opinion that family responsibility has had a major challenge in the business success due to the fact that other matters such as management decision. These matters must be attended to by the owners and cannot be avoided.

Table 4.13 Individually what challenges do you encounter in the business industry?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	44	97.8	97.8	97.8
	No Comment	1	2.2	2.2	100.0
	Total	45	100.0	100.0	

Table 4.13 scores indicate that of all the SMME's the majority of 44 respondents (97.8%) made a comment on their individual challenges that they experienced in the business industry and 1 respondent (2.2%) made no comment to that effect.

The respondents indicated that in their businesses they encounter several challenges firstly the lack of finances even though the government has established the state agencies to assist the business owners yet the companies are still faced with this challenge, despite the intervention measure that has been introduced by the government. Secondly the lack of resources is still a barrier towards the growth of the business, this is reliant on the availability of resources therefore in the absence of this difficulty is experienced.

Lack of skills has been identified as a challenge in the business establishment. Another point is that in chapter two, it is important for the company owners to have the relevant skills in order to operate the business effectively and efficiently. The next challenge is that ineffective marketing strategies are essential in prosperity of the company and this provides the firm the means to perform optimum. Another factor

that contributes as a obstacle towards success of the business was bad credit record. This kind of a record has a negative impact for the owner to acquiring funding for the establishment.

Other respondents are of opinion that low clientele has an impact in the success of the business. This might be caused by the dissatisfaction of customers. Another challenge is that the owners experience the challenges of bad debts. Some of the participants have indicated that the clients have a tendency of complaining about the price charged and at the end of the day the owner would be forced to offer discount and forfeit a portion of his profit just to retain the customer.

Additional interpretation and discussion of the challenges of women owned businesses continue in chapter 5.

Table 4.14 What strategies did you utilize to overcome the challenges mentioned above?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	42	93.3	93.3	93.3
	No Comment	3	6.7	6.7	100.0
	Total	45	100.0	100.0	

Table 4.14 shows that of all the SMME's the majority of 42 respondents (93.3%) made a comment on the strategies that they used to overcome the challenges mentioned in table 4.13 and 3 respondents (6.7%) made no comment to that effect.

Most of the respondents have indicated that in order to deal with the financial challenges they will re-approach the government agencies for application of business funding. In addition to that personal savings will be used so as to boost the enterprise. Other respondents explained that in the case of lack of resources they strive to get loyal staff members. Excellent performance on tasks allocated, management will offer incentive and as a measure for staff retention strategy.

Some of the participants have highlighted that they will explore other methods of marketing, to be able to win a high client base. In the cases of bad debts the owners have introduced a new plan. The strategy is that the customer has to pay 50% deposit on placement of an order and 50% on collection of the product, to manage the bad debts. At the same time other participants operate on a cash basis no credit options. Various respondents have indicated that perseverance has assisted them to be able to over these challenges.

Table 4.15 I have received support from an established business for the development for my company?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	4	8.9	8.9	8.9
	Strongly Disagree	23	51.1	51.1	60.0
	Disagree	17	37.8	37.8	97.8
	Not Sure	1	2.2	2.2	100.0
	Total	45	100.0	100.0	

Table 4.16 What determines the extent of support for supplier development from an established firm?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	6	13.3	13.3	13.3
	No Comment	39	86.7	86.7	100.0
	Total	45	100.0	100.0	

Table 4.15 scores reveal that greater percentages of 23 respondents (51.1%) strongly disagree and 17 respondents (37.8%) disagree that they have never received support from an established business for their companies. The minority agrees which consists of 4 respondents (8.9%) while 1 respondent (2.2%) was not sure.

The results of the study have revealed that the women enterprises in Mahikeng have not received any kind of assistance from the established businesses. The possibility

is that the established owners are selfish to assist the new entrepreneur. It has been proven that the business relation in Mahikeng is either not visible or it is non-existent.

According to Wallace (2010:22) the business relationships are important and owners should improvise this relation especially when these relationships will assist to close the rational gap and advance revenue, profits and enterprise value. It should be noted that even if creating solid business relationships, the process would still require strategies.

Table 4.16 scores indicate that of all the SMME's the majority of 39 respondents (86.7%) made no comment on the points that determine the extent of support for supplier development from established firms were 6 respondents (13.3%) made a comment to that effect.

Fatoki (2014:2) gives explanation that a business that has received external funds represents a higher growth rate as compared to a company that has no external investors; however management should be careful when nominating such sponsors since this form of investment might be high in rates or challenging to maintain. A financial support for the SMME's is important as it creates an environment in which the SMME's will be able to prosper and another point is that an increase in production opportunities exist.

The majority of the respondents have not commented on this section and the possibility is that they have never received support from an established firm. At the same time the other participants made a comment that the extent of supplier support is determined by the interaction of company owners at conferences and business meetings. The identification of possible talent and passion by the investor is another possibility to receive support as a new establishment. Other respondents have indicated that the company owners have an interest in mentoring. This can be by means of further business investments thus ownership of shares.

4.4.3 Business Funding and Funding instruments

Table 4.17 The purpose and role of the state agency is to develop small enterprises?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	15	33.3	35.7	35.7
	Agree	15	33.3	35.7	71.4
	Strongly Disagree	4	8.9	9.5	81.0
	Disagree	1	2.2	2.4	83.3
	Not Sure	7	15.6	16.7	100.0
	Total	42	93.3	100.0	
Missing	System	3	6.7		
Total		45	100.0		

Table 4.17 results revealed that a greater percentage of 66.6% overall (15 respondents (33.3%) strongly agree and the other 15 respondents (33.3%) agree) that the purpose and role of the state agency is to develop small enterprises. Then the number of respondents which strongly disagree consists of 4 respondents (8.9%) while 1 respondent (2.2%) disagree. Lastly 7 respondents (15.6%) were not sure.

This is indicated that the women entrepreneurs know and understand the role of the stage agency, however this findings when compared to the rate of the business enterprises that acquired assistance it is a different outcome of results. Table 4.19 below revealed that 21 respondents (46.7%) did not indicate which state agency they approached for assistance. These factors contribute to less motivation and encouragement, of the women entrepreneurs to even attempt to apply for the funding. The low success rate is rather concerning and it is evident that an intervention measure is required to improve this challenge.

The literature suggest that According to Bates *et al.* (2005:87) the Small Enterprise Development Agency (SEDA) provides non-financial support services to the local service delivery providers that work directly with the SMME's in the various provinces. The providers are the local Business Centers (LBSC's), the Tender Advice Center (TAC), the Manufacturing Advisory Courts (MAC's), the Non-

Governmental Institutions and the Community based Organizations. These groups provide services such as training programmes, mentoring of individual firms, marketing and linkages, tender and procurement advisers and lastly the technological assistance for entrepreneurs.

Table 4.18 I am aware of the following funding instruments available for starting a Small Businesses?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NYDA: National Youth Development Agency	14	31.1	43.8	43.8
	SEDA: Small Enterprise Development Agency	16	35.6	50.0	93.8
	SAMAF: South African Micro Finance Fund	2	4.4	6.3	100.0
	Total	32	71.1	100.0	
Missing	System	13	28.9		
Total		45	100.0		

Table 4.18 results revealed that 14 respondents (31.1%) were aware of National Youth Development Agency (NYDA); followed by 16 respondents (35.6%) were aware of Small Enterprise Development Agency (SEDA) The SAMAF: South African Micro Finance Fund were represented by 2 respondents (4.4%) which was a minority. The respondent who did not respond to the variable is equal to (28.9%).

The majority of the respondents have proven that women entrepreneurs recognize the state agencies, especially the SEDA agency. The difference is that even though they know these agencies they do not approach the agencies.

Table 4.19 I have approached the following agencies for assistance?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NYDA: National Youth Development Agency	12	26.7	50.0	50.0
	SEDA: Small Enterprise Development Agency	11	24.4	45.8	95.8
	SAMAF: South African Micro Finance Fund	1	2.2	4.2	100.0
	Total	24	53.3	100.0	
Missing	System	21	46.7		
Total		45	100.0		

Table 4.20 I received financial support from government agencies for my business.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	6	13.3	13.6	13.6
	Agree	4	8.9	9.1	22.7
	Strongly Disagree	25	55.6	56.8	79.5
	Disagree	8	17.8	18.2	97.7
	Not Sure	1	2.2	2.3	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Table 4.19 results revealed that 12 respondents (26.7%) were aware of National Youth Development Agency (NYDA); followed by 11 respondents (24.4%) that were aware of Small Enterprise Development Agency (SEDA). The minority consists of 1 respondent (2.2%) that is in knowledge of the South African Micro Finance Fund (SAMAF). The respondent who did not respond to the variable is equal to (46.7%).

Table 4.20 scores reveal that a small percentage of 22.2% total ((13.3% strongly agree and 8.9% agree) that they have received funding from the government agencies. Followed by a greater percentage of 73.4% overall (55.6% strongly disagree and 17.8% disagree), while 1 respondent (2.2%) were not sure.

According to the NCR annual report (2014:18) the strategic objective of the National Credit Regulations is to promote increased access to credit through responsible credit granting. Another objective is to continually enhance a consumer credit market regulatory framework. As a result the interventions are ineffective.

The literature suggest that Bates *et al.* (2005:87) elaborates that Khula Enterprise Finance Limited is an independent liability company that was established in 1996 under the Company Act as an initiative of the Department of Trade and Industry. The aim of this company is to improve finance and to support the small business enterprise.

Based on the results there is a possibility that the government agencies are not really performing at the intended rate. These agencies have to develop the SMME's; however that is not the actual case. The study has proven that only 10 enterprises meaning that 35 or more respondents did not qualify for business funding. This is quite alarming and to some extend delaying the success of the SMME's in the economy.

Table 4.21 I acquired funding to start and run my business from the following entity.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Government Funding	8	17.8	17.8	17.8
Business Loan	4	8.9	8.9	26.7
Personal Loan	6	13.3	13.3	40.0
Personal Savings	25	55.6	55.6	95.6
Other	2	4.4	4.4	100.0
Total	45	100.0	100.0	

Table 4.22 I have a business account?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	26	57.8	59.1	59.1
	Agree	3	6.7	6.8	65.9
	Strongly Disagree	7	15.6	15.9	81.8
	Disagree	7	15.6	15.9	97.7
	Not Sure	1	2.2	2.3	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Table 4.21 effects indicate that 8 respondents (17.8%) have received government funding to start and run my business. The minority of 4 respondents (8.9%) has indicated that they have used business loans to establish their business. The minority consists of 6 respondents (4.4%) that have used personal loans in order to start their establishment the enterprise. The greater percentage of 25 respondents (55.6%) used their personal savings to start their business; while the category “other” was represented by 2 respondents (4.4%).

Table 4.22 disclose that a greater percentage of 77.8% overall (26 respondents 57.8% strongly agree and 7 respondents 15.6% agreeing) that they have a business account for the business transactions. The minority of 31.2% overall (15.6% strongly disagree and 15.6% disagree) that they do not have the account, while 1 respondent (2.2%) was not sure.

This result explains that the company that has the business account has an opportunity to balance the books without any confusion. Another benefit would be that the enterprise would have a proper record of management of the company finances. On the other hand the outcomes reveals that the companies that do not have the business account is faced with the challenge of inability to account for the business transactions.

Table 4.23 I made use of my personal savings to boost my establishment?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	31	68.9	68.9	68.9
Agree	10	22.2	22.2	91.1
Strongly Disagree	1	2.2	2.2	93.3
Disagree	3	6.7	6.7	100.0
Total	45	100.0	100.0	

Table 4.23 scores disclose that a greater percentage of 91.1% overall (31 respondents 68.9% strongly agree and 10 respondents 22.2% agreeing) has indicated that they made use of their personal savings to boost their business establishment. The minority of 8.9% overall (1 respondent 2.2% strongly disagree and 3 respondents 6.7% disagree) that they have not used their personal savings.

Table 4.24 My business has a financial management system (software)?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	6	13.3	13.6	13.6
No	38	84.4	86.4	100.0
Total	44	97.8	100.0	
Missing System	1	2.2		
Total	45	100.0		

Table 4.24 scores indicate that of all the SMME's the majority of (84.4%) was not in agreement that they have a financial management system (software) and (13.3%) was in agreement to that effect. The respondent who did not respond to the variable is equal to (2.2%).

The finding is that majority of the businesses do not have the financial management system in their companies. This means that the companies rely on manual recording of all business operations. The possibility is that the accuracy of accounting record might not be achieved by the executives of the business.

Table 4.25 The financial statements for my business are arranged by the following?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business Owner	25	55.6	58.1	58.1
	Registered Audit Company	3	6.7	7.0	65.1
	Book Keeper	7	15.6	16.3	81.4
	Accountant	8	17.8	18.6	100.0
	Total	43	95.6	100.0	
Missing	System	2	4.4		
Total		45	100.0		

Table 4.25 shows that a greater percentage of 25 respondents (55.6%) their financial statements were prepared by the business owners; followed by 3 respondents (2.2%) outlines that the registered audit companies consolidate the records of the business. Furthermore, 7 respondents (15.6%) indicate that the bookkeeper is responsible for the account, while 8 respondents (17.8%) are prepared by accountants.

The finding identified is that the financial statements are consolidated by the business owners, of which making it possible for some transactions to be manipulated. Therefore accuracy and validity of transactions might not be achieved.

4.4.4 Business Mentoring and Skills Development

Table 4.26 I have a Business Mentor.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	20	44.4	44.4	44.4
	Agree	4	8.9	8.9	53.3
	Strongly Disagree	13	28.9	28.9	82.2
	Disagree	5	11.1	11.1	93.3
	Not Sure	3	6.7	6.7	100.0
	Total	45	100.0	100.0	

Table 4.26 reveal that a greater percentage of 53.3% overall (20 respondents 44.4% strongly agree and 4 respondents 8.9% agree) that they have a business mentor so as to get guidance in the business industry. Another benefit is that a mentor will provide guidance to the business owner to improve the business performance. Furthermore 40% overall (28.9% strongly disagree and 11.1% disagree). The 3 respondents (6.7%) were not sure.

Table 4.27 My business mentor is in the same business category as I am?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	16	35.6	35.6	35.6
	Agree	4	8.9	8.9	44.4
	Strongly Disagree	14	31.1	31.1	75.6
	Disagree	9	20.0	20.0	95.6
	Not Sure	2	4.4	4.4	100.0
	Total	45	100.0	100.0	

Table 4.27 results reveal that a greater percentage of 44.5% overall (35.6% strongly agree and 8.9% agree) that their mentor is in the same business industry as the company owner. The possibility is that being in the business industry with ones mentors has a positive impact toward the growth of the business. The bigger

percentage of 51.1% overall (31.1% strongly disagree and 20% disagree) while 2 respondents (4.4%) were not sure.

Table 4.28 In my opinion business mentoring is essential for business establishment.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	25	55.6	55.6	55.6
Agree	15	33.3	33.3	88.9
Strongly Disagree	2	4.4	4.4	93.3
Disagree	1	2.2	2.2	95.6
Not Sure	2	4.4	4.4	100.0
Total	45	100.0	100.0	

Table 4.28 results reveal that a greater percentage of 88.9% overall (55.9% strongly agree and 15.6% agree) that business mentoring is essential for business establishment. The minority of 6.6% overall (4.4% strongly disagree and 2.2% disagree), while 2 respondents (4.4%) were not sure.

Table 4.29 Skills development is very important for business success.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	32	71.1	72.7	72.7
Agree	12	26.7	27.3	100.0
Total	44	97.8	100.0	
Missing System	1	2.2		
Total	45	100.0		

Table 4.30 I attend business development programmes to improve my business skills.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	13	28.9	28.9	28.9
Agree	10	22.2	22.2	51.1
Strongly Disagree	10	22.2	22.2	73.3
Disagree	12	26.7	26.7	100.0
Total	45	100.0	100.0	

Table 4.31 I often attend skills development programmes.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Monthly	1	2.2	2.2	2.2
	Quarterly	13	28.9	28.9	31.1
	Half Yearly	5	11.1	11.1	42.2
	Yearly	5	11.1	11.1	53.3
	Never	21	46.7	46.7	100.0
	Total	45	100.0	100.0	

Table 4.29 results reveal that a greater percentage of 97.8% overall (71.1% strongly agree and 26.7% agree). The respondents who did not respond amounted to 1 respondent (2.2%).

The results have shown this is a positive finding as majority of the respondents actually agree that the skill development is essential for business success. In chapter 2, Yarnall (2008:11) has made an indication as a growing business it is important for the company owners to be skilled to operate their businesses, so as to achieve optimum business growth.

Wallace (2010:57) explains that leaders tend to be more confident when they have strong skills. However the owners who are not skilled tend to have a challenge of integrity and confidence. In brief, trustworthiness will emerge when the owner delivers services of high standard to the client from time to time.

Table 4.30 results reveal that a greater percentage of 51.1% overall (13 respondents 28.9% strongly agree and 10 respondents 22.2% agree) that they attend business development programmes in order to improve their business. The minority of 48.9% overall (10 respondents 22.2% strongly disagree and 12 respondents 26.7% disagree), while 2 respondents (4.4%) were not sure.

Table 4.31 scores indicate that a greater percentage of 1 respondent (2.2%) has indicated that they attended a skills development programme; on a monthly basis. Followed by 13 respondents (28.9%) who have indicated that they attend

development programmes on a quarterly basis. Furthermore, 5 respondents (11.1%) indicated that they attend the trainings on a half yearly basis. The Minority of 5 respondents (11.1%) attended on a yearly basis while 21 respondents (46.7%) have never attended.

Table 4.32 I obtained non-financial support from government agencies for my business.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	8	17.8	18.2	18.2
	Agree	10	22.2	22.7	40.9
	Strongly Disagree	17	37.8	38.6	79.5
	Disagree	9	20.0	20.5	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Table 4.32 scores disclose that a greater percentage of 40% overall (8 respondents 17.8% strongly agree and 10 respondents 22.2% agree) that they have received financial support from the government agencies. The minority of 57.8% overall (37.8% strongly disagree and 20.0% disagree), while 1 respondent (2.2%) were not sure.

4.4.5 Networking for business

Table 4.33 Networking in relation to business growth is important.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	34	75.6	75.6	75.6
	Agree	8	17.8	17.8	93.3
	Not Sure	3	6.7	6.7	100.0
	Total	45	100.0	100.0	

Table 4.33 score reveal that a greater percentage of 93.4% overall (75.6% strongly agree and 8 respondents 17.8% agree) that networking in relation to business growth is important, while 3 respondents (6.7%) were not sure.

This is a positive finding. According to Donaldson and O'Toole (2007:5) it is important for the business owners to maintain a long-term customer and employee interaction. This will carry them through the challenging and difficult times, as well as an interaction with other business owners in order to share struggles, resources and best practice.

Table 4.34 I attend business seminars to meet people and interact with other entrepreneurs?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Monthly	3	6.7	6.7	6.7
	Quarterly	11	24.4	24.4	31.1
	Half Yearly	5	11.1	11.1	42.2
	Yearly	6	13.3	13.3	55.6
	Never	20	44.4	44.4	100.0
	Total	45	100.0	100.0	

Table 4.34 scores indicate that 3 respondents (2.2%) attended business seminar on a monthly basis. in order to interact with other entrepreneurs; followed by 11 respondents (24.4%) who have indicated that they attend on a quarterly basis. Furthermore, 6 respondents (13.3%) indicated that they attend on a yearly basis. The greater percentages of 20 respondents (44.4%) have never attended the business seminar.

Table 4.35 Enterprise Marketing is a determining factor for business success?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	34	75.6	77.3	77.3
	Agree	9	20.0	20.5	97.7
	Not Sure	1	2.2	2.3	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Table 4.35 results reveal that a greater percentage of 95.6% overall (75.6% strongly agree and 20.0% agree) that the enterprise marketing is a determining factor for a business to succeed. The respondents who did not respond amounted to 1 respondent (2.2%).

This is a positive finding as the respondents agree with the literature that marketing is indeed a determining factor in the business industry. According to Blick (2011:19) defines marketing as” a philosophy of business that places the customer at the center of the universe”. It should be noted that company owners will only be successful in growing their production area into a sustainable and profitable business on condition that they are entirely customer focused. Another point is that every small business should have the needs of the customer at its core and that all the decisions should be taken with the customer’s interest firmly at mind.

Table 4.36 I market my business on social media: Face book, twitter, website etc.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	18	40.0	41.9	41.9
	Agree	6	13.3	14.0	55.8
	Strongly Disagree	6	13.3	14.0	69.8
	Disagree	13	28.9	30.2	100.0
	Total	43	95.6	100.0	
Missing	System	2	4.4		
Total		45	100.0		

Table 4.36 results reveal that a greater of 88.9% overall (18 respondents 40.0% strongly agree and 6 respondents 13.3% agree) that they market their business on social media. The minority of 42.2% overall (13.3% strongly disagree and 28.9% disagree). The respondents who did not respond amounted to 2 respondents (4.4%).

The results have shown that business marketing on the social media is a major contributor to reach all target markets. The current situation is that majority of nation participate in the social networks, hence marketing and advertising is achievable.

Table 4.37 I belong to Business Association.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	11	24.4	25.6	25.6
	Agree	5	11.1	11.6	37.2
	Strongly Disagree	13	28.9	30.2	67.4
	Disagree	13	28.9	30.2	97.7
	Not Sure	1	2.2	2.3	100.0
	Total	43	95.6	100.0	
Missing	System	2	4.4		
Total		45	100.0		

Table 4.38 The Business Association contributes positively to my company.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	7	15.6	15.9	15.9
	Agree	10	22.2	22.7	38.6
	Strongly Disagree	15	33.3	34.1	72.7
	Disagree	11	24.4	25.0	97.7
	Not Sure	1	2.2	2.3	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Table 4.37 reveal that a percentage of 35.5% overall (7 respondents 24.4% strongly agree and 10 respondents 11.1% agree) that they affiliated to any business association. The majority of 57.8% overall (15 respondents 33.3% strongly disagree and 11 respondents 2.2% disagree). The respondents who did not respond amounted to 1 respondents (2.2%).

The results have outlined that company owners do not belong to any business association that specifically focuses on women owned businesses in Mahikeng.

Table 4.38 reveal that a minority of 37.8% overall (7 respondents 15.6% strongly agree and 10 respondents 22.2% agree) that the business association has contributed positively to the company. The larger percentage of 57.7% overall (15 respondents 33.3% strongly disagree and 11 respondents 24.4% disagree), while 2 respondents (4.4%) were not sure. The respondent who did not respond to the variable is equal to (2.2%).

4.4.6 Customer Satisfaction Management

Table 4.39 Customer Satisfaction Management is a determining factor for business success.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	40	88.9	88.9	88.9
Agree	4	8.9	8.9	97.8
Strongly Disagree	1	2.2	2.2	100.0
Total	45	100.0	100.0	

Table 4.39 indicates that a greater percentage of 97.8% overall (40 respondents 88.9% strongly agree and 8.9% agree) that customer satisfaction when managed properly is a determining factor for business success. Furthermore 1 respondent (2.2%) were in a disagreement to this effect.

According to Blick (2011:20) if the business owner happens to be determined to put the “customer at the center of the universe” and focus on building the company on a

simple yet powerful concept of customer satisfaction then business success would be achieved. At the same time Wallace (2010:22) states that without a plan it is advisable to hire “great people” as leaders continually in order to reduce the risk of failing to establish strong client relationships.

Table 4.40 I put more effort to ensure that consumer satisfaction is achieved in my Business.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	40	88.9	88.9	88.9
	Agree	5	11.1	11.1	100.0
	Total	45	100.0	100.0	

Table 4.40 disclose that the total percentage of 100% (40 respondents 88.9% strongly agree and 11.1% agree) that they put more effort to ensure that the customer satisfaction is achieved in their enterprises. This is a positive finding as it relates directly to the literature stated in chapter two.

Table 4.41 I receive feedback from clients after services rendered?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	35	77.8	77.8	77.8
	Agree	10	22.2	22.2	100.0
	Total	45	100.0	100.0	

Table 4.41 reveal that the total percentage of 100% (35 respondents 77.8% strongly agree and 22.2% agree) that they receive feedback from their clients after each service that has been rendered. The results indicate that it is important for company management to communicate with the customers in the business.

Table 4.42 How do you deal with negative feedback from customers?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Comment	36	80.0	80.0	80.0
No Comment	9	20.0	20.0	100.0
Total	45	100.0	100.0	

Table 4.42 scores indicate that of all the SMME's the majority of 36 respondents (80%) made a comment on how they deal with negative feedback from the customers and 9 respondents (20%) made no comment to that effect.

The majority of the respondents have indicated that the negative feedback from the customers is stressing, however they took it as an encouragement and a way to modify their services for the better. Other participants have indicated that almost immediately as weakness is identified the owner would develop a strategy in response to the dissatisfaction.

Table 4.43 How do you keep your business sustainable?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Comment	37	82.2	82.2	82.2
No Comment	8	17.8	17.8	100.0
Total	45	100.0	100.0	

Table 4.43 scores indicate that of all the SMME's the majority of (82.2%) made a comment on how they kept their business sustainable and (15.6%) made no comment to that effect. The respondents who did not respond to the variable are equal to (2.2%).

The respondents have indicated that in order to sustain a business then it is important to maintain a proper management of business funds by continuance of appropriate record keeping. At the same time other company owners indicated that

they are cautious on their spending pattern and rather prefer to buy in bulk. Other participants have indicated that they bank weekly.

Some of the entrepreneurs have indicated that they need to be disciplined and conduct regular supervision for the business operations. Other respondents have indicated that they put more focus on the advertising and marketing of the products. At the same time other participants have indicated that they focus more on customer satisfaction as they are the drivers for the business success.

4.4.7 Economic Development

Table 4.44 My business is insured?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	15	33.3	33.3	33.3
Agree	6	13.3	13.3	46.7
Strongly Disagree	11	24.4	24.4	71.1
Disagree	12	26.7	26.7	97.8
Not Sure	1	2.2	2.2	100.0
Total	45	100.0	100.0	

Table 4.44 reveal that a percentage of 46.6% overall (33.3% strongly agree and 13.3% agree) that they have insured their business. The larger percentage of 51.1% overall (24.4% strongly disagree and 26.7% disagree), while 1 respondents (2.2%) were not sure.

The outcomes have shown that the 51.1% businesses are exposed to a high risk of loss. This is based on the fact that the women owned businesses are not insured. On the other hand 46.6% agree that they have insured their business to guard against damages and unforeseen circumstances.

Table 4.45 I reinvest to my community?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employment	18	40.0	51.4	51.4
	Charity	3	6.7	8.6	60.0
	Sponsor	3	6.7	8.6	68.6
	Offer your skills	11	24.4	31.4	100.0
	Total	35	77.8	100.0	
Missing	System	10	22.2		
Total		45	100.0		

Table 4.45 indicates that out of 45 respondents, 18 respondents (40.0%) offered employment to the jobless community members; followed by the SMME's that offer charity and sponsorship were each presented by 3 respondents (6.7%). The SMME's that offer their skills to the community were symbolized by 11 respondents (24.4%). The respondent who did not respond to the variable is equal to (22.2%).

The results indicate that the respondents were re investing in their community. This could mean that poverty has a possibility of being alleviated in addition employment can be created and more families will be taken care of.

Table 4.46 In your opinion what are the critical success factors for women owned enterprise in Mahikeng?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	39	86.7	86.7	86.7
	No Comment	6	13.3	13.3	100.0
	Total	45	100.0	100.0	

Table 4.46 scores indicate that of all the SMME's the majority of 39 respondents (86.7%) made a comment on the critical success factors in the women owned enterprise in Mahikeng and 6 respondents (13.3%) made no comment to that effect.

Xesha *et al.* (2014:37) suggest that the company's management needs to understand the customer trends and needs as this is one of the essential factors SMME's development. This relates to our study outcomes.

The respondents have indicated that the critical success factors for the business are that the client and owner relationship should be maintained so as to gain loyalty of the customers. Maintenance of budget of the business is also essential. Other respondents indicated that as an owner of a business one should be hands on and always put in extra effort in all business ventures. The other important fact is that customer satisfaction should be monitored by the business owners. Some respondents have indicated that the company owners should have focus and also persevere in all ventures.

Table 4.47 List 5 Success Factors based on your business experience?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	36	80.0	80.0	80.0
	No Comment	9	20.0	20.0	100.0
	Total	45	100.0	100.0	

Table 4.47 scores indicate that of all the SMME's the majority of 36 respondents (80.0%) made a comment on the success factors in the business industry and the comment was based on the owners business experience and 9 respondents (20%) made no comment to that effect.

Majority of the respondents have indicated that the 5 success factors are as follows: firstly patience. Secondly, self confidence of the business owners was identified in the study. Thirdly the marketing of the services rendered and the advertising of the products offered by the business. Fourthly proper management of business finances and lastly to ensure that customer satisfaction is achieved.

Table 4.48 Which of the following social factors have affected your business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Responded	41	91.1	91.1	91.1
	Not Responded	4	8.9	8.9	100.0
	Total	45	100.0	100.0	

Table 4.48 scores indicate that of all the SMME's the majority of 41 respondents (97.8%) responded on how the social factors has affected their business and 4 respondents (8.9%) did not respond to that effect.

The results indicate that the social factors have an impact on the operation of the business and more details are indicated in Tables 4.49 to 4.56. The participants have indicated whether or not these factors have affected their business.

Table 4.49 Lack of access to Information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	20	44.4	48.8	48.8
	No	21	46.7	51.2	100.0
	Total	41	91.1	100.0	
Missing	System	4	8.9		
Total		45	100.0		

Table 4.49 scores indicate that of all the SMME's the majority of 20 respondents (44.4%) was in agreement that lack of access to information has had an impact on their business and 21 respondents (46.7%) disagree that the factors has not affected their business. The respondent who did not respond to the variable is equal to 4 respondents (8.9%).

Table 4.50 Lack of access to Markets and Procurement

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	18	40.0	48.6	48.6
	No	19	42.2	51.4	100.0
	Total	37	82.2	100.0	
Missing	System	8	17.8		
Total		45	100.0		

Table 4.50 scores indicate that of all the SMME's the majority of 18 respondents (40%) was in agreement that lack of access market and procurement has had an impact on their business and 19 respondents (46.7%) did not respond to that effect. Furthermore 8 respondents (17.8%) did not respond.

Table 4.51 Employment legislation and Policy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	19	42.2	47.5	47.5
	No	21	46.7	52.5	100.0
	Total	40	88.9	100.0	
Missing	System	5	11.1		
Total		45	100.0		

Table 4.51 scores indicate that of all the SMME's the minority of 19 respondents (42.2%) was in agreement that employment legislation and policy has had an impact on their business and 21 respondents (46.7%) was not in agreement to that effect. The respondent who did not respond to the variable is equal to 5 respondents (11.1%).

Table 4.52 Absence of vehicle for skills development and capacity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	19	42.2	51.4	51.4
	No	18	40.0	48.6	100.0
	Total	37	82.2	100.0	
Missing	System	8	17.8		
Total		45	100.0		

Table 4.52 scores indicate that of all the SMME's the majority of 19 respondents (42.2%) was in agreement that absence of vehicle for skills development and capacity has had an impact on their business and 18 respondents (40.0%) did not agree to that effect. The respondent who did not respond to the variable is equal to 8 respondents (17.8%).

Table 4.53 Socio Economic factors, family responsibility, HIV and AIDS and Poverty

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	23	51.1	59.0	59.0
	No	16	35.6	41.0	100.0
	Total	39	86.7	100.0	
Missing	System	6	13.3		
Total		45	100.0		

Table 4.53 scores indicate that of all the SMME's the majority of 23 respondents (51.1%) was in agreement that a socio economic factor, family responsibility, HIV and AIDS and Poverty has had an impact on their business and 16 respondents (35.6%) did not agree to that effect. The respondent who did not respond to the variable is equal to 6 respondents (13.3%).

Table 4.54 Access to Financial assistance, credit and availability of collateral

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	19	42.2	54.3	54.3
	No	16	35.6	45.7	100.0
	Total	35	77.8	100.0	
Missing	System	10	22.2		
Total		45	100.0		

Table 4.54 scores indicate that of all the SMME's the majority of 19 respondents (42.2%) was in agreement that access to financial assistance, credit and availability of collateral has had an impact on their business and 16 respondents (35.6%) did not agree to that effect. The respondent who did not respond to the variable is equal to 10 respondents (22.2%).

According to (finweb.com 2015) there are many **small business loan requirements** that must be completed in order to obtain financing. The business owner needs to make sure that they have enough money to meet all business goals. The financial situation of the business owner is also required on application as it will determine whether or not you qualify for a loan or not. For loan applications the following documents must be submitted together with a loan application: firstly, the detailed business plan, secondly the cash flow projections that outline the actual usage for the business plan. Thirdly the financial statement for the past year should be submitted. For a new business basis of financing and income has to be submitted as well. Personal information of the owners has to be submitted with the application as well. In support of this reason businesses find it hard to survive.

Table 4.55 Technology and Business infrastructure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	16	35.6	44.4	44.4
	No	20	44.4	55.6	100.0
	Total	36	80.0	100.0	
Missing	System	9	20.0		
Total		45	100.0		

Table 4.55 scores indicate that of all the SMME's the 16 respondents (35.6%) did not agree that a Technological changes and business infrastructure has had an impact on their business. The majority of 20 respondents (44.4%) was in agreement that effect. The respondent who did not respond to the variable is equal to 9 respondents (20%).

Table 4.56 Shortage of effective supportive institution.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	21	46.7	55.3	55.3
	No	17	37.8	44.7	100.0
	Total	38	84.4	100.0	
Missing	System	7	15.6		
Total		45	100.0		

Table 4.56 scores indicate that of all the SMME's the majority of (46.7%) was in agreement that shortage of effective supportive institution. has had an impact on their business and (37.8%) did not agree to that effect. The respondent who did not respond to the variable is equal to 7 respondents (15.6%).

Table 4.57 How has these social factors affected your business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	26	57.8	59.1	59.1
	No Comment	18	40.0	40.9	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Table 4.57 indicates that of all the SMME's the majority of 26 respondents (57.8%) made a comment on how the social factors have affected their business and 18 respondents (40%) made no comment to that effect.

The respondents have indicated that the social factors have affected their businesses negatively. In some instances if the company owners had access to more information they would be informed and knowledgeable. The absence of skills development has also affected the achievement of the business ventures.

Table 4.58 Would you attempt to establish other business ventures?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	33	73.3	76.7	76.7
	Agree	4	8.9	9.3	86.0
	Strongly Disagree	2	4.4	4.7	90.7
	Disagree	4	8.9	9.3	100.0
	Total	43	95.6	100.0	
Missing	System	2	4.4		
Total		45	100.0		

Table 4.59 What would you do differently towards your establishment' success?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	29	64.4	65.9	65.9
	No Comment	15	33.3	34.1	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Table 4.60 What business advice would you give to a recent SMME's?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Comment	36	80.0	81.8	81.8
	No Comment	8	17.8	18.2	100.0
	Total	44	97.8	100.0	
Missing	System	1	2.2		
Total		45	100.0		

Table 4.58 results reveal that a greater percentage of 82.2% overall (73.3% strongly agree and 8.9% agree) that they would attempt to establish other business ventures. The minority of 13.3% overall (4.4% strongly disagree and 8.9% disagree), while 2 respondents (4.4%) were not sure.

Table 4.59 point out that of all the SMME's the majority of 29 respondents (64.4%) made a comment on what they would do towards their establishment success and 15 respondents (33.3%) made no comment to that effect.

The respondents have indicated that they would conduct more advertising of their services and products offered in the business. Other participants indicate that they would enhance their skills in order to get more understanding to the current line of business. Other respondents indicate that they would spend more time on planning and to conduct a feasibility study so as to know the product well prior to any venture. Some participants have indicated that they would increase communication with their

clients. Pursue other business ventures. Some of the respondents indicate that they would approach the government agencies for business funding.

Table 4.60 shows that of all the SMME's the majority of 36 respondents (80%) made a comment on the advice to the upcoming and recent SMME's and 8 respondents (17.8%) made no comment to that effect.

The respondents have indicated that the new SMME's should have determination, perseverance, strive for success in all business venture another advice was that the business owners should believe in themselves. Other respondents have indicated that it is important to set target for the business and strive to achieve those plans.

Some of the respondents have indicated that the management should be accountable and keep all business records. Additionally the company owner is encouraged to take a lead, be innovative and determined in the business and have focus as anything can be achieved when effort are attached.

4.5 Conclusion

This chapter provides the detailed statistical method used in this study. The presentations of the results of the research questions, of which this has been presented by graphs and the tables used in the study. The data has been analyzed as well. The data revealed that there was lack of finance to start an establishment, whereas the South African regime has introduced the government agencies to address the financial gap. However, the results have shown that the business owners experience lack of information and access to information. Another fact that was identified is that there is an absence of mentorship opportunities of which there are high chances of establishment success when you have the guidance of a mentor.

The responses have shown that gender inequality is still a barrier concerning the SMME's development in Mahikeng. Female entrepreneurs are constantly reporting

gender discrimination when seeking assistance to build their businesses. This is a major concern that needs to be addressed by the government to simplify the process. The next chapter presents the findings, recommendations and the conclusion.

Chapter 5: FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

5.1 Introduction

The purpose of this chapter is to draw together all the connections between the preceding chapters of this study in order to conclude this research. In this minor dissertation the different components of the study have been thoroughly investigated. It also draws together the suggestions regarding the success factors for women owned business in the North West Province: Mahikeng. This chapter presents a summary of the theoretical and empirical findings, conclusions and recommendations.

The suggested recommendations may not be used by the SMME's and the government, but are in pursuit of the academic interest. However, should it happen that someone within the SMME's business industry comes across this study in the reference Library of the North West University; this study will be useful to some degree. Recommendations will also be made for future research to attempt to address the knowledge gap.

Concerning the conclusions of this study, it is essential to emphasise that they have been reached after evaluating the different sections of the study. After the explanation of these critical issues, this chapter proceeds to present the key theoretical and empirical findings of this research as a deliberate way of testing them against the research objectives and research questions.

5.2 Theoretical Findings

Chapter One illuminated on the context and rationale of the study The paramount chapter also outlined the problem statement, the implication of the study, the research approach and the constraint of the study. In turn it resulted in the formulation of the research objectives and questions as well as an introduction to the

methodology used in the study. In this unit the research methodology was defined by paying attention to the quantitative approach. The target population was recognised and deliberated in relation to the instruments used in the collection of the primary data, the ethical consideration and the limitations of the study were also outlined in this chapter.

The main objective of the study was to identify the critical success factors for women owned business, the nucleus of the research approach. Chapter two of the study presented the theoretical underpinnings of the study. Over and above the clarifications of the SMME'S, Chapter Two discussed the business establishment, the Business Funding and the Funding Instruments, Business Mentoring and Skills Development, Network for business success, the Customer Satisfaction Management and Economic Development.

This study found that for accurate financial record keeping, an enterprise should have a business account in order to have substantial accountability for every transaction taking place in the account. The study however found that most of them are operating informally, thus they do not have bank accounts. To acquire financial and non-financial assistance from designated government agencies, an entrepreneur needs to draw up a business proposal that is viable and outlines the business projections in detail in order to implement practically.

Mentorship and skills development are essential for the success of a company. The implementation of training for staff and management can be beneficial when conducted regularly. Mentorship serves as a guidance to successfully run an establishment. It was further found that to avoid misappropriation of funds of the company, the financial statement of the enterprise should be consolidated by a bookkeeper, accountant or an auditor. Having recapitulated the theoretical findings of the study for this study, the next segment of this finishing chapter assesses the empirical findings.

Inspiration and motivation were identified to be the key drivers to an individual to be independent. Most entrepreneurs were found to have been influenced by unemployment and poverty to start their businesses as stated in Chapter Two. They

were mainly persuaded by the challenges encountered by women with regard to poverty for the purpose of triumphing in the enterprise industry.

The study further identified the challenges and causes of failure for women owned businesses. The SMME's were found to be having a low endurance rate in Mahikeng. Additional to that, the study identified the main challenge as the lack of access to finance from reputable financial institutions and Government agencies. Other challenges were lack of knowledge about where to source funds, gender inequality and a lack of the necessary knowledge on the running of a successful business.

On the concept of the SMME's category, the industry consists of four classifications namely Micro, Very Small, Small and Micro Medium Sized therefore the business owner should determine which type of SMME's category would suit one's goals. Furthermore, the study identified that all small businesses should register at Company Intellectual Property Commission (CIPC) and thereafter be listed at the South African Revenue Services (SARS) as well as at the Small Business Corporation (SBC). The enterprise has to register for turnover tax. In addition to that the firm has to register for Value Added Tax (VAT), Pay As You Earn (PAYE), Unemployment Insurance Fund (UIF) and Skills Development Levy(SDL).

It was revealed that the SMME's industry was formulated as a necessity for a reason that this business element was identified as an important factor that can address the challenges that resulted from the negative effects of the apartheid regime pre 1994. Though the SMME's already existed before 1994, it is just that the privilege of owning a business was given to mainly the white people. After 1994 the democratically elected government saw it fit that the previously disadvantaged also be included in the growing of the economy, hence the introduction of SMME's and the provision of the necessary support system for them.

5.3 Empirical Findings

The strong theoretical debate regarding the analysis of the success factors for women owned businesses were presented largely in Chapter Two of this study. This was revised by an approach of an assessment of the theoretical findings. In this section, the empirical findings derived from the analysis of the primary data presented in Chapter Four of this study are presented to determine whether or not they confirm the success factors and the challenges faced by the women owned businesses in the Mahikeng area. In summary this section supports the researcher in the direction of relating the empirical together with the theoretical findings in a focused manner. It is through this approach, that this study should determine the success factors for women owned businesses in North West Province: Mahikeng.

With regard to inspiration of starting an establishment, this study found that the majority of the business owners were influenced by poverty. Many of them mentioned it as a driving force for them to enter the business industry. Another factor that has driven the women owners to be involved in the SMME's enterprise is that they were forced by their financial status to open a business so as to boost their income. From this finding it can also be indicated that unemployment was another feature that was highlighted by the respondents as a factor that led them to start small businesses. The current situation is that families need to be taken care of and that remains as a major challenge in the society.

Other respondents are of the opinion that they needed to be independent and that they have identified some business opportunities in their area and made use of them to their advantage and benefit. In the literature review it is stated that the Government has identified the development of the SMME's as a key factor. This factor is intended to eradicate poverty, create jobs and develop the economy of South Africa. This study has thus proven that individuals are generating a sense of income by operating their own enterprises.

This study has found that 46.7% operate their business from home, 31.1% run their enterprise at an office space, while street vendors were 13.3%. This finding suggests

that the majority of the women entrepreneurs operate their business from home due to the high rent that is charged by the landlords. Equally important is the fact that the business that operates from home is faced with the challenge of being attacked by thieves. This finding has a significant bearing to the fact that women have not insured their companies, thus makes them vulnerable to the crime. This makes it impossible for the owners to have backup financially in case of vandalism and theft.

The business owners have business accounts for establishment transactions. This is demonstrated by the actual finding of 77.8% overall 26, respondents 57.8% strongly agree and 7 respondents 15.6% agreeing. In addition the minority of 31.2% overall (15.6% strongly disagree and 15.6% disagree) mentioned that they do not have the business accounts. This result explains that the company that has a business account has an opportunity to balance the books without confusion. Company finances are easily managed in a separate account for proper record of management. This study further reveals that in the absence of the business account the company is faced with the challenge of accountability for business transactions.

It is highly proven that customer satisfaction is needed for any business success and smooth operation as 88.9% of respondents have agreed that this is a determining factor for business success. The entrepreneurs have put more emphasis on the fact that when consumer satisfaction is achieved in the company then the success is guaranteed.

It has been highlighted that *skills development* is important in running an enterprise as 71.1% of respondents agree to this effect. The results have shown that this is a positive finding as the majority of the respondents actually agree that the skill development is essential for business success. In Chapter Two, Yarnall (2008:11) has made an indication that as a growing business it is important for the company owners to be skilled in order to operate their businesses, so as to achieve optimum business growth.

Wallace (2010:57) explains that leaders tend to be more confident when they have strong skills. However the owners who are not skilled tend to have a challenge of

integrity and confidence. In brief, trustworthiness will emerge when owner deliver services of high standard to the clients from time to time. The objective has been achieved as the critical success factors for women owned business has been identified in the study and the use of this success factors will enable the business owners to prosper in their business venture.

This study has found that the majority of 66.7% have registered their businesses and the minorities of 11.1% have not registered their companies. Furthermore, 13.3% indicated that they were not sure about company registration. This finding suggests that the women owned businesses have not registered their companies and that they are operating informally. None registration of a company has a disadvantage of difficulty in acquiring financial support for the establishments. Another possibility is that the company owners have not registered their companies for the reason that they avoid to pay tax.

The success and expansion of entrepreneurs are limited due to the fact that there is *lack of access to financial assistance*. This might be caused by the lack of security that is required by the financial institution for any amount that can be borrowed. The SMME's in South Africa encounter limited credit access and it is more difficult for those that are in the informal sector as compared to the formal sector. It is apparent that the informal sector does not meet the basic requirements for loan applications at any financial institution for credit application.

North West Province is a very disadvantaged province that makes it very hard for starting out for newly established entrepreneurs to apply for loans at respected financial institutions due to insufficient collateral. The government agencies are also there to assist financially to SMME's however due to bad business planning they are unsuccessful in attaining financial assistance.

Inadequate management of finance and debt collection process result in no profits being received. Another concern is that 24.4% and 26.7% have indicated that they have not insured their businesses which means should the business owners experience any loss they will not be able to recover for their expenses.

The study revealed that 100 % of the business owners have commented that there are challenges such as *lack of skills, lack of financial control, Lack of confidence that might be caused by illiteracy and lack of business relation* in the SMME industry that serve as barriers for the enterprise success. Other respondents are of the opinion that due to these challenges they are unable to succeed in the business industry.

This simply means that companies have to discontinue operating due to these challenges faced by women entrepreneurs. Other participants explained that they were exposed to gender inequality. The possibility is that gender inequality was experienced by the owners when applying for funding. Other participants were of the opinion that family responsibility has had a major bad impact in the business success.

Another finding is that lack of resources is still a barrier towards the growth of the business, this is reliant on the availability of resources therefore in the absence of this lack of skills have been identified as a challenge in the business establishments. The study suggests that skills development is essential in the business industry. This is mainly for efficiency and effectiveness of business operations. The finding of this study further confirms that another challenge is ineffective marketing strategies. These marketing plans are essential in the path to prosperity of the company and this also provides the firm with the means to perform at an optimum level. Another factor that contributes as an obstacle towards success of the business was bad credit record. This kind of a record has a negative impact for the owners to acquiring financial assistance for the establishments.

Other respondents are of the opinion that low clientele has an impact in the success of the business. This might be caused by the dissatisfaction of customers. Another challenge is that the owners experience the challenges of bad debts. Some of the participants have indicated that the clients have a tendency of complaining about the price charged and at the end of the day the owner would be forced to offer discount and forfeit a portion of her profit just to retain the customer.

Good financial management was none existent to an extent that 68% of respondents have highlighted that the SMME's managements are making use of their personal savings to sustain their business operations. This indicates that access to credit is limited to the SMME's.

The Marketing and advertising unit was minimum as the results have shown that 40% of respondents utilize the social media to market and advertise their businesses to reach a larger target market however, 28,9% do not like social media and this might be as a result of the possible lack of knowledge and being technologically challenged. Another possibility is that the business owners use the word of mouth to market their enterprises.

With regard to consolidation of the financial statements, 55.6% have indicated that their financial statements were prepared by the business owners, a less amount of 2.2% summaries that their books are prepared by the registered audit companies. Furthermore, 15.6% indicate that the bookkeeper is responsible for the book keeping of which only 17.8% books were prepared by accountants. This simply means that the company owners avoid paying the professional personnel to prepare their books. Another possibility is that some transactions might be manipulated. The objective has been achieved as the causes of failure have been outlined and the challenges have been identified in the study.

Earlier in the analysis of these empirical findings, it was presented that findings on the awareness of the government agencies were 26.7% responsive to National Youth Development Agency (NYDA); 24.4% were aware of the Small Enterprise Development Agency (SEDA). The study revealed that 2.2% is in knowledge of the South African Micro Finance Fund (SAMAF). The findings of this study further confirms that a small percentage of 22.2% have received funding from the government agencies. On the other hand a greater percentage of 73.4% has not received funding from the agencies. This study proposes that the intended objective of the government agencies has not been achieved.

The literature, as Bates *et al.* (2005:87) elaborate mention that Khula Enterprise Finance Limited is an independent liability company that was established in 1996 under the Company Act as an initiative of the Department of Trade and Industry. The aim of this company is to improve finance and to support the small business enterprise.

Based on the results, there is a possibility that the government agencies are not really performing at the intended rate. These agencies have to develop the SMME's; which is not the case. It can also be indicated that due to the difficulty to obtain funding for business purposes, the women entrepreneurs utilize their personal savings to start their business ventures. This is supported by the evidence of 55.6% respondents that used their personal savings to start their businesses.

Most of the business owners are aware of the purpose and the role of the government agencies. However, the challenge would be that they have never approached these agencies for assistance for the fact that the business entities are not registered with Company Intellectual Property Commission (CIPC) and South African Revenue Service. The role of the government agencies has been evaluated and it was noted that the support and the role of the government agencies is not visible thus the objective was achieved.

The government agency that was well known by the entrepreneurs is SEDA (Small Enterprise Development Agency) at 35.6% of respondents, followed by NYDA: National Youth Development Agency at 31.1% of respondents with SAMF: South African Micro Finance Fund. There is still 46.7% that has not approached the agencies for business development. As a result 55.6% has not received financial support from these agencies. The study revealed that there are funding instruments available to serve as a startup for new establishment hence the objective has been achieved.

In relation to mentoring, the results have shown that 53.3% participants have business mentors. This simply means that mentoring is important for leadership to the business owners to improve the business performance. Another benefit is that a

mentor will provide guidance. On the other hand 40% disputed to mentorship. The objective has been achieved as the importance of networking has been identified and outlined in the study.

5.4 Theoretical and Empirical Findings

The theoretical findings were derived from the support and contrasting elements to this altercation that are lured together to construct an understanding of the success factors for women owned enterprises. These contributions have been collected from countless publications, fragments of legislation and other resource components appropriate to the comprehension of the SMME industry. By bringing together all the contributions discussed in chapter two, this analysis hopes to make available an understanding to many future researchers based on the success factors for women owned businesses in Mahikeng. This unity of methods authorised this apprentice to cover an essential part of what the business industry is all about.

The empirical findings were drawn from this researcher's analysis of the primary data in which the questionnaire was used as the main data collection instrument. These findings were revealed in the main objectives of the study regarding the success factors for women owned businesses and the challenges affecting the success of the establishment.

The theoretical and empirical findings in the main were not different. They were rather widely in agreement with each other. Apart from the variety in percentage points which suggest some point of concern in the process of providing funding to SMME'S by government agencies, the results were in the main positive and negative. This in turn indicated an understanding of the success factors for women owned enterprises as per its theory imperatives and directives.

5.5 Conclusions

This chapter pulled together the different strands that have run during this dissemination. The aims of this research were realised through the analysis of the primary data in a way of utilising questionnaires. The research questions regarding the location that supported the actual execution that included the trials of gathering the information to determine the success factors for female owned enterprises were addressed. This revealed both the success factors and causes of failure in the business industry.

A brief summary of the theoretical and empirical findings indicated that they approximately corresponded with each other. In conclusion, though the findings of this study may not be specified, they however made an essential contribution to the understanding of entrepreneurship challenges and success factors for women in Mahikeng.

5.6 Recommendations

This section deals with the key recommendations of the study. Based on the objectives the research findings and scores of the questionnaire responses it is recommend that:

1. Most entrepreneurs lack skills in terms of operating successful enterprises. They also do not have the financial means to afford to study at reputable education institutions. Therefore it is recommended that the government can lend a hand in offering free skills development programmes for new entrepreneurs to ensure possible success of an SMME's industry.
2. The SMME's make use of the information as a basis of evaluating their business strategies and the level of improvement for their enterprises.
3. The research has revealed that most enterprise owners are not aware of the agencies developed by the national regime. Based on the outcomes of this research, it is recommended that the government re-examine the level of assistance towards the SMME's development. Furthermore, the government

should evaluate the established agencies and based on the results to develop the intervention measures to improve their services. Another point is to develop strategic campaigns to promote awareness in rural and urban areas.

4. Networking has been identified as one of the success factors to a successful enterprise. Therefore the need to develop an association or a networking platform exists. The intention of business associations is to promote strong and solid relations amongst business owners in Mahikeng.

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INVITATION TO RESPONDENTS

DEAR RESPONDENT

You are hereby invited to take part in this research study. The purpose of the study is to analyse the success factors for Women Owned Small Businesses in Mahikeng. This study is conducted as a requirement for the fulfilment of the Masters in Business Administration (MBA) degree in the North West University (Mafikeng Campus).

Please note that the information you provide and your identity will remain confidential and should you decide to participate in this study. Please tick the most appropriate answer and provide further comments where applicable.

Thank you in advance for taking part in this study.

Ms Tshegofatso Pule

RESEARCH QUESTIONNAIRE

SECTION A (Demographic Data)

1. What is your Age?

18-24 yrs	25-34 yrs	35-44 yrs	45-54 yrs	55 yrs or Older

2. What is your Race?

White	Black	Coloured	Indian	Other (please specify)

3. What is your Highest Qualification?

Matriculation	Diploma	Degree	Post-graduate	Other (specify)

4. SMME's entails 4 categories, indicate your category.

Micro	Very Small	Small	Micro Medium Sized

SECTION B (Business Establishment)

1. I have registered my business.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

2. My Small Business Enterprise provides the following services.

Catering	Supply and Delivery	Training	Constructions	Other (specify)

3. How long has your business been in operation?

01-03 yrs	03-06 yrs	06-09 yrs	10 yrs and above

4. Where do you operate your business?

Home	Office	Street Vendor	Free Lance	Other (please specify)

5. How many employees do you have?

01-49	50-99	100-149	150-200

6. Change in environmental and financial policies affect business success?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

7. What inspired you to establish a Business?

8. What are the challenges and causes of failure for women owned enterprises?

9. Individually what challenges do you encounter in the business industry?

10. What strategies did you utilise to overcome the challenges mentioned above?

11. I have received support from an established business for the development for my company?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

12. What determines the extent of support for supplier development from an established firm?

SECTION C (Business Funding and Funding Instruments)

1. The purpose and role of the state agency is to develop small enterprises?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

2. I am aware of the following funding instruments available for starting a Small Businesses?

NYDA ¹	NEF	SEDA	IDC	SAMAF	Other (please specify)

¹ **NYDA:** National Youth Development Agency **NEF:** National Economic Fund **SEDA:** Small Enterprise Development Agency **IDC:** Industrial Development Corporation **SAMAF:** South African Micro Finance Fund

3. I have approached the following agencies for assistance?

NYDA	NEF	SEDA	IDC	SAMAF	Other (please specify)

4. I received financial support from government agencies for my business.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

5. I acquired funding to start and run my business from the following entity.

Government Funding	Business Loan	Personal Loan	Personal Savings	Other (please specify)

6. I have a business account?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

7. I made use of my personal savings to boost my establishment?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

8. My business has a financial management system (software)?

Yes	No

If yes please specify the software used? _____

9. The financial statements for my business are arranged by the following?

Business Owner	Registered Audit Company	Book Keeper	Accountant	Other (please specify)

SECTION D (Business Mentoring and Skills Development)

1. I have a Business Mentor.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

2. My business mentor is in the same business category as I am?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

3. In my opinion business mentoring is essential for business establishment.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

4. Skills development is very important for business success.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

5. I attend business development programmes to improve my business skills.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

6. I often attend skills development programmes.

Monthly	Quarterly	Half Yearly	Yearly	Never

7. I obtained non-financial support from government agencies for my business.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

SECTION E (Networking for business)

1. Networking in relation to business growth is important.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

2. I attend business seminars to meet people and interact with other entrepreneurs?

Monthly	Quarterly	Half Yearly	Yearly	Never

3. Enterprise Marketing is a determining factor for business success?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

4. I market my business on social media: Face book, twitter, website etc.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

5. I belong to Business Association

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

6. The Business Association contributes positively to my company.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

SECTION F (Customer Satisfaction Management)

1. Customer Satisfaction Management is a determining factor for business success.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

2. I put more effort to ensure that consumer satisfaction is achieved in my Business.

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

3. I receive feedback from clients after services rendered?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

4. How do you deal with negative feedback from customers?

5. How do you keep your business sustainable?

SECTION G (Economic Development)

1. My business is insured?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

2. I reinvest to my community?

Employment	Charity	Sponsor	Offer your skills	Other (please specify)

3. In your opinion what are the critical success factors for women owned enterprise in Mahikeng?

4. List 5 Success Factors based on your business experience?

5. Which of the following social factors has affected your business?

Social Factors	Yes	No
1. Lack of access to Information		
2. Lack of access to Markets and Procurement		
3. Employment legislation and Policy		
3. Absence of vehicle for skills development and capacity		
4. Socio Economic factors, family responsibility, HIV and AIDS and Poverty		
5. Access to Financial assistance, credit and availability of collateral		
6. Technology and Business infrastructure		
7. Shortage of effective supportive institution.		

6. How has these social factors affected your business?

7. Would you attempt to establish other business ventures?

Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure

8. What would you do differently towards your establishment' success?

9. What business advice would you give to a recent SMME's?

Thank you for your valuable time.

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