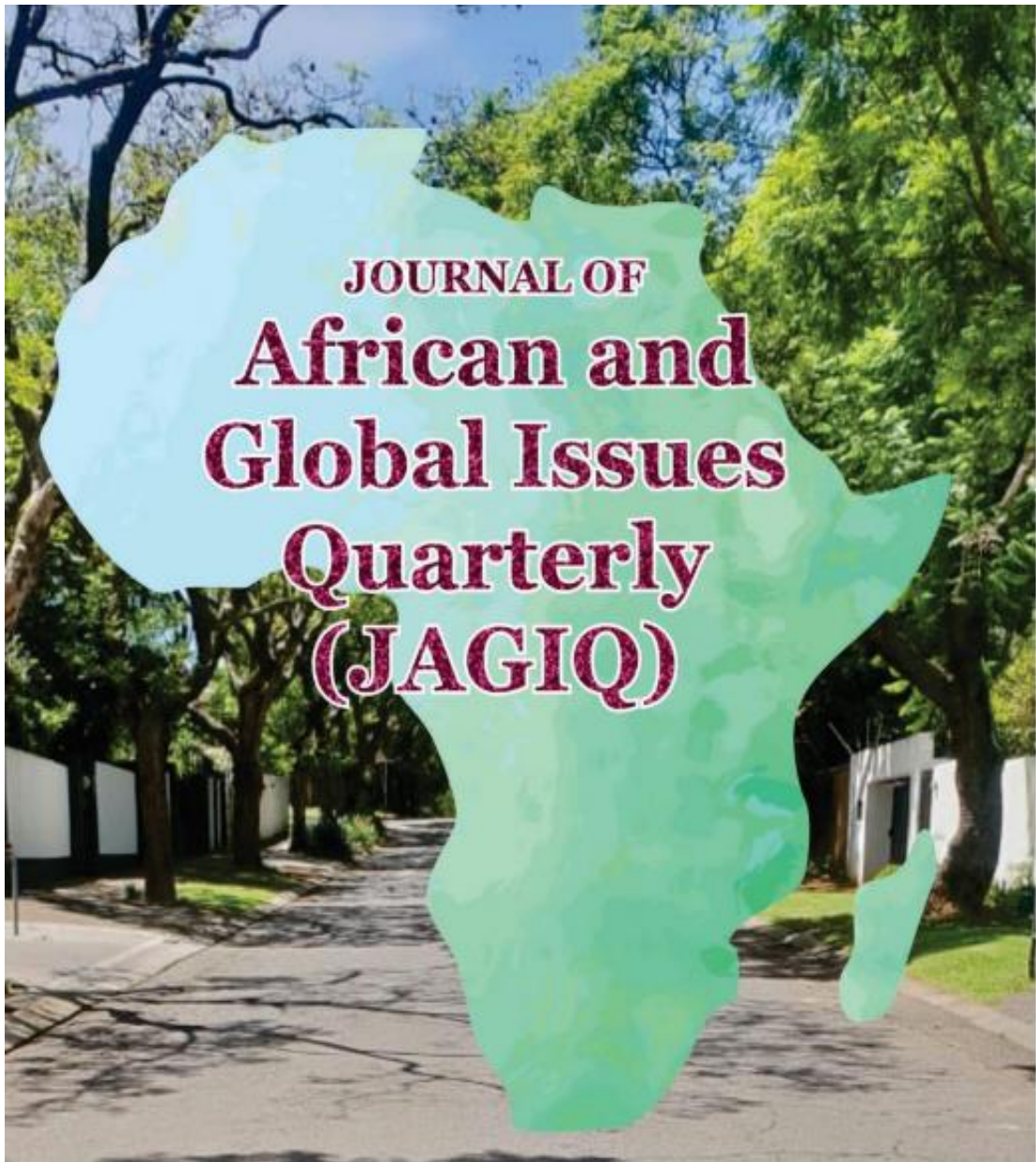




ISSN: 2709-8478 (PRINT)
2710-0073 (ONLINE)

DOI: <https://doi.org/10.69778/2710-0073/2026/7.1/EN>

EDITORIAL NOTE

This volume represents concerted calls within and outside Africa on the need for multidisciplinary collaboration and research output. Specifically, papers were drawn from all disciplines and research focuses, which has further increased the quality of research and collegial engagement. Hence, topics covered in this volume cut across the areas of economics, politics, security, ICT, indigenous knowledge, development studies, finance, trade, youth engagement, agriculture, democratization, and nation-building, among others.

For instance, Thizwilondi Josephine Mudau in *African Youths and the Promotion of Sustainable Development through the Lens of Indigenous Knowledge (IKS) in the 21st Century* employed qualitative desktop research methodology in synthesizing existing literature to argue that IKS represents a dynamic body of wisdom encompassing sustainable agriculture, natural resource management, and community resilience and offers proven, contextually grounded solutions to modern challenges like climate change and food insecurity. The analysis highlights youth-led initiatives across the continent that are revitalizing indigenous crops, integrating traditional ecological knowledge with climate adaptation strategies, and using digital platforms for cultural preservation. Mudau concluded that for Africa to achieve authentic and sustainable development, a concerted effort is needed to empower youth through inclusive education, supportive policy frameworks, and intergenerational dialogue, thereby transforming indigenous knowledge from a cultural heritage into a living toolkit for a resilient future.

Masila Joshua Masipa in *Beneficiaries of Corruption? An analysis of the function of South African banks in handling and making money from crime proceeds* adopted institutional theory and the political economy of corruption and a qualitative research design that combines semi-structured interviews with compliance officers, financial regulators, and civil society actors with document analysis of Zondo Commission and Financial Intelligence Centre (FIC) reports, legal statutes, and policy papers in examining how, in spite of strict anti-money-laundering (AML) and anti-corruption laws, South African banks may profit from, handle, or ineffectively stop the flow of monies associated with corruption. Specifically, with an emphasis on whether banks directly or indirectly benefit from the proceeds of crime, Masipa investigated the relationship between financial institutions and illegal financial flows within the following objectives: (1) assess the regulatory framework that oversees AML compliance; (2) examine high-profile cases of corruption in which banks are implicated; (3) evaluate due diligence and institutional accountability; and (4) suggest changes to improve ethical banking governance.

Then Sipho Patrick Bhengu-Mancosa & Andrishah Beharry-Ramraj in *Advancing Small, Medium, and Micro Enterprise Growth through Digitalized Enterprise and Supplier Development in South Africa* examined the current state of Enterprise and Supplier Development (ESD) in South Africa, investigated the role of digitalization in enhancing ESD, identified the challenges and opportunities in digitalizing ESD, and provided recommendations for policymakers, corporates, and Small, Medium, and Micro Enterprises (SMMEs). A qualitative secondary data approach was employed, drawing on thematic analysis of existing literature, reports, and industry initiatives. For key findings, Bhengu-Mancosa & Beharry-Ramraj indicated that ESD adoption remains limited; digitalization (Mancosa) significantly enhances market access and supplier diversity; infrastructure and skills gaps persist; and strategic digital integration can unlock growth opportunities for SMMEs.

Lere Amusan & Ebenezer O. Oni, in their study, ***Disinvestment of Multinational Corporations (MNCs) in Developing Areas: An Assessment of Shoprite Disengagement in Nigeria, started by reflecting on why***, at the global level, many MNCs have started to disengage from their host states. In a bid to respond to the possible reasons, Amusan & Oni pushed further into examining possible reasons that could explain why Shoprite, a large South African retailing company, disinvested from Nigeria after operating in the country for about 15 years, using secondary sources supported by primary data and personal observations. For them, the reasons range from political, economic, marketing, and legal to civil society attitudes towards their business. Employing the twin theories of neoliberalism and oligopoly that facilitate globalization, Amusan & Oni concluded that, aside from losing litigation to its erstwhile Nigerian business partners, competition from domestic and foreign retail companies contributed in no small measure to why Shoprite exited the Nigerian market.

In A sober teacher is a problem”: Unpacking Political Ideology and Emancipatory Struggles Within teacher unionism, Zwane Thembinkosi Trevor & Matsepe David adopted the grounded postcolonial theory in examining how teacher unions embody and deploy political stances and ideologies to promote the emancipation and freedom of education, as well as the broader communities they aim to serve. Clearly, Trevor and Matsepe employed a qualitative interpretivist approach to analyze data from narrative interviews with unionized educators, along with further examination of public union discussions. Key findings of their research indicated four interrelated themes: (1) political consciousness as both a threat to order and a driver of democratic emancipation; (2) teacher unions functioning as a counter-hegemonic force challenging neoliberal geopolitics and political norms; (3) the ideological repositioning of teacher unions as intellectual activists rather than compliant officials; and (4) tensions between political agency and professional identity.

Douglas Nyath in Rural Youth and the Future of Farming in Sub-Saharan Africa: Revisiting the Abandonment Debate explored whether rural youth are truly abandoning agriculture or are instead redefining their involvement through diversified livelihood strategies. It examines the socio-economic, institutional, and cultural factors influencing youth decisions and analyzes how emerging hybrid forms of engagement—such as agripreneurship and part-time farming—are reshaping rural economies. A systematic desktop synthesis of peer-reviewed literature (2000–2025) was conducted using databases like Google Scholar, Scopus, and Web of Science. Nyaath observed that youth disengagement from agriculture is not uniform but context-specific, and the key determinants to such disengagement include land scarcity, education, labor market structures, gender norms, and limited access to finance and technology.

Then, in ***Equal Ideals, Unequal Realities: Gender Dynamics in the Workplace of an International Religious Non-governmental Organisation in Eswatini***, Thembumenzi Jomo Ntshalintshali & Innocent Simphiwe Nojiyeza examined attitudes, experiences, and organizational practices regarding gender roles, power dynamics, and inclusivity by drawing on in-depth interviews and focus groups with 20 employees from a range of departments and hierarchical levels. The results of their findings show that male participants, who were primarily ideologically devoted to gender equality, showed conflicted feelings about shifting power dynamics. Unconscious bias, policy implementation gaps, and organizational culture were equally identified as the primary obstacles to change. The results emphasize that in order to guarantee changes in gender equality, context-specific solutions are required that go beyond the adoption of policies.

In Indigenous Knowledge Systems and Environmental Conservation Ngugi's *Petals of Blood*, Thabo Prince Zondo started by reflecting on members of the impoverished and socio-

economically disadvantaged community who are distressed by incessant drought and who consult a seer and offer sacrifices to seek solutions. Using this as a point of departure, Zondo explored how text gestures and Indigenous Knowledge Systems (IKS) address the real dilemmas faced by Africans following the extensive and cross-generational crises that accompany coloniality. In this, Zondo provided an ecocritical reading of the text, drawing on relevant postcolonial/decolonial ideas to illustrate the ways in which indigenous African epistemologies can indeed boost efforts at environmental conservation and poverty alleviation in rural communities today.

Also, **Rendani Tshifhumul** in *Exploring the Role of African Indigenous Knowledge Systems in Healing Practices and Resilience During the COVID-19 pandemic in Thohoyandou*, presented a narrative inquiry into the experiences of individuals who survived COVID-19 without requiring hospitalization, based on in-depth interviews with three respondents. For Tshifhumul, among the identified practices were the inhalation of steam treated with stones and salt, as well as the application of various herbal concoctions, including *Tshiumbeumbe*, *Musese*, *Mufula Musudzungwane*, *Miora*, and *Mubomo*, guava leaves, and lemon grass tea, including a mixture that comprises onion, ginger, lemon, honey, and garlic. Therefore, Tshifhumul concludes that these findings not only shed light on the adaptive strategies employed by individuals in response to the pandemic but also underscore the significance of traditional healing practices in the context of contemporary health crises. Khulisile Judith Nkuna & Sikhumbuzo Sibuso Khoza, in their work, *Capturing Cultural Heritage: Exploring the Poetic Elements of Domesticated Animal Praise*, carried out an analytical analysis of the lyrical components found in the praises of Siswati domestic animals. Nkuna & Khoza observed that expressing gratitude to animals for their contributions to human life remains a significant goal of animal praise. Reflecting on case studies, they noted that the Nguni people view domestic animals as very close environmental companions, particularly for those who live in rural areas. Praise poetry's primary goal is to commemorate great men's accomplishments. However, the reverse is the case for the Swati people, who have a tradition of honoring non-human animals in their poetry, including the wild animals they encounter in their environs as well as the domestic livestock they raise.

Intaher M. Ambe, Ellsworth C. Jonathan, Phathutshedzo D. Lavhelani,* and David H. Selby, in their study, *Exploring the landscape of demand management practices in the public health sector in the Gauteng Province, South Africa: An Empirical Analysis*, employed secondary sources in determining what demand management practices are employed within Gauteng, South Africa, and public health sector institutions. Findings in their study revealed substantial obstacles in organizational structure, demand management techniques, budget, and alignment between demand planning and strategic goals, as well as supply chain management (SCM) rules, regulations, and specifications. They conclude that the paucity of demand management implementation in public sector organizations reveals a misalignment between strategic goals, demand management, and demand planning, resulting in a loss of value for public sector organizations.

Aderinsola E. Kayode, Shalini Sing, & Patricia P. Badenhorst's research, *ICT for Indigenous Knowledge Dissemination and Education in Africa: A Systematic Review*, conducted a systematic review of literature published between 2015 and 2025 to examine how ICT tools and platforms have been deployed to support indigenous knowledge dissemination and education in African contexts. The findings of their research indicated that ICT can enhance indigenous knowledge preservation, improve youth engagement, facilitate intergenerational learning, and broaden global visibility of African knowledge systems when implemented with community participation. However, challenges remain regarding digital

access, cultural sensitivity, intellectual property rights, and the sustainability of technology-driven initiatives.

In ***Donald Trump-Twitter Diplomatic Disruptions And Impact On The Post-World War II International Order.***, Ndivhoniswani Aaron Tshidzumba & Puseletso Nthate examine how President Donald Trump's unprecedented use of Twitter as a direct channel for foreign policy communication disrupted established diplomatic norms inherited from the post-World War II international order. Through content analysis of Trump's social media communications, examination of foreign policy outcomes, and comparative analysis with traditional diplomatic practices, Tshidzumba & Nthate demonstrated that Trump's social media presidency constituted a significant departure from institutional diplomacy and contributed to broader challenges facing the established international order. Further findings reveal that digital direct engagement by heads of state bypasses institutional constraints, undermines multilateral consensus-building, and creates new vulnerabilities in international relations.

Furthermore, in ***Determinants And Effect Of Small-Scale Livestock Production On Household Income In Malawi: Evidence From Fifth Integrated Household Survey***, Gladson Andrew Chipala, Christopher Chombo & Hannah Dunga examined the determinants and effects of small-scale livestock production on household income among farmers in Malawi, using cross-sectional data from the Fifth Integrated Household Survey (IHS5) with a sample of 8,795 households. Their key findings indicate that household size, access to credit, access to extension services, landholding size, distance to the market, and location in the Northern region significantly increase the likelihood of participation in livestock production. Notably, households engaged in livestock production earned, on average, an additional MWK 36,405.76 compared to non-producing households, demonstrating its important role in improving economic welfare.

In ***Navigating Artificial Intelligence Personalization and Consumer Privacy in Digital Marketing across South Africa and Global Contexts***, Suraksha Moothura and Andrishah Beharry-Ramraj critically examined how AI-driven hyper-personalization in digital marketing influences consumer privacy, with a specific focus on its ethical implications and regulatory challenges in South Africa in comparison to global standards using desktop literature review methodology. Moothura & Beharry—Ramraj observed that ethical concerns such as manipulation, algorithmic bias, and reduced consumer autonomy were found to be inadequately addressed in South Africa, where legal instruments like POPIA lack the specificity and enforcement capacity evident in global standards like the GDPR. Taleat, Bisiriyu Abiodun & Lukamba, Muhlya Tshombe's article, ***Energy Sustainability and Sustainable Development Agenda: The Role of Public-Private Partnership in South Africa***, investigated the role and effectiveness of Public-Private Partnerships (PPPs) in South Africa's energy development towards sustainability using a qualitative desk research methodology to analyze secondary data from policy documents, scholarly literature, and government publications. For Abiodun & Tshombe, key findings demonstrate that PPPs have attracted a substantial amount of private investment and benefited the economy through job creation and community development. However, institutional and systemic barriers, e.g., Eskom monopoly, regulatory uncertainty, grid integration constraints, and institutionalized dependency on coal, impede the full implementation of PPPs in accelerating the energy transformation. Hence, they recommend policy stability, energy regulation reform, enhancing financial methods, and ensuring that social equity consideration is factored into PPP structures.

For Olukayode Idris Lasisi in *The Governance–Development Nexus in Nigeria: A Conceptual Synthesis of Good Governance and Policy Discourse Theories*, a qualitative, conceptual, and desk-based review approach was employed, relying on the literature, policy documents, and theoretical frameworks in reevaluating the governance development interface in Nigeria in terms of the role of institutional weaknesses, the inconsistency of policies, and discursive framing in the determination of sustainable development outcomes. Findings revealed that weak institutions, corruption, bureaucratic inefficiencies, low accountability, and marginalization in policymaking processes bedeviled Nigeria’s sustainable development, thereby distorting policy implementation and weakening effective service delivery. Lasisi concludes by calling for the need to strengthen institutions, improve transparency, guarantee policy sustainability, encourage civic participation, and apply digital governance solutions, which is essential to attaining sustainable development.

Eyitayo Francis Adanlawo & Mpho Chaka in *The Effect of Ethnicity And Politics on the Democratization of African Nations* examined the theoretical challenge that ethnicity poses to the African state and the challenges it poses for democratization on the continent. To guide the discourse, critical questions are raised: What kind of connection exists in Africa between politics and ethnicity? Under what conditions may ethnicity either support or undermine democracy? Can citizenship rights be reconciled with ethnicity? . Furthermore, Adanlawo & Chaka explored the evolution of ethnicity from the viewpoints of development communication and provided it with a psycho-social meaning. In their conclusion, Adalanwo & Chaka posited that, if ethnicity has an informative component, we should anticipate that voters' reliance on ethnic cues will decrease when certain forms of higher-quality information become available.

Lindokuhle Senamile Ntuli & Innocent Simphiwe Nojiyeza in *Does Resource Scarcity Constrain Rural Women’s Entrepreneurial Performance in KwaZulu-Natal, South Africa?*, examined whether resource scarcity significantly constrains the entrepreneurial performance of rural women in KwaZulu-Natal (KZN), South Africa. Anchored in the Resource-Based View (RBV), the study adopts a quantitative research design using survey data collected from 273 rural women entrepreneurs across uMhlabuyalingana, Big5Hlabisa, and eJozini municipalities. Ntuli & Nojiyeza revealed statistically significant relationships between entrepreneurial performance and seven resource-based constraints: leadership skills, financial institutional barriers, entrepreneurial experience, regulatory constraints, access to financial resources, technological limitations, and limited training opportunities. Lastly, in *Transformative Governance Frontiers: Relational Public Administration for Smart City Inclusivity*, Melvin Diedericks examined the conceptualization of informal systems in the context of South African smart city initiatives. By repositioning informal systems as co-creators in urban governance, this study advocates for a paradigm shift from technocratic optimization to relational inclusion. This reframing aligns with South Africa's constitutional and developmental goals, enabling transformative governance and the effective localization of SDGs in sustainable cities.

It is expected that these works compiled in this volume will further enrich the discourse and provide policy options to individuals, governments, and countries, particularly in Africa.

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DOES RESOURCE SCARCITY CONSTRAIN RURAL WOMEN'S ENTREPRENEURIAL PERFORMANCE IN KWAZULU-NATAL, SOUTH AFRICA?

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Abstract

This study examines whether resource scarcity significantly constrains the entrepreneurial performance of rural women in KwaZulu-Natal (KZN), South Africa. Anchored in the Resource-Based View (RBV), the study adopts a quantitative research design using survey data collected from 273 rural women entrepreneurs across uMhlabuyalingana, Big5Hlabisa, and eJozini municipalities. Sample size determination followed Yamane's (1967) formula, and data were analysed using descriptive statistics and chi-square tests of independence. The findings reveal statistically significant relationships between entrepreneurial performance and seven resource-based constraints: leadership skills, financial institutional barriers, entrepreneurial experience, regulatory constraints, access to financial resources, technological limitations, and limited training opportunities. The results demonstrate that the absence of foundational tangible and intangible resources systematically restricts rural women's business growth and sustainability. The study extends RBV theory by demonstrating that in severely resource-constrained rural contexts, entrepreneurial performance is shaped less by resource optimisation and more by structural exclusion from baseline resources. Policy recommendations emphasise targeted financial inclusion, decentralised training, digital infrastructure development, and gender-responsive regulatory reform.

Keywords: *Resource-Based View, rural women entrepreneurship, resource scarcity, entrepreneurial performance, KwaZulu-Natal, South Africa*

1. Introduction

Entrepreneurship is widely recognised as a key driver of economic development, employment creation, and poverty reduction, particularly in developing economies (Herrington et al., 2017). In South Africa, women's entrepreneurship plays a critical role in sustaining household livelihoods, especially in rural areas

characterised by limited formal employment opportunities (Competition Commission of South Africa, 2023). Despite this importance, rural women entrepreneurs continue to experience persistently low business growth and limited sustainability. KwaZulu-Natal (KZN), one of South Africa's most rural and economically marginalised provinces,

presents a compelling context for examining these challenges. Although women in rural KZN actively participate in micro-enterprise activities, their businesses remain predominantly survivalist, exhibiting low revenue growth, weak market integration, and limited scalability (Malomane, 2019). This raises a fundamental empirical question: Does resource scarcity significantly constrain rural women's entrepreneurial performance? While existing studies acknowledge barriers such as finance, skills, and infrastructure, much of the literature relies on qualitative or descriptive approaches, limiting statistical inference. Moreover, the Resource-Based View (RBV), a dominant theory in entrepreneurship research, has been insufficiently applied to rural, resource-poor contexts. This study addresses this gap by empirically testing the relationship between resource-based constraints and entrepreneurial performance using quantitative methods.

Literature review

Theoretical Framework: Resource-Based View

The Resource-Based View (RBV) emerged as a dominant paradigm in strategic management literature, fundamentally challenging traditional industry-structure approaches to competitive advantage (Barney, 1991; Grant, 1991). RBV posits that firms are heterogeneous bundles of resources and capabilities, and that sustainable competitive advantage arises not from favourable market positioning but from the possession and exploitation of resources that are valuable, rare, inimitable, and non-substitutable (VRIN) (Peteraf & Barney, 2003). Barney (1991) distinguishes between three categories of firm resources: physical capital resources (including technology, plant and equipment, geographic location, and access to raw materials), human capital resources (encompassing training, experience, judgment, intelligence, relationships, and

insights of individual managers and workers), and organizational capital resources (comprising formal reporting structures, planning, controlling, and coordinating systems, as well as informal relations among groups). In the context of entrepreneurship, these resources translate to financial capital, technological infrastructure, skills and knowledge, social networks, and organizational capabilities (Miller, 2019).

The VRIN framework provides clear criteria for assessing whether a resource can generate sustained competitive advantage. A resource is *valuable* when it enables a firm to implement strategies that improve efficiency and effectiveness (Barney, 1991). It is *rare* when it is not simultaneously possessed by large numbers of competitors. It is *inimitable* when other firms cannot easily obtain or replicate it, whether due to unique historical conditions, causal ambiguity, or social complexity. Finally, it is *non-substitutable* when there are no strategically equivalent resources that competitors can employ (Peteraf & Barney, 2003). RBV has been extensively applied to corporate strategy, its application to entrepreneurship particularly in resource-constrained developing economy contexts remains limited (Vinayan, Jayashree & Marthandan, 2012). Traditional RBV scholarship implicitly assumes that firms operate in environments where baseline resources are available, and competitive advantage arises from possessing *superior* resources. However, in rural entrepreneurial contexts, particularly among marginalized groups such as rural women in South Africa, the challenge is not merely possessing superior resources but accessing *any* resources at all. This study extends RBV by arguing that in severely resource-constrained environments, the absence of baseline resources creates systematic barriers that individual entrepreneurial capability cannot overcome. Moreover, resource deficits are not randomly distributed but are structured

by intersecting systems of inequality, gender, geography, class, and race that systematically exclude certain groups from resource access (Crenshaw, 1989; Collins, 2000).

Resource Constraints Facing Rural Women Entrepreneurs

Financial Capital Constraints

Access to financial capital constitutes one of the most critical determinants of entrepreneurial performance (Herrington, Kew & Mwanga, 2017). Financial resources enable entrepreneurs to purchase equipment, acquire inventory, hire employees, invest in marketing, and weather short-term cash flow challenges (Gupta & Aggarwal, 2015). However, rural women entrepreneurs in South Africa face systematic exclusion from formal financial institutions due to multiple intersecting barriers. First, lending institutions typically require collateral usually in the form of land or property to secure loans (Ngorora & Mago, 2013). In rural South Africa, patriarchal land tenure systems rooted in apartheid-era policies vest land ownership in male household heads, leaving women unable to provide the collateral required for credit (Agarwal, 1994; Walker, 2002). Second, women entrepreneurs often lack credit histories, as many operate in the informal sector and do not maintain formal financial records (Competition Commission of South Africa, 2023). Third, discriminatory lending practices whether explicit or implicit result in women receiving smaller loans, paying higher interest rates, or being denied credit entirely compared to their male counterparts (Balachandra, 2020). These financial constraints force rural women into informal credit systems borrowing from moneylenders, family members, or rotating savings groups which often charge exorbitant interest rates and provide insufficient capital for business growth (Khaleque, 2018). The resulting under-capitalization traps women in "necessity entrepreneurship," where businesses serve

survival functions rather than growth objectives (Morris et al., 2006; Kelley et al., 2017).

Human Capital Deficits

Human capital defined as the knowledge, skills, and capabilities possessed by individuals is a crucial intangible resource shaping entrepreneurial performance (Alene, 2020). Education and training enhance entrepreneurial capability by improving financial literacy, strategic planning, problem-solving, and innovation capacity (Unger et al., 2011). However, rural women in South Africa face significant human capital deficits rooted in historical apartheid-era policies that denied quality education to Black populations, particularly women (Meyer & Hamilton, 2020). Limited education restricts rural women's ability to maintain financial records, develop pricing strategies, navigate regulatory requirements, and identify market opportunities (Oladimeji & Aladejebi, 2020). Moreover, entrepreneurial training programs when available are often located in urban centres, delivered in languages or formats inaccessible to rural women, or focused on sectors irrelevant to rural contexts (Drine & Grach, 2012). The absence of mentorship networks further compounds these deficits, as rural women have limited exposure to successful role models or advisors who can provide guidance (Naidu & Chand, 2017).

Technological and Digital Exclusion

In an increasingly digital global economy, technology has become a critical resource for entrepreneurship, enabling market access, financial management, customer engagement, and innovation (OECD, 2020). However, rural women in KZN face profound digital exclusion resulting from multiple barriers. Infrastructural deficits including poor internet connectivity, unreliable electricity supply, and limited telecommunications infrastructure constrain technology adoption (Gillwald, Mothobi & Rademan, 2018). Second, the

high cost of mobile data and digital devices renders technology economically inaccessible to women operating on minimal margins (The Guardian, 2025). Third, limited digital literacy prevents women from effectively utilizing available technologies (Mbuyisa & Leonard, 2017). This digital divide has intensified following the COVID-19 pandemic, which accelerated the shift toward e-commerce, digital marketing, and online financial services platforms from which rural women remain largely excluded (ILO, 2021; Mahadea & Kaseeram, 2018).

Infrastructure Deficits

Physical infrastructure including roads, electricity, water supply, and storage facilities constitutes critical tangible resources enabling business operations (Zulu, Zondi & Ngwenya, 2023). Poor road networks increase transportation costs and time, limiting women's ability to access suppliers, reach customers, and transport goods to markets (Jamhari et al., 2021). Unreliable electricity supply exacerbated by South Africa's ongoing "load shedding" crisis disrupts production processes, causes stock spoilage for food vendors, and prevents the use of equipment and technology (Muriithi, 2017; Hartley, Mills & Soko, 2023). Water scarcity forces women to divert time and resources toward securing water for both household and business needs (Mandizvidza & Mapuva, 2025). These infrastructure deficits not only increase operational costs but also reduce competitiveness relative to better-served urban businesses, thereby systematically disadvantaging rural entrepreneurs (Makhura, 2001).

Market Access Constraints

Market accesses, the ability to connect with customers, suppliers, and distribution channels is a critical intangible resource determining business viability (Women Watch, 2012). However, rural women entrepreneurs face geographic isolation that confines them to small, saturated local

markets with limited purchasing power (Herrington, Kew & Mwanga, 2017). The absence of linkages to regional, national, or international markets prevents women from scaling their businesses or commanding higher prices (Nel & Rogerson, 2016). Moreover, socio-cultural constraints including women's restricted mobility due to domestic responsibilities and patriarchal norms further limit their ability to travel to distant markets or participate in trade fairs and networking events (Sajid, Ansari & Siddiqui, 2016).

Regulatory and Policy Barriers

While South Africa has progressive policy frameworks supporting women's entrepreneurship including the National Development Plan 2030 and various LED strategies implementation gaps and bureaucratic complexity create significant barriers (Xaba & Jili, 2024). Business registration processes, licensing requirements, and tax compliance procedures are often complex, time-consuming, and costly, discouraging women from formalizing their businesses (Competition Commission of South Africa, 2023; Bell, 2019). Operating in the informal sector, in turn, excludes women from government support programs, legal protections, procurement opportunities, and access to formal finance (Urban & Msimango-Galawe, 2020). Moreover, generic small business policies often fail to account for gendered constraints such as women's caregiving responsibilities or limited mobility, rendering support mechanisms inaccessible to those who need them most (Meyer, 2019).

Methodology

Research Design

This study employed a quantitative methods research design. This approach was chosen because it provides breadth through statistical analysis of patterns across a large sample (Creswell & Creswell, 2017). The quantitative component enabled hypothesis testing and

generalization. The study was conducted in three rural municipalities within the uMkhanyakude District of KwaZulu-Natal: uMhlabuyalingana, Big5Hlabisa, and eJozini. These municipalities were selected based on several criteria. First, they are classified as deeply rural, characterized by high poverty rates, limited infrastructure, and minimal industrial activity. Second, they have significant populations of women entrepreneurs operating in the informal and micro-enterprise sectors. Third, they represent geographic and demographic diversity within rural KZN, thereby enhancing the generalizability of findings. UMkhanyakude District is one of the poorest districts in South Africa, with unemployment rates exceeding 40% and limited access to basic services (UKDM, 2024). Women in this region rely heavily on entrepreneurship for household survival, making it an ideal context for investigating resource-based constraints on entrepreneurial performance. The target population comprised women entrepreneurs operating businesses in the three municipalities. A comprehensive sampling frame was developed using municipal databases of registered and informal businesses. Ethical approval was obtained from the Durban University of Technology Institutional Research Ethics Committee (Reference: IREC 037/24). Informed consent was obtained from all participants in written form, with detailed information provided in isiZulu and English regarding study objectives, procedures, risks, and benefits. Confidentiality and anonymity were protected through the use of participant identification numbers rather than names, secure data storage in password-protected files, and restricted access to raw data limited to the research team only. Gatekeeper permissions were secured from municipal officials and women's business associations prior to data collection from the municipalities. The total population of women entrepreneurs across the three municipalities was 862.

Sample size was determined using Yamane's (1967) formula:

$$n = \frac{N}{1 + N(e)^2}$$

- n = sample size
- N = total population (862)
- e = margin of error (0.05 for 95% confidence level)

Calculation:

$$n = \frac{862}{1 + 862(0.05)^2} = \frac{862}{1 + 862(0.0025)} \\ = \frac{862}{1 + 2.155} = \frac{862}{3.155} \\ \approx 273$$

The sample was proportionally allocated across municipalities using the formula:

$$n_i = \frac{N_i}{N} \times n$$

- N_i = population of each municipality
- n_i = allocated sample for each municipality

This yielded: uMhlabuyalingana (113), Big5Hlabisa (34), and eJozini (126).

Simple random sampling was employed within each municipality. Sampling frames were developed listing all eligible women entrepreneurs, and computer-generated random numbers were used to select participants, ensuring equal probability of selection and minimizing selection bias (Salkind, 2018).

Hypothesis Test Results

Before conducting the analysis, the following hypotheses were stated: H_0 (Null Hypothesis): There is no statistically significant relationship between resource-based challenges and entrepreneurial performance among rural women

entrepreneurs in KZN. H_a (Alternative Hypothesis): There is a statistically significant relationship between resource-based challenges and entrepreneurial performance among rural women

entrepreneurs in KZN. Chi-square tests and Cramer's V effect size of independence were conducted across seven challenge dimensions to test these hypotheses. Results are summarized in Table 1.

Table 1: Chi-Square Test Results – Challenges and Entrepreneurial Performance

Challenge Dimension	χ^2 Value	Df	p-value	Cramér's V (Effect Size)	Decision
Leadership skills	220.993	3	<.001	0.72 (strong)	Reject H_0
Financial institutional constraints	378.678	3	<.001	0.81 (strong)	Reject H_0
Entrepreneurial experience	198.282	3	<.001	0.69 (strong)	Reject H_0
Regulatory/policy barriers	237.579	3	<.001	0.74 (strong)	Reject H_0
Access to financial resources	244.143	3	<.001	0.71 (strong)	Reject H_0
Technological limitations	219.469	3	<.001	0.70 (strong)	Reject H_0
Limited training/mentorship	61.077	2	<.001	0.51 (medium)	Reject H_0

n = 273 rural women entrepreneurs

Note: All expected cell frequencies ≥ 5 ; assumptions satisfied. Cramér's V values indicate effect size strength: values of 0.50 or above indicate strong effects; values between 0.30-0.49 indicate medium effects; values below 0.30 indicate small effects. All associations are statistically significant at $p < .001$, indicating that resource-based challenges are strongly and significantly related to entrepreneurial performance across all seven dimensions.

All statistical assumptions for the chi-square tests were satisfied, as all expected cell frequencies were greater than or equal to five. The results of the seven chi-square tests were highly significant ($p < .001$), indicating strong statistical associations between resource-based challenges and

rural women's entrepreneurial performance across all measured dimensions. Cramér's V values further demonstrated the strength of these relationships: values of 0.50 and above indicate strong effects, 0.30–0.49 indicate medium effects, and below 0.30 indicate small effects. In this study, financial institutional constraints showed the strongest association ($\chi^2 = 378.678$, $V = 0.81$), followed by regulatory and policy barriers ($\chi^2 = 237.579$, $V = 0.74$), leadership skills ($\chi^2 = 220.993$, $V = 0.72$), access to financial resources ($\chi^2 = 244.143$, $V = 0.71$), technological limitations ($\chi^2 = 219.469$, $V = 0.70$), entrepreneurial experience ($\chi^2 = 198.282$, $V = 0.69$). Although limited training and mentorship had a comparatively lower effect size ($\chi^2 =$

61.077, $V = 0.51$), it still reflected a substantial relationship. The consistent pattern of large positive residuals in the “Agree” and “Strongly Agree” response categories reinforces these findings. Given that all associations were statistically significant at $p < .001$, the null hypothesis (H_0) is decisively rejected. The evidence strongly supports the alternative hypothesis (H_a), confirming that there is a statistically significant relationship between resource-based challenges and rural women's entrepreneurial performance in KZN. The strength of associations varies. Moreover, the magnitude of the Cramér's V

coefficients indicates that these relationships are not only statistically significant but also practically meaningful.

Importantly, while chi-square tests establish statistical association, they do not demonstrate causation and do not control for confounding variables. Future research employing regression analysis (logistic or ordinal) is recommended to isolate marginal effects and examine potential mediators or moderators of these relationships. All expected cell frequencies ≥ 5 ; assumptions are satisfied.

Table 2: Sample Characteristics (Demographics and Business Profile)

Variable	Category	Frequency (n)	Percentage (%)
Age	41-50 years	117	42.9%
	31-40 years	104	38.1%
	Older than 50 years	45	16.5%
	Younger than 30 years	7	2.6%
Marital Status	Single	172	63.0%
	Married	90	33.0%
	Divorced	8	2.9%
	Widowed	3	1.1%
Level of Education	Degree	40	14.7%
	Diploma	82	30.0%
	Matric	112	41.0%
	Below Matric	37	13.6%
	Others	2	0.7%
Years of Operation	Less than 1 year	2	0.7%
	1-5 years	129	47.3%
	6-10 years	81	29.7%
	More than 10 years	61	22.3%
Business Sector	Services	131	48.0%
	Manufacturing	123	45.1%
	Retail	13	4.8%
	Agriculture	6	2.2%
Type of Business	Salon	74	27.1%
	Other	68	24.9%
	Food	53	19.4%
	Clothing	42	15.4%
	Shop owner	10	3.7%
	Jewellery	10	3.7%
	Agriculture	7	2.6%
	Accommodation	7	2.6%
	Sole Proprietorship	110	40.3%

	Partnership	101	37.0%
	Informal/unregistered	53	19.4%
	Cooperative	6	2.2%
	Limited liability company	3	1.1%

n = 273 rural women entrepreneurs across uMhlabuyalingana, Big5Hlabisa, and eJozini municipalities

Table 2 presents a comprehensive profile of 273 rural women entrepreneurs across three KwaZulu-Natal municipalities, revealing significant resource constraints that underpin their entrepreneurial performance challenges. The respondents are predominantly women aged 41-50 years (16.48%), with marital status ranging from single to married to divorced/widowed, though single women show higher entrepreneurial participation, suggesting that marital responsibilities constrain women's business engagement. Education levels are limited, with 41.0% having Matric qualifications, 30.0% holding diplomas, 14.7% with degrees, and 13.6% below Matric, indicating that over half the sample lacks post-secondary education a critical human capital deficit that restricts business diversification and innovation. Most businesses are relatively new (1-5 years of operation), concentrated in traditionally female-associated sectors including salons (27.1%), food enterprises (19.8%), and other businesses (24.9%), reflecting gendered sectoral clustering

driven by low startup capital requirements and alignment with domestic skills. The business sector distribution shows that 48.0% operate in services and 45.1% in manufacturing, with only 4.8% in retail and 2.2% in agriculture, demonstrating women's exclusion from capital-intensive and land-dependent sectors due to patriarchal asset control. Regarding business formalization, sole proprietorships dominate, with many businesses operating informally or unregistered to avoid registration costs and regulatory burdens, limiting women's access to formal credit and markets. Jointly, this means that rural women entrepreneurs are characterized by limited formal education, modest startup capital, informal legal status, and micro-scale operations concentrated in low-barrier service and manufacturing sectors, establishing the material foundations of resource scarcity that fundamentally constrain their entrepreneurial performance and sustainability.

Summary Table 3: Descriptive Statistics Overview

Variable	N	Mean	Median	Std Dev	Min	Max	Range
Profit Change	273	1.875	2.0	0.973	1	4	3
Monthly Revenue	263	3.342	4.0	0.919	2	5	4
Training Received	273	0.026	0.0	0.158	0	1	1
Initial Capital	246	3.093	3.0	0.648	2	5	3

The descriptive findings provide strong empirical support for the study's central hypothesis that resource scarcity constrains the entrepreneurial performance of rural women in KwaZulu-Natal. Profit change

recorded a low mean score (*M* = 1.875), indicating that respondents are largely concentrated within the stagnation or decline category. Notably, 43.6% of entrepreneurs reported a decrease in profit

over the past twelve months, while only 10.6% experienced growth, clearly demonstrating constrained performance outcomes. Monthly revenue levels further reinforce this pattern ($M = 3.342$), with the majority operating within a subsistence income range of R1,000–R10,000 per month. Alarming, 59.3% earn below the national minimum wage threshold (R11,265), and 28.6% reported unstable or unpredictable income streams, limiting both reinvestment capacity and household welfare sustainability. Access to training reveals a severe institutional deficit, with a mean of 0.026 indicating virtually no formal business development support; only 2.6% of respondents had received training, while 97.4% lacked any structured entrepreneurial assistance. Initial capital levels also reflect systemic undercapitalization ($M = 3.093$), as 75% of respondents began their businesses with less than R10,000, establishing a foundational constraint that restricts operational expansion and explains the persistent micro-scale nature of these enterprises. Collectively, the low performance means combined with structural resource limitations substantiate the hypothesis that intersecting resource constraints significantly inhibit revenue growth and overall entrepreneurial performance among rural women entrepreneurs in the province.

Discussion

These quantitative findings reveal critical issues and concerns in our understanding of rural entrepreneurship. Even after many years of government programmes aimed at improving women's access to finance, skills training, and regulatory support, the overall situation for rural women entrepreneurs has not improved in a meaningful way (Bruton, Sutter, & Lenz, 2021; Siegrist, 2022; Sutter, Bhatt, & Qureshi, 2023; Bettinelli, Del Bosco, & Castellani, 2024; Knox et al., 2025). Policies have focused heavily on providing training and improving access to credit, yet

women's businesses continue to struggle. For example, financial exclusion remains widespread. This suggests that the problem may not simply be about helping women become more "creditworthy," but about the design of the lending system itself. Most banks rely on collateral-based models, requiring land or assets as security. However, many rural women do not own land or formal property, often because of historical and patriarchal land systems shaped during apartheid (Balachandra, 2020; Walker, 2002; Agarwal, 1994). In this context, the issue is not a lack of financial discipline, but structural barriers embedded in property ownership and gender relations. This raises an important question: can small, incremental reforms that focus only on improving credit access truly address exclusion that is rooted in deeper legal and social systems?

Similarly, the very high agreement among respondents about leadership and skills gaps even among women who already run businesses suggests that current policies focusing mainly on training may not be enough. While skills development is important, it does not solve deeper market problems such as limited demand, poor infrastructure, and weak local economies (Unger et al., 2011). The persistent challenges identified in this study financial exclusion, skills shortages, technological barriers, and complex regulations do not continue because policymakers are unaware of them. Rather, they persist because of structural constraints such as limited public resources, weak institutional capacity, and the harsh reality of operating businesses in economically marginal rural areas where profitability is already low (Nel & Rogerson, 2016). Technological exclusion, for instance, is not simply about rural women lacking digital skills. It reflects broader political and economic dynamics: private infrastructure investment tends to follow profit opportunities, not social need, leaving rural communities underserved (Mbuyisa & Leonard, 2017; Gillwald et al., 2018). In

this way, many current policy interventions appear to address symptoms rather than root causes. Despite numerous government programmes designed to support small and medium enterprises, failure rates remain high (Msimango-Galawe & Hlatshwayo, 2021). These findings also have implications for theory. The Resource-Based View (RBV) traditionally assumes that firms compete by managing and leveraging available resources more effectively than others. However, in rural KwaZulu-Natal, the problem is often not about managing resources better, it is about not having access to basic resources in the first place. Entrepreneurial performance is shaped less by strategic advantage and more by whether foundational assets, infrastructure, finance, and institutional support exist at all. This study therefore extends RBV by showing that in contexts of structural deprivation, failure is driven not by inefficient resource use, but by systemic exclusion from essential baseline resources (Collins, 2000).

Practical implications

The findings of this study have important practical and policy implications for improving the entrepreneurial performance of rural women in KwaZulu-Natal. Addressing financial constraints requires targeted interventions such as credit guarantee schemes that reduce collateral requirements, mobile banking platforms that allow access to digital credit, asset-based lending using inventory or equipment instead of land, and cooperative banking models that leverage group guarantees. Human capital development is also critical and can be supported through localized training programs in rural communities, curricula focused on practical business skills such as financial management, pricing, and record-keeping, mentorship programs connecting rural women with experienced entrepreneurs, and the inclusion of entrepreneurship education in schools to build early exposure. To overcome technological limitations, investment in rural digital

infrastructure is essential, including expanding internet connectivity, subsidizing data costs, establishing community digital literacy hubs, and developing mobile-friendly platforms for e-commerce and financial transactions. Simplifying regulatory processes is equally important, through mobile-based business registration, decentralized community support centres, fee waivers for women-owned micro-enterprises, and clear, accessible guidance on compliance requirements. Finally, broader infrastructure development, including reliable roads, electricity, and water access, alongside renewable energy solutions and community-based initiatives such as rainwater harvesting, is needed to support sustainable business operations. Collectively, these interventions aim to reduce structural barriers, enhance access to critical resources, and enable rural women entrepreneurs to transition from survival-focused activities toward more growth-oriented and sustainable business ventures.

Conclusion and Recommendations

Resource scarcity significantly constrains rural women's entrepreneurial performance in KwaZulu-Natal. Without structural reforms addressing financial, human, and technological resource exclusion, rural women's enterprises will remain survivalist rather than transformational. This study conclusively demonstrates that resource-based challenges are significantly related to rural women's entrepreneurial performance in KwaZulu-Natal. Chi-square tests across seven dimensions financial institutional constraints all yielded highly significant results ($p < .001$), leading to rejection of the null hypothesis. Cramér's V effect size statistics further confirm that these relationships are not only statistically significant but also substantively strong, indicating meaningful practical impacts on entrepreneurial outcomes. Specifically, the effect sizes ranged from $V = 0.51$ (limited training/mentorship; medium-to-strong) to

V = 0.81 (financial institutional constraints; strong), demonstrating that resource-based challenges exert large and consequential influences on rural women's entrepreneurial performance.

These findings extend Resource-Based View theory by demonstrating that in severely resource-constrained contexts, the absence of baseline resources creates systematic barriers that individual entrepreneurial capability cannot overcome. Moreover, resource deficits are not randomly distributed but structured by intersecting systems of inequality, gender, race, class, and geography that systematically exclude certain groups from resource access. The study provides empirical evidence that rural women's entrepreneurial underperformance reflects not individual deficiencies but structural constraints requiring policy intervention. Without targeted reforms addressing financial exclusion, human capital deficits, digital divides, infrastructure gaps, and regulatory complexity, rural women will remain trapped in survivalist micro-enterprises unable to contribute meaningfully to poverty alleviation and economic transformation.

Future research should investigate longitudinal effects of resource constraints on business sustainability, examine comparative outcomes of different intervention models (microfinance and asset-based lending, individual and cooperative entrepreneurship), and explore how intersecting identities (ethnicity, disability, age) further shape resource access within rural women entrepreneur populations. Based on the study provided, here are five key recommendations to improve the entrepreneurial performance of rural women in KwaZulu-Natal:

- Targeted financial inclusion and credit reform by implementing credit guarantee schemes that reduce or eliminate traditional collateral requirements (like land titles). Instead, financial

institutions should adopt asset-based lending using equipment or inventory as security and leverage mobile banking platforms to provide accessible digital credit to rural areas.

- Decentralized and localized training by moving away from urban-centric training models by establishing localized programs within rural communities. These programs should focus on practical human capital development, such as financial management, record-keeping, and strategic pricing, delivered in accessible formats and languages.
- Digital infrastructure and literacy development investing in rural digital infrastructure to bridge the "digital divide". This includes expanding internet connectivity, subsidizing data costs, and creating community digital literacy hubs to help women navigate e-commerce and digital marketing platforms.
- Gender-responsive regulatory reform by simplify the bureaucratic process for business registration and compliance. Recommendations include introducing mobile-based registration, fee waivers for women-owned micro-enterprises, and establishing decentralized support centres to prevent women from having to travel long distances to government offices.
- Provision of basic physical infrastructure by improving fundamental business-enabling resources, such as reliable roads, electricity, and water access. To mitigate the effects of "load shedding" and water scarcity, the study suggests implementing renewable energy solutions and community-based initiatives like rainwater harvesting to support sustainable business operations.

Acknowledgments

The authors acknowledge the women entrepreneurs who generously shared their

time and experiences, as well as the municipal officials and women's association leaders who facilitated this research.

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