

# Enhancing Entrepreneurship in Rural Marginalized Areas: A Case of Hypercheck Nabantu Initiative

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## ABSTRACT

**Purpose:** South Africa's urban markets are dominated by large retailers, leaving rural communities with high travel costs and limited access to affordable goods. Local tuck-shops charge inflated prices, creating challenges for rural entrepreneurs and exacerbating unemployment. To address these issues, the Hypercheck Group launched the Nabantu initiative. This program empowers disadvantaged individuals by fostering small businesses in rural and township areas. Nabantu aims to improve economic opportunities and accessibility in underserved communities. The SPODER model was adopted for this study. **Purpose:** To explore challenges experienced by marginalized rural and township entrepreneurs, and to further assess whether the Nabantu entrepreneurship project can be considered a viable and sustainable proposition to South Africa's unemployed crises. **Methodology:** Qualitative research techniques were used to collect data from the customers, participating entrepreneurs and the Nabantu concept developers of the Nabantu initiative stores. Purposive sampling was employed to gather qualitative data from concept developers and the two Nabantu entrepreneurs. Convenience Sampling was used for the Nabantu stores customers. **Findings:** Insights gleaned from practicing entrepreneurs highlight the pivotal role Nabantu Stores can play in fostering economic empowerment. The success of these stores hinge on continued supply of inventory and technology support from the concept developer with a strategic shift towards an expanded entrepreneurial ecosystem. Customers benefit from the convenience, affordability, and community engagement offered by Nabantu Stores, positioning them as a viable solution to South Africa's unemployment and poverty challenges. The study proposes a comprehensive model aimed at enhancing the retail experience for all stakeholders, including store owners, customers, and Hypercheck representatives. **Implications:** The study highlights Nabantu Stores' potential to drive economic empowerment and tackle unemployment and poverty in South Africa. With a reliable supply chain and strong technological support, these stores can become sustainable hubs in a broader entrepreneurial ecosystem. Their convenience, affordability, and community engagement boost local economic activity while benefiting customers. **Originality/Novelty/Vlaue:** the proposed model enhances the retail experience for all stakeholders, fostering collaboration and long-term growth. This approach serves as a blueprint for similar initiatives promoting socio-economic change in underserved communities.

**Keywords:** *Entrepreneurship, Economic development, Marginalized communities, unemployment, community engagement, poverty alleviation, customer satisfaction.*

## INTRODUCTION:

South Africa's large retailers have been contesting markets in city centers and taxi ranks for many years, serving rural customers via these respective catchment areas. Rural customers tend to primarily purchase during the month-end and when monies become available during pension and grant disbursement dates, which also determines quantities bought by customers who travel at costs to towns exerting pressure on meager incomes. There is also a paucity of independent retailers in rural areas with many entrepreneurs running tuck-shops purchasing goods from urban wholesalers and retailers. These are cash transactions with no economies of scale benefits as these tuck-shop owners are not buying at preferential price points and sell at escalated pricing. This is a survival risk for rural traders as customers would rather pay less for the same item as part of their monthly shopping in towns. The chances of success for rural and township entrepreneurs are extremely difficult making retail entrepreneurship, hence challenging and exacerbating South Africa's unemployment conundrum. However, collaboration between existing large organizations and budding entrepreneurs can contribute to the sustainable growth of entrepreneurs in rural areas.

The Hypercheck Group is an independent supermarket chain store which has a national footprint and trades under three brands, namely Checkstar, Checksave and Checkrite. The organisation has introduced a novel concept of developing small business enterprises with the intention to grow small businesses in rural areas and in townships. This is aligned to the South African government's agenda to revitalising and growing township and marginalized communities' economy. The stores are named Nabantu, powered by Checksave. Nabantu is an IsiZulu name meaning "with the people," this aligns with Hypercheck's vision of creating a convenient retailer in Africa and concurrently empowering its people. The criteria to qualify is that the prospective owner of the store must be a previously disadvantaged man or woman and must be willing to operate in a currently disadvantaged communities, that is, a township or rural area. The owner must identify trading premises, through ownership or lease.

The rest of the paper is organised as follows: Section two comprises of the literature review, section three presents the methodology and the last section presents the research results and discussion of the findings. Lastly, the conclusion of the study, summarising the key insights and implications drawn from the research, acknowledgements, and authors contributions are discussed.

## LITERATURE REVIEW

In the face of South Africa's multiplying unemployment crises, a declining economy, and limited job opportunities; alternate nodes of economic engagement should be explored. Points of economic activity, entrepreneurship, and portable skills of employability need to be explored. The study draws on the seminal theory of entrepreneurship and innovation as espoused by Joseph Schumpeter articulating that entrepreneurship is an enabler of the growth process and inherently linked to innovation. Moreover, the for the economic system cannot grow exponentially devoid of entrepreneurial activity. Development of the economy is connected to either the introduction of a new commodity, a new method of production, the execution of an organizational structure of any industry or the opening of a new market (Rena, 2009: Michaelides and Papadakis, 2023). The novel Hypercheck Nabantu entrepreneurial initiative is encapsulated within the context of opening a new market outside the normal trade interface and located within communities managed by communities.

The initiative is innovative and in that it expands the entrepreneurial activity as a multiplier effect with the entrepreneurial initiative spawning and a new brand of social entrepreneur fostering empowerment, particularly in marginalized areas where access to resources and opportunities may be limited. Governments need to reduce red tape, simplify laws, and be ready for incumbent enterprises that fail due to the increased competition to recruit productive entrepreneurs. According to Febuantika et al. (2023, p. 1) entrepreneurship can help developing countries to live better lives and drive economic progress. By establishing a field career for themselves and others, the established business could improve the burgeoning local economy. Dias et al. (2023, p. 1) concluded that to encourage entrepreneurial ability, a combination of managerial and organizational strategies might be applied. Moreover, innovation, marketing access, financial resources, and competencies in entrepreneurship are critical.

### 2.1 Strategic Collaboration between corporates and emerging entrepreneurs

To mitigate against a lethargic economy, it is essential for companies to overcome institutional inertia through innovation and strategic partnerships. Collaboration and private sector engagement can play a stimulating role in cultivating various cohorts of entrepreneurs which is the locus of the Hypercheck engagement with emerging entrepreneurs. More than 90% of large corporations belonging to Germany's primary stock index have dedicated incubators, accelerators, and venture capital units sharing different competencies and capabilities. Organizations actively retain their identity as well as engage in niche

innovations helping creating economies of scale, facilitating market expansion and contribute to the sustainable transformation of a sector to a more inclusive level (Schönwälder & Weber, 2023, p. 976). South Africa's largest retailer has explored new markets by the introduction of the Shoprite Usave ekasi stores simultaneously meeting an inclusivity agenda of enterprise development. To expand its South African township footprint small concept ekasi stores, between 100m<sup>2</sup> and 200m<sup>2</sup> have been opened in several townships making possible grocery buying close to customers' homes (Mathe, 2019). On the supply chain side of the business Shoprite in 2022 launched a new initiative business division, known as the Shoprite Next Capital with the intention to build competencies and develop the commercially viable small businesses. "Shoprite Next Capital gives access to SMME partners to marketing opportunities, working capital assistance, packaging and labelling support, data sharing, product range and geographic expansion, as well as possible private label partnerships with the retailer (Businessstech, 2022). It can be concluded that the retail sector is immersed in conducting business in marginalized communities and is making a concerted effort to explore opportunities.

### **Entrepreneurship Challenges in marginalised areas**

Entrepreneurs in rural and marginalized communities encounter numerous obstacles hindering entrepreneurial activities. Lack of financial resources and limited access to traditional banking and lending services can make it difficult for rural entrepreneurs to secure startup capital and funding for business expansion. Sparse population density in rural areas often result in limited customer bases and reduced market opportunities. Therefore, entrepreneurs may face challenges in reaching broader markets and attracting customers. Education, training and limited business support services are one of the main challenges for sustainable entrepreneurship in marginal areas (Egelsner and Rena, 2013; Hoogendoorn et al., 2019, p. 1133). Added that poor infrastructure, including inadequate transportation networks, limited access to electricity, and unreliable internet connectivity, can hinder the growth and sustainability of rural businesses (Rena, 2009). Mashapure et al. (2022, p. 1) argue that rural communities may have entrenched social norms, cultural beliefs, and conservative attitudes towards entrepreneurship, especially for groups such as women and marginalized individuals creating hampering entrepreneurial aspirations. In addition, limited access to information, business resources, and technology tools can impede the ability of rural entrepreneurs to stay informed, adapt to market changes, and leverage digital platforms for business growth (Rena, 2006; Mwadiwa & Maleho, 2022, p. 573). Wang et al. (2022, p. 245) opine that rural areas may rely on seasonal agriculture-based economies, which experience challenges of irregular income streams, dependence on weather conditions, and limited diversification opportunities. Understanding these challenges is crucial for developing targeted interventions and support mechanisms to enhance entrepreneurship in rural marginalized areas like the Hypercheck - Nabantu initiative.

### **Entrepreneurship Education and Skills Development.**

Relevant entrepreneurship education and skills development initiatives has the potential to transform mind-sets and unlock untapped potential (Egelsner and Rena, 2013; Tofan & Bostan, 2022, p. 13). In addition, Habiyaremye et al. (2020, p. 1) posit that rural entrepreneur training and capacity-building programs in South Africa are critical to supporting economic development, decreasing poverty, and tackling inequality in rural areas. These programs can provide rural entrepreneurs with the skills and information needed to start sustainable enterprises with a positive social impact. Government initiatives can provide emerging entrepreneurs knowledge about financial assistance, business development training, market access, and mentorship options (Rena, 2006; Dlamini et al., 2023, p. 221). Capacity-building programs could also be relevant to local contexts and training in agriculture, agribusiness, craft-making, and other skills can help rural businesses compete in their particular industries (Egelsner and Rena, 2013; Drottberger et al., 2021). Financial literacy training can facilitate access to microfinance institutions or government financing sources (Rena, 2006; Susan, 2020, p. 39). Knowledge of digital technologies in marketing, sales, and business management (Santos et al., 2023) can enhance business models. The establishment of rural business incubators and hubs can provide entrepreneurs with shared resources, mentorship, and networking opportunities as they start and scale their firms (Rena, 2009; Atiase et al., 2020). (Nyemba et al., 2021, p. 209) workshops and seminars on a regular basis can assist rural entrepreneurs with insights from industry experts, successful entrepreneurs, and government officials (Rena, 2009). A critical focus in the knowledge base is the enhancement of value chains in specific industries by improving coordination among manufacturers, suppliers, and distributors in order to develop efficient and profitable market links (Mageto, 2021, p. 1). Collaboration between the government, non-governmental organizations (NGOs), the corporate

sector, and local communities is critical to the effectiveness and sustainability of these capacity-building programs. South Africa can promote economic growth and contribute to a more inclusive and affluent society by supporting rural businesses.

### **The successful rural social entrepreneurship landscape**

Rural South Africa has several successful social entrepreneurship programs which have made substantial contributions to their communities' social and economic growth. Rural Brands is a social venture that assists rural artists and craftsmen in South African provinces such as KwaZulu-Natal and Limpopo. Artists are empowered with training and capacity-building to help them enhance their craft-making skills and gain access to markets locally and globally. Rural Brands encourages rural people to create sustainable incomes from existing skillsets by marketing traditional crafts and goods (Jubane, 2022, p. 1). The KZN Oyster Mushroom empowers rural women by teaching mushroom cultivation practices and assisting women in starting their own mushroom enterprises. Participants can make cash, increase food security, and contribute to the local economy by farming oyster mushrooms (Adeleke et al., 2020, p. 167). The Umthunzi Farming Community Cooperative in Limpopo supports smallholder farmers through sustainable agricultural techniques. Organic agricultural training is provided with access to land access to produce collective marketing. Farmers can pool their resources, share knowledge, and strengthen their bargaining power in the market by joining a cooperative (Rena, 2006; Kanosvamhira & Tevera, 2020, p. 116). Whilst there are several initiatives towards enhancing rural enterprises there is a paucity of research about the success of retail specific initiatives and how the sector can gain traction in marginalized areas (Rena, 2009). The sustainability of retail specific entrepreneurs is critical to the growth of the economies of marginalized communities; it is therefore essential to critically assess the viability of partnerships between established corporates and aspiring rural entrepreneurs.

### **The positive effect of social entrepreneurship in rural communities**

Social entrepreneurship, as opposed to standard business models, prioritize social and environmental impact over financial sustainability (Tykkyläinen & Ritala, 2021, p. 684). Innovative techniques are used to effect positive change and promote sustainability. Social entrepreneurs collaborate closely with rural communities to understand their unique needs and concerns (Rena, 2009; Steiner et al., 2021, p. 1) and develop solutions that are adapted to the unique circumstances of each community. This brand of entrepreneurs delve into empowerment and inclusion marginalized groups such as women, youth, and indigenous people promoting equality by offering training, education, and access to resources fostering community participation (Egelsner and Rena, 2013; Ciambotti & Pedrini, 2021, p. 631). Community based businesses offers accessible locations serving communities (Gebre & Gebremedhin, 2019, p. 1) and monetary savings in travel costs mitigating against the difference between rural and urban in pricing, if any. Additionally, social entrepreneurship having access to the use of technological innovation can provide digital solutions for agricultural production, mobile apps for information and services, or employ block chain technology to increase supply chain transparency in rural markets (Rena, 2006; Del Giudice et al., 2019, p. 1). It can be postulated that collaboration between business models, expanded knowledge on practice and social cohesion can stimulate entrepreneurial opportunities for the unemployed.

## **RESEARCH METHODOLOGY**

This section presents the research methodology for this research project. Qualitative research techniques were used to collect data from the customers of the Nabantu initiative stores. This was done to get the customers' perspective on how Nabantu initiative is impacting them as customers and part of the community. Furthermore, the qualitative data was collected from the participating entrepreneurs and the concept developers. The target population included practicing business owners of two Nabantu stores, the Hypercheck Group's representative as the concept developers and customers of Nabantu stores.

Purposive sampling, is a deliberate and strategic approach, was employed to gather qualitative data from concept developers and the two entrepreneurs for our research. Convenience Sampling: Given the dispersed nature of rural communities, convenience sampling was used to interview customers who were coming in for shopping, those who were readily accessible and willing to participate in the study. These sampling techniques were chosen to ensure that participants were selected based on specific characteristics or criteria relevant to our study objectives. By carefully selecting individuals who possess insights and experiences pertinent to our research questions, we aimed to obtain rich and meaningful data that would enable us to gain a comprehensive understanding of the phenomenon under investigation. This targeted sampling



approach allowed us to focus our resources effectively and gather in-depth insights from participants who could provide valuable perspectives on the topic at hand. Three different interview guides were prepared for the customers, concept developers and the Nabantu entrepreneurs.

- Concept developers: Hypercheck – Nabantu concept developers were part of the sample size. Non-management members were excluded from the quantitative component of the study.
- Entrepreneurs: Two store owners made up the sample for qualitative data or interviews
- Customers: A total of thirty customers were interviewed, fifteen from Memela Nabantu Store in Ezakheni and, fifteen from Enyokeni Nabantu Store in Umgababa.

Through this approach, first-hand accounts, and diverse viewpoints from Nabantu store owners, customers, and Hypercheck representatives was gathered, thereby enriching the understanding of the dynamics within the retail environment and the interactions between stakeholders. To ensure the instrument was meant for its intent it was pre-tested to establish validity and increase randomisation in the data collection stage to reduce sample bias. Further, respondents were purposively selected to ensure that data collection was related to the research objectives.

The researchers made sure that all participants have provided consent after being fully informed, that no harm comes to them, that confidentiality and anonymity are upheld, and that authorization is achieved. A gatekeepers' letter was requested and received from the Hypercheck Company. The data was analysed using thematic analysis, which involved identifying overarching patterns, connections, and trends within the dataset. Themes were developed by grouping related codes together, allowing for the exploration of key issues and phenomena discussed by participants.

### Findings and Discussion

The results are categorised into three parts, thus the Concept developers, the Entrepreneurs, and the Customers. This was done to get a holistic perspective of the Nabantu initiative. Following the rigorous data analysis process, several key findings emerged from the interviews with these stake holders.

### THE CONCEPT DEVELOPERS PERSPECTIVE

The Nabantu project was boldly launched by an independent retailer, noting comparative resources available in relation to other retailers in the market. It is a novel concept, and the qualitative approach required an in-depth interview with the concept developer to gain an insight into the concept. The table below summarizes key questions answered and the themes emerging from the interview.

**Table 1: Concept developers perspective summary**

Interview Question	Concept developer responses (Verbatims)	Emerging theme
<b>What is the purpose and vision of the Nabantu Project?</b>	“The Nabantu project intends to be more competitive, and community driven in the market. It also allows the Hypercheck company to help aspiring entrepreneurs to be empowered.”	Vision and Aim of the Nabantu Project
<b>What would you say has been a key business driver for the launch of the project?</b>	“Retail is a particularly challenging sector with so much competition for independent traders. This results in independent traders having to contest an aggressive terrain dominated by stock exchange listed corporate retailers like Shoprite, Pick and Pay, Spar and Massmart.”	Venturing into new markets

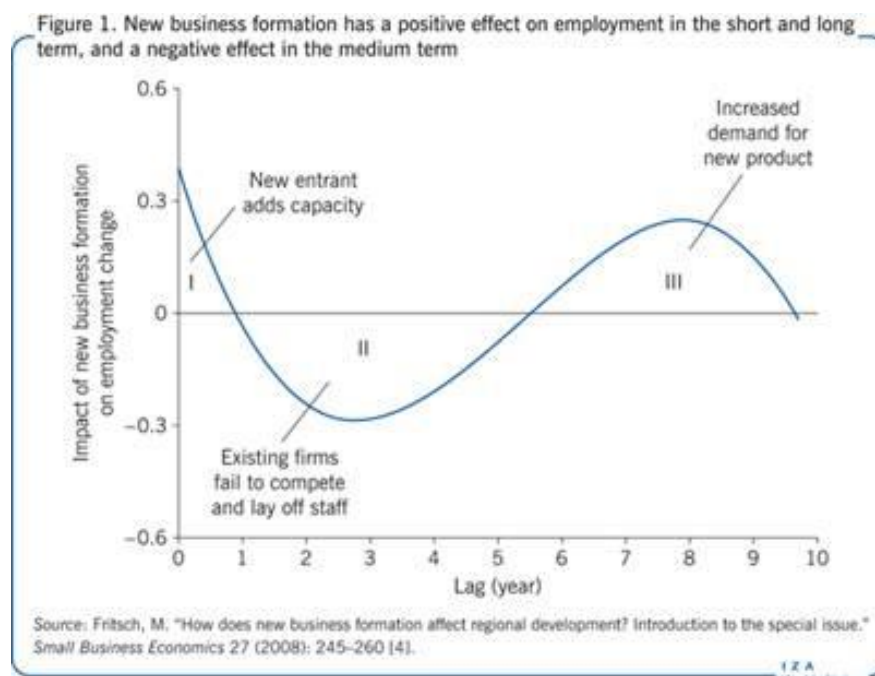
<b>Why did Hypercheck decide to work with new entrepreneurs?</b>	“Companies need to collaborate and develop a sustainable business environment, and entrepreneurial perspectives goes beyond individual companies”	Competitive Strategy and Partnerships
<b>Is the partnership linked to the company’s corporate social responsibility programme?</b>	“It is important to develop communities and aiding new enterprises will offer opportunities for people to prosper.”	Economic Empowerment and transformation
<b>What criteria is used to identify an entrepreneur?</b>	“The entrepreneurs must show willingness to trade and have premises. The owner of the store must be previously disadvantaged man or woman and must be willing to operate in previously disadvantaged communities, i.e. a township or rural area.”	Entry Requirements on how to become a Nabantu Entrepreneur
<b>How is the entrepreneur assisted and supported?</b>	“Hypercheck are committed to the entrepreneurs in their journey. Entrepreneurs and support staff are trained in operational management, store standards guidance, product sourcing and store administration. Stores are set up for the entrepreneur about providing shelves, fridges, and computer (for the point of sale). Start-up inventory to the value of R25 000.00 is provided”.	Support between Hypercheck and the entrepreneur.
<b>What are some of the challenges experienced by the Nabantu stores launched</b>	“It was found that the store owners were experiencing issues around Cashflow management. Although entrepreneurs had received training managers in cash flow management they invariably, during the first few months, enjoyed the monies made and did not reinvest in the business. Stores also did not timeously replenish stock. Low stock levels adversely affect any business. This had resulted in the Nabantu store in Tafelkop to really struggle and fail resulting it in its closure.”	Challenges experienced by emerging entrepreneurs and Hypercheck.

Data gathered from the above Table1 is analysed and discussed below. Key findings are collated into themes which are analysed.

### Vision and Aim of the Nabantu Project

Hypercheck (PTY) Ltd is an independent national organisation in the supermarket (fast moving consumer goods) retail sub-sector. The company trades in food and essential items market Over the last four years the organisation has experienced exponential growth in the lower end of the market segment with the store

count being ninety-stores at the time the data was gathered. The concept developer stated that the “Nabantu initiative is a project of the Hypercheck Group as it intends to become more competitive, and community driven in the market. Nabantu is IsiZulu name meaning with the people, this aligns with Hypercheck vision of creating a convenient retailer in Africa that empowers its people. The business model is to offer entrepreneurial opportunities to individuals from previously disadvantaged communities to become entrepreneurs through this partnership. This harmonises with Morris, Santos, and Neumeyer (2020) view on poverty alleviation and entrepreneurship where it is articulated that entrepreneurship among the poor must become a strategic priority if startups are to become sustainable. A strategic partnership between Hypermarket as an established business and entrepreneurs has the potential to entrench a sustainable model. The aim of the Nabantu project is to open stores owned and managed by locals within local communities. The goal of the project is to create a footprint of five hundred stores owned and managed by Africans that service local communities and mitigate against unemployment. The stores are named Nabantu Supermarkets powered by Checksave.



**Figure 1: New entrants into the market.**

Figure 1 above explicitly outlines that new entrants into markets add capacity amongst entrants who acquire skills and gain an insight into operations and management of businesses. Additionally, Nabantu initiative by Hypermarket is taking its business away from this traditional market and product offerings. New markets could present new product demands and opportunities to increase sales and profitability. However, entrepreneurs would according to Santos, and Neumeyer (2020) potentially enter an entrepreneurial venture due to survival, lifestyle enhancement, manage growth and an aggressive growth plan. The Nabantu, partnership draws on survival (of the entrant) and managed growth (of the larger corporate) as a symbiotic relationship serving both entities equally.

### Venturing into new markets

The question around why the company launched the Nabantu project is extremely interesting noting that an independent retailer boldly launched such a project. According to the concept developer the supermarket retail market is an extremely competitive market with “independent traders having to contest an aggressive terrain dominated by stock exchange listed corporate retailers like Shoprite, Pick and Pay, Spar and Massmart.” Independent entities are forced to be agile and innovative to grow and be successful. In this context Hypercheck had to be pioneering in an expansion strategy to gain a critical mass of stores to contest for market share. According Kuratko (2017) climate conducive contexts stimulate innovative activity which propels entrepreneurial efforts and strategies. The organisations strategy can be viewed as corporate

entrepreneurship as a process of organizational renewal focusing on re-energizing the company and increasing its abilities to expand (Kuratko and Covin, 2021). The company felt that its expansion strategy had to be community based, inclusive, and empowering resulting in a novel venture into a wider market. Hypercheck had launched a win-win partnership with prospective entrepreneurs in low economic and marginalized communities in townships and rural areas.

### **Competitive Strategy and Partnerships**

Shi, Agbaku, and Zhang (2021) in a study of Chinese business within the context of Porters Force Five model have established that Chinese entrepreneurs were of the view that an industry is an ecosystem, and participants within the industry, inclusive of buyers, suppliers, competitors, substitutes, and new entrants, are interdependent and evolve together. The concept developer commented that companies “need to collaborate and develop a sustainable business environment and entrepreneurial perspectives,” this goes beyond individual companies but feeds into the whole system. This is assessed by the market to gain a competitive advantage. By engaging in this partnership Hypercheck was taking the market of contestation from traditional urban markets to townships and rural areas.

By increasing its customer foot traffic in the Hypercheck Group, inclusive of Nabantu stores, it will offer organisation better of economies of scale to negotiate better pricing with suppliers and the discount is subsequently filtered to the Nabantu store. Gu, Shi, Wang, and Xu (2024) posit that market power is an important feature of a company and reflects its competitive advantage. It not only plays a significant role in its own performance but also has a significant impact on its partners. Consequently, companies should take their partners' market power into consideration when building partnerships.

### **Economic Empowerment and transformation**

In response to the question on if the partnership with entrepreneurs were linked to the company’s corporate social responsibility programme, the concept developer articulated that, “It is important to develop communities and aiding new enterprises will offer opportunities for people to prosper.” The strategic collaborative partnership is also linked to the organization’s corporate social responsibility agenda and its Broad Based Black Economic Empowerment (BBBEE) profile. According to Windapo (2024) the government of South Africa introduced the Broad-Based Black Economic Empowerment (BBBEE) Act to redress inequality, boost economic growth, and create a better life for all. Hence, if established businesses promote and develop previously disadvantaged entry level enterprises, they would be favourably scored adding value to the enterprise development score and overall rating for BBBEE compliancy within the context of the country’s economic transformation agenda. The Hypercheck-Nabantu entrepreneurial promotion is a perfect fit BBBEE requirement. Hence it can be asserted that Hypercheck had launched the Nabantu project as a growth strategy with multiple outcomes which include brand expansion, promoting entrepreneurship, community empowerment and being compliant to legislation.

### **Entry Requirements for Nabantu Entrepreneurs**

According to the concept developer an important criterion for aspirant entrepreneurs to qualify for a Nabantu store is that the prospective “owner of the store must be a previously disadvantaged man or woman and must be willing to operate in previously disadvantaged communities, that is, a township or rural area.” The prospective candidate must possess an entrepreneurial spirit to participate in the venture. Aripin, Sikki and Fatmasari (2024) postulate that by having an entrepreneurial spirit, individuals will always be active in creating and developing a business. An ambitious spirit with appropriate support can aid the alleviation of unemployment and poverty. The owner must further identify premises or have access to their own property (through ownership or lease) with an appropriate building to trade. This obviates the payment of rental reducing costs which otherwise would have to be taken from the new business. A prerequisite of the project is that the budding entrepreneur must personally manage the venture so that there is hands-on involvement contributing to business knowledge transfer and real empowerment and ownership.



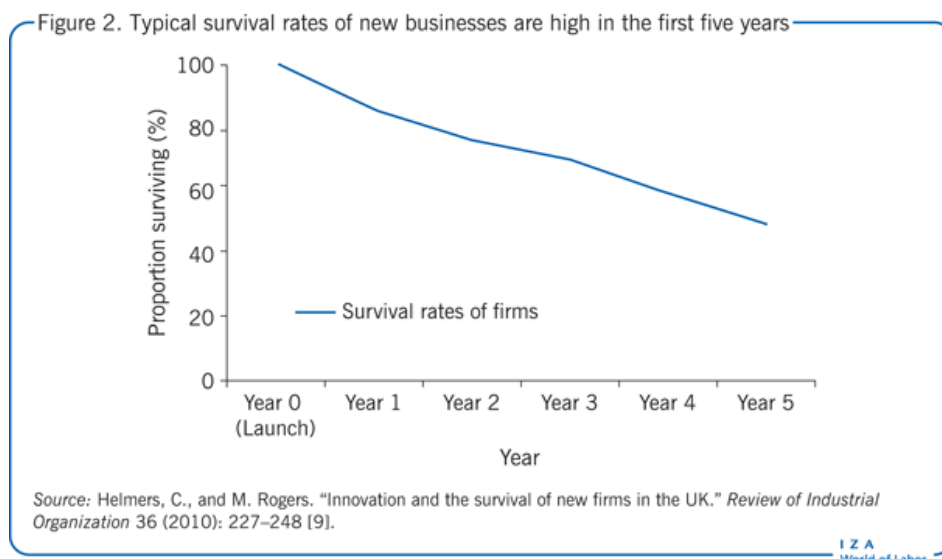
A typical question that surfaces is what is ‘catch’ in such a partnership and if there are any perquisites which must be satisfied. On the surface it seems an extremely fair model with altruistic intentions; however, to ensure that quality stock is sold in the Nabantu store the store will have to purchase inventory from the business partner’s closest geographic Checksave store. Inventory will be sold to the entrepreneurs at the retailers cost price on a cash only basis. The Nabantu entrepreneur must source transport to collect the stock and have cash on hand to buy the stock.

**Support between Hypercheck and the entrepreneur.**

The partnership entails sharing intellectual capital in terms retail processes and how to run a business. The concept developer was confident that “Entrepreneurs and support staff are trained in operational management, store standards guidance, product sourcing and store administration.” This is in consonance with He, Zheng, Sharma, and Leung (2024) contention that entrepreneurship education has a significant positive impact on the performance of businesses by helping the entrepreneurs advance their perceived proficiencies and prospects. Hypercheck also offered advertising and marketing. preferential pricing, informational technology support, and roadshows promoting the brand. Stores are set up for the entrepreneur regarding providing shelves, fridges, and computer (for the point of sale). Start-up inventory to the value of R25 000.00 is provided. Business support is offered to the entrepreneur for as long as the entrepreneur requires the support.

Entrepreneurs would have to build capacity and competencies which should be supported by the ‘parent’ entity. Support could include financing sources, finance management, entrepreneurial orientations, and business processes. Morris, Santos and Neumeyer (2020) present the SPODER conceptual framework for fostering entrepreneurial development among the low-income entrepreneurs to breach the vicious cycle of poverty- (S) supportive infrastructure, (P) preparation of the entrepreneur; (O) expanded opportunity horizons; (D) finding sources of differentiation; (E) a well-designed economic model; and (R) leveraging community resources. Whilst Hypercheck is offering support it still lacks in terms of the SPODER framework in terms of how individual entrepreneurs can influence a differentiation factor as each entity is locked into a predetermined one-size fits all model with no latitude for deviation.

After a period of business stability entrepreneurs are free to buy from any other supplier. However, the concept developer was unable to state an exit period for entrepreneurial Independence. New ventures experience challenges during formative periods and Figure 2 below highlight that new businesses typically follow the same trajectory of high sales on launch. However, business gradually decline due to varying contextual and capacity challenges impacting negatively on businesses.



**Figure 2: Entrepreneurial support.**

Figure 2 above lucidly articulates the need for the support of entrepreneurs is critical and the foundations must be well established with care to nurture and grow the venture. Otherwise, the enterprise will be left to its own devices which could be a recipe for failure.

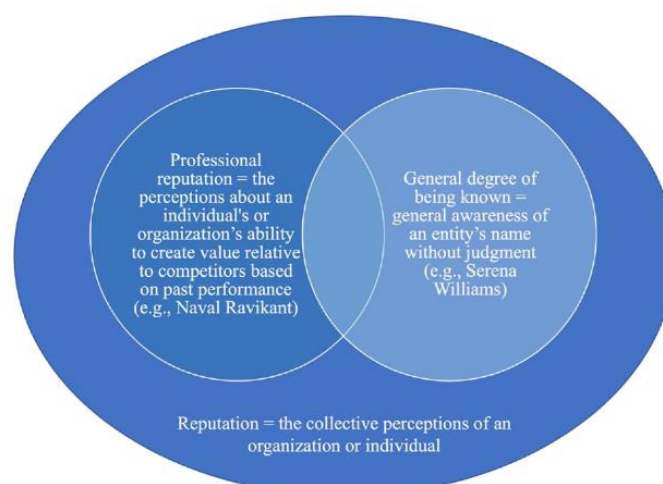
## Challenges experienced by emerging entrepreneurs and Hypercheck.

The businesses all started out with fanfare and good sales however, the journey to the rollout of the Nabantu project presented several challenges and learnings for both the concept developer and the entrepreneurs. Some of the challenges include:

- Cashflow management – the concept was really concerned about this aspect and stated that, “although entrepreneurs had received training in cash flow management they invariably, during the first few months, enjoyed the monies made and did not reinvest it into the business.”
- Stores did not timeously replenish stock. Low stock levels adversely affect any business. This had resulted in the Nabantu store in Tafelkop to really struggle and fail resulting it in its closure.
- IT support from Hypercheck was lacking. The IT department only address the Nabantu store if they are scheduled to visit an Hypercheck store. For example, if the Memela store in Ladysmith has an IT problem the technicians will only visit the Memela Store if they had work in Newcastle, Dundee, or Ladysmith. This adversely affects the Nabantu store. The “stepchild syndrome” of “fitting-in” into a model rather than embracing it as a ‘real partner’ within the corporate entity was problematic.
- The Umgababa Store operations was run by employees and not the entrepreneurs themselves, which was contrary to the agreed arrangements. The store had slumped when due to absentee management. Fortunately, the matter was resolved.
- The store item listing normally mirrors the item listing of the supplying Checksave store. The Umgababa store listing was the same as Checksave Isipingo store. Isipingo is urban store serving Umlazi township and Umgababa store customer base is a rural customer. The customer profiles did not match, and this posed a problem for the Umgababa store as customer preferences were not aligned to stock that was available.
- The servicing Checksave store manager to a Nabantu store have not been fully appraised and explained the benefit of the Nabantu partnership. The Nabantu training should include the Checksave Managers and the Nabantu entrepreneurs so they both see the overall partnership and growth strategy, in this the Checksave manager can look for possible Nabantu entrepreneurs to grow their own businesses,

## Success Stories

Each Nabantu store has its own success story and positive experiences. According to concept developer the Memela Nabantu store was really prospering because the store owner was reinvesting monies back into the business since opening, the store had seen amazing growth and was achieving sales capacity with the sales figures now plateauing. Something different must be done to take the business to another level. The success of the Memela store resulted in the sales of the Ladysmith Checksave store to also experience phenomenal growth.



**Figure 3: Enhancing performance.**

According to Figure 3 above the degree to which organisations are known to a general audience will have a positive effect on venture performance (Blaseg and Hornuf, 2024), This suggests that entrepreneurs need to display their product offerings and service levels to customers to grow their businesses. Resources can

GENDER		DESCRIPTION
<b>Participant A</b>	Male	Owner of Enyokeni Nobantu Supermarket Located in KwaZulu Natal, Umgababa
<b>Participant B</b>	Male	Owner of Ladysmith Memela Supermarket
<b>Themes</b>	<b>Sub-themes</b>	
<b>Entrepreneurial Journey</b>	<ul style="list-style-type: none"> <li>• Cultural</li> <li>• social factors</li> </ul>	
<b>Challenges</b>	<ul style="list-style-type: none"> <li>• Financial challenges</li> <li>• IT Support</li> <li>• Hr support staff</li> <li>• Technical Support</li> <li>• Technology</li> <li>• Digital tools</li> </ul>	
<b>Opportunities</b>	<ul style="list-style-type: none"> <li>• Business Growth</li> <li>• Competition</li> </ul>	

be shared from the ‘parent’ partner to the emerging entrepreneur.

**THE EMERGING ENTREPRENEUR PERSPECTIVE**

Participants were interviewed face to face at their convenience. There are only two Nobantu store owners to date which made the sample for the current Nobantu entrepreneurs. The following Table 2 shows the participants details and the themes derived from the in-depth interviews.

**Table 2: The entrepreneur and their journey**

**Entrepreneurial Journey**

Starting a business is a complex process that starts with the ideation of a new notion or problem-solving technique (Tselepis and Lavelle 2020:2). To make sure this idea is viable, it is next put through a rigorous process of market research and validation. The next step is to create a thorough business strategy that outlines operations, financial predictions, and market entry tactics. As the company navigates possibilities and difficulties, flexibility and adaptation are essential, with ongoing learning and reflection driving its development. Participant A and Participant B, as the owners of Nabantu Stores, play a crucial role in the success and sustainability of the business. Their overview analysis encompasses various aspects of the store's operations, challenges, opportunities, and prospects. As owners of different Nabantu Store, the participants shared a unified perspective on the stores’ operations, challenges, opportunities, and prospects. Participant A stated that,

“I have always been an entrepreneur, I started by running a Guest House (B N B) after that I saw an opportunity to build a cottage, during riots and looting I realised that people were struggling to travel to town to buy groceries people were suffering. That is when an idea of opening a supermarket came about. I then began to get in contact with Checksave, Checksave produced the concept of Nabantu so that they can form partnership, and that’s how Enyokeni supermarket came about. It has been in existence for two years now.”

Participant A's narrative provides insight into their entrepreneurial journey, which is characterised by a progression from small-scale ventures to a larger, community-focused enterprise. The journey begins with the establishment of a guest house (B&B), demonstrating an early inclination towards entrepreneurship. This is followed by the recognition of an opportunity to address a community need during a period of unrest, leading to the establishment of a cottage business. The pivotal moment arises during riots and looting when Participant A identifies a significant challenge faced by the community: limited access to groceries due to travel difficulties.

This observation sparks the idea of opening a supermarket, indicating an entrepreneurial mindset attuned to identifying and capitalising on market gaps. Collaboration with Checksave and the formation of the Nabantu partnership illustrate a strategic approach to business development, leveraging synergies with existing entities to enhance operational capabilities and market reach. The establishment of Enyokeni supermarket signifies the culmination of these efforts, with the venture now in its second year of operation, suggesting initial success and sustainability. Overall, Participant A's narrative highlights entrepreneurial resilience, adaptability, and a commitment to addressing community needs through innovative business solutions.

In addition, both entrepreneurs demonstrated strong entrepreneurial vision and leadership, driving the stores’ strategic direction and growth initiatives. Their ability to identify market opportunities, innovate, and adapt to changing circumstances positions the store for success. The participants have deep roots within the local community, fostering strong relationships and trust among residents. Their active involvement in community initiatives, outreach programs, and customer engagement efforts strengthens the store's ties with its target market. The transition of Mamela Nabantu Store from their father's old shop space evokes sentimental value among locals, symbolizing cherished memories and community heritage. The Mamela brothers approach this change with respect for their father's legacy, aiming to preserve the store's charm while infusing it with fresh energy and offerings. They engage with the community to share their vision and seek input, fostering a sense of ownership in the revitalization process. As Mamela Nabantu Store takes over, Mamela honour the past while embracing the future, envisioning a vibrant hub that continues to enrich

### **Challenges: Financial and stock control**

Entrepreneurship presents a multitude of challenges, including financial management, market competition, risk mitigation, talent acquisition, product innovation, marketing, scaling operations, regulatory compliance, adapting to change, time management, and avoiding burnout (Maple, Szpruch, Epiphaniou, Staykova, Singh, Penwarden, Wen, Wang, Hariharan and Avramovic, 2023). Success hinges on strategic planning, resilience, adaptability, and a commitment to learning and growth.

Participant A stated the following,

“The challenge is that too much the stock expires because people buy in small oh quantity, so I manages my stock by ensuring that I do not stock too much or too less to avoid wasting o stock, the main challenge is loadshedding, if there’s loadshedding for days I lose stock such as meat and all the food that that is kept in the fridge”.

Participant B stated the following,

“The store face logistical challenges in sourcing products, managing inventory, and ensuring timely deliveries due to the store's rural location. Overcoming these hurdles requires innovative solutions, strategic partnerships with suppliers, and investment in infrastructure. I have a firsthand approach to managing day-to-day operations, staff training, and inventory management ensuring operational efficiency and excellence in my shop.”

The statements highlight challenges faced in managing stock inventory, particularly in the context of small-scale purchases leading to stock expiration. The entrepreneur employs a strategy of balancing stock levels to prevent wastage, which requires careful monitoring and forecasting of demand. However, the primary challenge arises from load shedding, which disrupts electricity supply and leads to the loss of perishable goods stored in refrigeration units. This poses a significant risk to the business, particularly for items like

meat and other perishable foods. The analysis underscores the importance of implementing contingency plans to mitigate the impact of power outages, such as investing in alternative power sources or adjusting stock levels in anticipation of potential disruptions. Additionally, exploring innovative storage solutions or partnerships with suppliers to minimize losses during load shedding periods could help address this critical challenge.

### **Financial challenges**

Entrepreneurs encounter a range of financial hurdles that can hinder their business's success and growth. These challenges include difficulties in securing capital, managing cash flow effectively, and dealing with high overhead costs. Market volatility, debt burdens, pricing strategy dilemmas, and lack of financial literacy further compound the financial landscape source. Moreover, regulatory compliance costs add to the financial strain, particularly for small businesses with limited resources. Overcoming these challenges demands strategic planning, adaptability, and resilience source. The participants unanimously agreed that maintaining financial sustainability amidst fluctuating market conditions and limited access to capital poses challenges for Nobantu stores.

Participant B stated that,

“Effective financial planning, cost management, and revenue optimization strategies and support are essential to ensure the store's long-term viability.”

Participant B emphasizes the critical importance of effective financial planning, cost management, and revenue optimization strategies for ensuring the long-term viability of their store. According to source this underscores the recognition of the fundamental role that monetary management plays in sustaining a business, reflecting a commitment to prudent financial stewardship and initiative-taking strategies for success.

In addition, Participant A stated the following,

“Because of the partnership I have with Checksave I did not have financial challenges at start because the Checksave store gave me a starter pack. I only had to build to what they had given me, and if I don t have money to top up on a starter pack it will cripple me and if I am selling and get the money and use the money for my personal things, I will have a problem.”

Participant A highlights the significance of the partnership with Hypercheck in mitigating financial challenges at the outset of their venture, as the starter pack provided crucial support. However, Participant A acknowledges that financial constraints can arise, particularly if personal spending interferes with business funds. He notes that profitability takes time to materialize, necessitating reinvestment of earnings into stock. Effective monitoring of sales patterns enables prioritization of high-demand items for restocking, optimizing inventory management. The insights underscore the importance of prudent monetary management and strategic stock selection in navigating the complexities of entrepreneurship source.

### **Support Systems (rephrased)**

Technical support, IT support, HR support, financial literacy support, and bookkeeping training are vital pillars that bolster the success of new entrepreneurs (Santos et al., 2023). The participants raised their concern on the challenges that they are facing due to lack of support system for Nobantu stores from Checksave. Technical assistance aids in navigating industry complexities and innovating effectively, while IT support ensures efficient operations and cybersecurity measures in the digital landscape source (Ismail, Hidajat, Dora, Prasatia and Pranadani, 2023:1). HR support enables entrepreneurs to build and manage productive teams, fostering a positive work culture. Financial literacy equips entrepreneurs with essential monetary management skills, empowering them to make informed decisions and ensure the financial health of their businesses source. Lastly, bookkeeping training provides entrepreneurs with the necessary tools to maintain accurate financial records, monitor performance, and meet regulatory requirements. Together, these forms of support lay a sturdy foundation for new entrepreneurs, enabling them to overcome challenges and thrive in the competitive business landscape. Participant A stated the following,



“Technical supporting in terms of the operating system, scanning, price change. IT support technical support requires ongoing training support because of staff takeover. People get better opportunities and move on, so the ongoing training of staff is needed and not a once off training because of employee turnover.”

Participant B stated the following,

“IT Support Hr support staff support they are crucial. I do receive support from Checksave; however, the challenge is the turnaround time is too long.”

Participant A emphasizes the importance of technical support, particularly regarding the operating system, scanning, and price changes within the business operations. They both highlight the necessity of ongoing training due to staff turnover, acknowledging that employees may leave for better opportunities, necessitating continuous training to ensure operational efficiency. This underscores the dynamic nature of technical support and the need for businesses to adapt to personnel changes (Boina, Achanta and Mandvikar 2023:1736).

Participant B echoes the significance of IT support and HR support, emphasizing the crucial role these functions play in the business. While the statement is concise, it underscores the essential nature of IT and HR support in maintaining smooth operations and supporting staff effectively.

Overall, both participants underscore the critical role of technical, IT, and HR support in ensuring operational efficiency and supporting staff within the business. They highlight the need for ongoing training and support due to employee turnover, recognizing the dynamic nature of staffing within entrepreneurial ventures.

## Opportunities

Expanding the store's product range to include additional categories such as cooked foods, fast foods, and household essentials presents opportunities for revenue growth and customer retention. E-commerce Integration was found vital. Embracing e-commerce and digital technologies can broaden the store's reach, attract new customers, and enhance convenience for existing ones. Developing an online presence through a website or mobile app enables customers to place orders remotely and access special promotions is a very important currently source. WhatsApp could be the preferred platform. Participant A stated that,

“Collaborating with local farmers, artisans, and producers to source locally grown or handmade products fosters community support, promotes sustainable practices, and differentiates the store from competitors.”

Participant B stated that,

“Checksave should give us an allowance to stock local produce (fruits and vegetables)”.

Participant A and Participant B both emphasize the importance of sourcing locally grown or handmade products to foster community support and promote sustainability. While Participant A advocates for collaborating with local farmers, artisans, and producers to offer unique, locally sourced items as a preferred platform, Participant B suggests including locally sourced produce, particularly fruits and vegetables, within the store's offerings. Both participants recognize the value of supporting local producers and integrating their products into the store's inventory, aligning with consumer preferences for sustainable and community-oriented shopping experiences.

Looking ahead, both participants envision Nabantu Stores continuing to thrive as a beacon of community empowerment and economic development. By leveraging their entrepreneurial spirit, operational expertise, and commitment to serving the needs of the rural community, they aspire to expand the store's reach, enhance its offerings, and create a lasting positive impact. With strategic planning, resilience, and a customer-centric approach, they are poised to navigate challenges, seize opportunities, and realize their vision for the store's future.

## THE CUSTOMER PERSPECTIVE

The customer perspective findings in the context of entrepreneurship in rural marginalized areas, particularly concerning the Hypercheck Nabantu initiative, are crucial for understanding the impact of entrepreneurial activities on local communities and identifying areas for improvement. This paper presents these findings based on the customer's perspective.

### Nabantu Shop Attribute and Shopping Experiences Analysis

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Customer shopping experience is a pivotal aspect of marketing research, influencing a company's competitive advantage. It encompasses various elements such as cognitive, emotional, physical, sensorial, and social interactions with market actors (Banik and Gao, 2023: 1). The shopping experience for customers of the HyperCheck Nabantu Initiative has been overwhelmingly positive. The stores' dedication to quality, value, and customer service is evident, fostering loyalty among customers who eagerly anticipate further enhancements to entrepreneurship in rural marginalized areas. As Participant A succinctly puts it:

“As a satisfied customer of HyperCheck Nabantu Initiative, I consistently enjoy high-quality products and value for money, despite occasional stock limitations in certain packaging sizes. Exceptional customer service from proactive and friendly staff mitigates any inconvenience, reflecting the company's commitment to cleanliness and professionalism. While addressing stock availability, especially in offering a wider range of packaging sizes, would improve the overall experience, the initiative's support for rural entrepreneurship is commendable. I eagerly anticipate continued satisfaction as a customer”.

Participants expressed satisfaction with various aspects of the shopping experience at Nabantu Stores, including ambiance, customer service, and convenience. Additionally, the strategic location and convenient operating hours reinforced the store's role as a valuable community resource, meeting residents' needs and fostering cohesion within the rural setting.

### **The impact of Nabantu store on the people of the marginalized community**

The Nabantu stores concept addresses the challenges faced by marginalized individuals by providing convenient access to essential goods. Convenience retailing is emphasized, catering to the demand for time-saving solutions in today's fast-paced society. The localization strategy tailors offerings to community demographics and preferences, fostering customer loyalty and community pride. By offering tangible benefits at reasonable costs, the stores exceed customer expectations, positioning themselves as indispensable community assets. Convenience can be viewed as a variable that aggregates the four utilities of economic theory—a service is convenient if it is available in the right place and at the right time as well as if its acquisition, ownership, and use require little effort (Pelet, Taieb, and Alkhudary: 2023: 3). Participant B further emphasizes these points.

“The convenience of having essential groceries available in our neighborhood has been a notable change, and I am incredibly grateful. Establishing this store in our community was a thoughtful and wise decision, saving us time and hassle. It represents a significant development milestone, fostering a sense of belonging and pride. The financial savings from reduced transportation costs highlight the store's value to us as customers. I intend to continue supporting the store regularly due to these benefits.”

These findings elucidate that the Nabantu stores are exerting a profound influence on the local community, significantly shaping the lives and experiences of its residents.

### **Perceptions of Nabantu Store and Suggestions for Improvement**

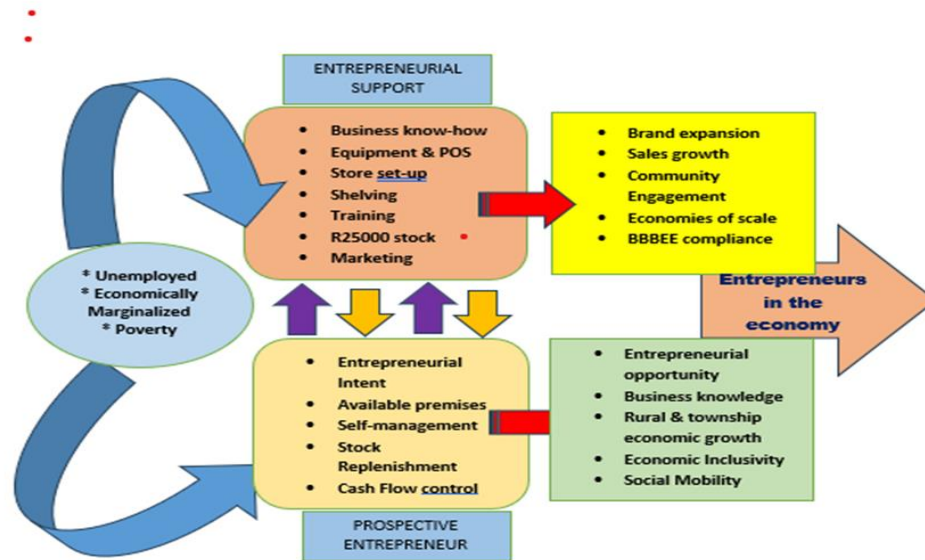
Initial impressions of Nabantu Stores were positive, with attendees praising its layout, product selection, and overall shopping experience. The store quickly became a welcomed addition to the community, addressing previously unmet consumer needs and enhancing residents' quality of life. To sustain this momentum, ongoing community engagement initiatives, product expansion, and accessibility improvements are recommended. Convenience, affordability, and product quality were identified as primary determinants shaping store preferences, with Nabantu Stores effectively meeting these criteria. The well-organized layout and diverse product range further contribute to the store's appeal, fostering inclusivity and community integration.

### **Customer suggestions and feedback**

Customer suggestions and feedback provide valuable insights for improving Nabantu Stores and better meeting the community's diverse needs. Recommendations include introducing cooked food and fast-food options to cater to busy individuals, expanding the product selection with popular brands in various packaging sizes, and maintaining adequate stock levels to minimize out-of-stock situations. Additionally, installing ATMs and enabling grant money collection at the till points can enhance financial services accessibility and convenience for customers. Incorporating these suggestions into operational plans can enhance the shopping experience, strengthen customer loyalty, and solidify Nabantu Stores' position as a trusted community resource.

**PROPOSED MARGINALISED ENTREPRENEUR SUPPORT MODEL**

This study proposes model aimed at enhancing the retail experience for all stakeholders involved, including Nabantu store owners, customers, and Hypercheck representatives. This model is based on the insights gleaned from qualitative data collected through interviews and is designed to address key issues and improve overall satisfaction within the retail environment. The graphic below encapsulates the ‘parent’ company and entrepreneur relationship, highlighting that partnership and collaboration will aid the development of entrepreneurs to reconfigure economic historic disparities, A sincere support mechanism will set the foundations and parameters for an effective entrepreneurship model.



**Figure 4: Proposed marginalised entrepreneur support model.**

The above proposed model, termed the "Enhanced Entrepreneurial Engagement Framework," emphasizes the importance of fostering strong relationships, effective communication, and mutual understanding among stakeholders. The proposed model includes a dedicated approach to creating opportunities for marginalized individuals within the retail ecosystem, recognizing the importance of inclusivity and equity. This approach seeks to address systemic barriers and promote socioeconomic empowerment for marginalized communities, including minority-owned businesses, individuals from low-income backgrounds, and those facing structural inequalities. Prioritize the needs, preferences, and satisfaction of customers in all retail initiatives and decision-making processes.

**CONCLUSION:**

The Nabantu Stores initiative, conceived by participant entrepreneurs from Umgababa and Ezakheni, embodies a vision of fostering community empowerment and economic development in rural areas. Leveraging enterprising spirit and operational expertise, they aim to expand the store's reach, enhance offerings, and create lasting positive impacts. However, the success hinges on adequate support and technological training from the concept developer, along with a shift towards wholesale supply. Despite challenges, the concept is well-received by customers, offering convenience, savings, and community engagement. Overall, the Nabantu project presents a viable solution to South Africa's unemployment crisis, with strategies outlined to sustainably support emerging entrepreneurs in marginalized communities.

**Author Contributions**

- Dr Faith Rudairo Chibvura:
- Mr Yunus Doba:
- Mr Musiiwa Kudakwashe:

The three authors contributed as a team throughout the research. The team collaborated from inception to conducting literature reviews, interviews (with the concept developer, entrepreneurs and customers) data analysis and report writing. Shared learnings and experiences added value to the study as the authors were exploring critical economic alternatives for the unemployed in a challenging economy.

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### Conflict of interest

There is no conflict of interest in the study as the independent researchers identified the store model and ventured out to explore the concept. The researchers worked with the parameters of academic due diligence and had no personal connections and relationships with the concept developer, entrepreneurs and customers who were randomly chosen.

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