

UNIVERSITY OF KWAZULU-NATAL

**THE IMPACT OF INTERVENTIONS FROM SUPPORTING
INSTITUTIONS ON MANAGERIAL COMPETENCIES: A CASE OF
SMALL, MEDIUM AND MICRO-SIZED ENTERPRISES IN
PIETERMARITZBURG, SOUTH AFRICA**

By

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2019

DECLARATION

I, LUSAMBYA LUKENDO MOISE declare that

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Date: 16 May 2019

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DEDICATION

This dissertation is dedicated to Ms Linda May Stryker

ABSTRACT

The contribution of Small, Medium and Micro Enterprise (SMME) sector in the economic and social development of a country has been recognised worldwide. Governments around the world have designed interventions to promote the growth of the SMME sector in an attempt to stimulate national economic growth. The South African government, through public and private supporting institutions, devised interventions to provide financial and non-financial support to SMMEs. However, despite these interventions, the failure rate of small businesses in South Africa is still high. Numerous scholars identified lack of managerial competencies as one of the main causes to the failure of SMMEs. Therefore, this study investigated the impact of interventions from supporting institutions on managerial competencies of Small, Medium and Micro-Sized Enterprises (SMMEs) within the context of Pietermaritzburg city in South Africa. The nature of this study is descriptive. A quantitative survey was conducted on a sample of 148 SMMEs' owners and managers, identified through convenient and snowball sampling. Data were collected by means of personally administered questionnaires. Frequency analysis, crosstabulation analysis with chi-square, Spearman correlation analysis and linear regression analysis were statistical methods employed to analyse the data. The study found that government and private supporting institutions are not the primary sources of developing the managerial competencies of SMMEs' owners and managers. SMME's owners and managers rely more on job experience, formal education/training, and In-house training. Most SMMEs' owners and managers are not utilising different interventions designed by supporting institutions, due to some challenges such as lack of awareness, lack of finance, and too much bureaucracy and red tape. Despite the non-utilisation of services offered by supporting institutions, the study found that receiving interventions from supporting institutions has a significant impact on developing some managerial competencies of SMME's owners and managers such as conceptual skills and technical skills. Based on the research findings, practical recommendations were provided on how to promote SMMEs through interventions that enhance the managerial competencies of SMMEs' owners and managers.

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LIST OF ABBREVIATIONS

BDS	Business Development Services
CPPP	Community Public private Partnership Programme
DSBD	Department of Small Business Development
DTI	Department of Trade and Industry
EIC	Enterprise Information centre
EPWP	Expand Public Works programme
FET	Further Education and Training
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
KZN	KwaZulu-Natal
NAMAC	National Advisory Centre
NEF	National Empowerment Fund
NFS	Non-Financial Service
NYDA	National Youth Development Agency
SEDA	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency
SETA	Sector Education and Training Authority
SME	Small and Medium Enterprise
SMME	Small, Medium and Micro Enterprise

CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

This chapter introduces the study by providing a descriptive background and context of the study. It also provides the research problem, research questions and research objectives. Lastly, the chapter presents the rationale of the study, the research methodology overview, the limitations of the study and the structure of the dissertation.

1.1 INTRODUCTION

The role of Small, Medium and Micro Enterprise (SMME) sector in the economic and social growth of a country has been recognised worldwide (Ayandibu & Houghton, 2017; Blackburn & Jarvis, 2010; Cant, 2016; Hassan & Mohamed, 2015; OECD, 2017). Poverty and unemployment remain major problems confronting South Africa (Labour, 2017). Unemployment remains a problem in South Africa as the official unemployment rate remains at 26.7% (Statssa, 2016). As stated in the Annual Report of the Department of Labour 2016-2017, one of the key strategic interventions to reduce unemployment and poverty is job creation by developing the SMMEs sector (Labour, 2017). In the same vein, Herrington, Kew, and Mwanga (2017) reported that to tackle the issues of increasing unemployment and poverty rates in South Africa, an important consideration is to put in place reforms designed at promoting a conducive business environment for developing SMMEs.

“The White Paper on National Strategy for the Development and Promotion of Small Business in South Africa (1995)” views SMME sector as a significant engine to address the problems of economic growth, employment creation and poverty reduction in South Africa (DTI, 1995). As stated by the Small Business Development Department Report (2015-2016), SMMEs in South Africa constitute 98% of the registered enterprises and contribute 47% to the total labour force and in terms of the economic value small business sector contribute 42% to the GDP (DSBD, 2016). SMME sector contributes hugely to the Gross Domestic Product (GDP) of South Africa and potentially is able for changing aspects of the country’s employment rate since is able to drive innovation and employment creation (SEDA, 2016). Hence, SMMEs contribute significantly to the South Africa’s economic development (SEDA, 2017).

1.2 BACKGROUND AND CONTEXT OF THE STUDY

Due to the importance of SMMEs, governments around the world have designed interventions to promote the growth of the SMMEs sector in an attempt to stimulate national economic growth. The South African government, through the “Department of Trade and Industry (DTI)” and “Department of Small Business Development (DSBD)” have put in place SMMEs development agencies such as Small Enterprise Development Agency ‘SEDA’ (DSBD, 2016). Through these agencies and other private supporting institutions, SMMEs have access to both financial and non-financial support and training support (SEDA, 2017). Khoase (2016) showed that supporting institutions contribute significantly in influencing the SMMEs’ development and sustainability in South Africa.

Despite these interventions, there is still high failure rates of SMMEs in South Africa (Fatoki, 2014; Leboea, 2017; Lose, 2016). The situation of high failure rates among SMMEs is one of the major impediments to economic growth in South Africa (Leboea, 2017; Lose, 2016; Nemaenzhe, 2010). As indicated by an investigation by the “Small Enterprise Development Agency” (SEDA, 2017), South Africa has one of the highest failure rates of new SMMEs on the planet, about 80% of new SMMEs fail in their first year of existence.

Tarwirei (2015) mentioned that the lack of the following managerial competencies often leads to SMMEs failure: lack of skills to costs management/anticipated rising costs, lack of experience management, poorly-designed business model (e.g. lack of skills to develop a sound business plan), poor professional advice, poor marketing and lack of financial management skills. In the same vein, Tushabomwe-Kazooba (2006) found that inadequate record keeping and inexperience and lack of skills in fundamental business management are the key factors contributing to the failures of small businesses. Moreover, Stankevici (2016) stated that managerial competency is absolutely amongst the success factors of an organization, particularly in Small and Medium-Sized Enterprises (SMEs). According to Tarwirei (2015), owner-manager competency and know-how in every management function, is the most important contributing factor to SME’s success.

1.3 RESEARCH PROBLEM STATEMENT AND RESEARCH OBJECTIVES

1.3.1 Problem statement

Today's SMMEs have become an important contributor to the socioeconomic development of countries (Ayandibu & Houghton, 2017; Blackburn & Jarvis, 2010; Cant, 2016; Hassan & Mohamed, 2015; OECD, 2017). Consequently, government through public and private supporting institutions have introduced interventions to support SMMEs' establishment and growth. Despite governments' interventions, SMMEs continue to run into different problems leading to their failures after a few years of their establishment (Fatoki, 2014; Leboea, 2017; Lose, 2016). Various scholars identified lack of managerial competencies as one of the main factors leading to the high failure of SMMEs (Abor & Quartey, 2010; Lose, 2016; Nieman & Nieuwenhuizen, 2014; Nieuwenhuizen, 2011; Tarwirei, 2015; Tushabomwe-Kazooba, 2006; Urban & Naidoo, 2012). However, little is currently known about the impact of supporting institutions interventions on managerial competencies of SMMEs. Therefore, this study seeks to examine whether the various interventions from supporting institutions have a significant impact on managerial competencies of SMMEs' owners and managers within the context of South Africa.

1.3.2 Research objectives

The formulated research objectives are:

- To ascertain the current managerial competencies of SMMEs' owners and managers;
- To identify the types of interventions provided to SMMEs that enhance the managerial competencies of SMMEs' owners and managers;
- To establish the relationship between interventions from supporting institutions and managerial competencies of SMMEs' owners and managers;
- To identify the challenges that SMMEs' owners and managers face to access assistance from supporting institutions.

1.3.3 Research questions

The key question of this research is "what is the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers?"

Based on the main research question, below are the formulated research sub-questions:

- What are the current managerial competencies of SMMEs' owners and managers?

- What are the types of interventions provided to SMMEs that enhance the managerial competencies of SMMEs' owners and managers?
- What is the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers?
- What are the challenges faced by SMMEs' owners and managers to access assistance from supporting institutions?

1.4 RATIONALE OF THE STUDY

Although SMMEs contribute to South Africa's economic development, they still face various challenges that lead to their failure at their early stage of inception or at the growth phase (Fatoki, 2014; Leboea, 2017; Lose, 2016; Mahembe, 2011; Nemaenzhe, 2010). Literature suggests that there still high failure rates of SMMEs in South Africa (Fatoki, 2014; Leboea, 2017; Lose, 2016; Mahembe, 2011). Lack of managerial competencies was identified as one of the main reasons to SMMEs' failure (Lose, 2016; Mahembe, 2011; Nieman & Nieuwenhuizen, 2014; Nieuwenhuizen, 2011; Tarwirei, 2015). The Global Entrepreneurship Monitor (GEM) Report (2016-2017) indicated that SMMEs in South Africa are affected by poor managerial skills which is due to lack of adequate education and training (Herrington et al., 2017).

Although the South African government has designed various interventions to promote SMMEs, little is still known about the impact of these interventions on SMMEs' managerial competencies. Several studies investigated the impact of these interventions from different angles (Ayer, 2011; Choto, 2015; Crede, 2017; Davies, 2017; Dladla & Mutambara, 2018; Ferreira, 2007; Khoase, 2016; Khoase & Ndayizigamiye, 2018; Lose & Tengeh, 2016; Mago & Toro, 2013; Mahembe, 2011; Maluleke, 2014; Martin, 2007; Mathibe & van Zyl, 2011; Mazwai, 2009; Smorfitt, 2008; Zwane, 2009). Previous studies investigated the impact of interventions from supporting institutions on the success of SMMEs (Ferreira, 2007), the establishment and growth of SMMEs (Smorfitt, 2008), the development of SMMEs (Khoase, 2016; Mazwai, 2009), SMMEs access to funding (Khoase & Ndayizigamiye, 2018; Mahembe, 2011). Hence, further research is needed to investigate the impact of the interventions from supporting institutions on managerial competencies. Therefore, this study aimed to find out whether the interventions from supporting institutions have a significant impact on managerial competencies of SMMEs' owners and managers, and to suggest adequate strategies or

recommendations to enhance the managerial competencies of SMMEs' owners and managers through these interventions.

1.5 SIGNIFICANCE AND CONTRIBUTION OF THE STUDY

This study investigated the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers. The study identified the adequate interventions required to enhance the managerial competencies of SMMEs' owners and managers. The study added to the body of literature on SMMEs development, particularly with reference to "managerial competencies" as one the contributing factors to the success of SMMEs. Based on the research findings, the study provided recommendations on how to promote SMMEs through interventions that enhance the managerial competencies of SMMEs owners and managers. Thus, the findings of this research can be used by government and private supporting institutions and policy makers to develop effective interventions that may enhance the managerial competencies of SMMEs' owners and managers.

1.6 METHODOLOGY OVERVIEW

The methodology employed in this research was based on the research onion framework developed by Saunders, Lewis, and Thornhill (2016), which is a framework of six layers: the research philosophy, research approach, research method, research strategy, research time horizon, research techniques and procedures. The study used positivism as the research philosophy or paradigm, and deduction as the research approach.

The quantitative method research, particularly the mono quantitative method research has been adopted as the research method. The quantitative study is generally employed to investigate the relationships between variables, measured numerically and analysed using a number of graphical and statistical techniques (Saunders et al., 2016). The quantitative research is generally used to provide data summary that support generalization about the situation under investigation (Rahman, 2016). The quantitative research design was chosen to establish the possible relationships between the dependent and independent variables, to find out whether the interventions offered by the supporting institutions have a significant impact on managerial competencies of SMME owners and managers. This research used quantitative approach to generate a more understanding of the research problem and to gain greater confidence in the conclusions generated by the study.

Descriptive research design was employed to investigate the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers. The aim of using descriptive research design is to understand a specific situation in an identified population (Rockinson-Szapkiw, 2012). The use of descriptive research design enables the researcher to measure the results rather than exploring the results (Rudison & Rudison, 2015). This study adopted the descriptive research design to establish the possible relationships between the research variables. The researcher used the descriptive research design to gather, measure and statistically analyse the data.

The target population for this research involved 231 owners and managers of SMMEs registered and operating in Pietermaritzburg city in South Africa. Non-probability sampling methods known as convenience sampling technique coupled with snowball sampling method have been used to select and identify the participants in the target population. Convenience sampling was employed to identify the initial research informants in the target population. Then, the researcher used the initial respondents to identify other respondents in the target population. The sample size for this research is 228 SMMEs registered and operating in Pietermaritzburg city.

The research used a questionnaire survey as a method to collect primary data. The Cronbach's alpha coefficient was used to test the reliability of the responses; while a pilot test (pretesting), factor analysis (construct validity test), the reuse of items within the questionnaires previously tested in other studies, expert scrutiny, and evidence from the literature were the methods used to ensure the validity of the responses. Research variables were measured on an Ordinal Likert scale of 1 (strongly disagree) to 5 (strongly agree). Data collected from the respondents were captured and analyzed using the "Statistical Package for Social Sciences (SPSS) version 24" and "Microsoft Office Excel 2013". The data were interpreted using descriptive (frequency analysis and cross tabulations) and inferential statistics (spearman correlation and linear regression).

1.7 LIMITATIONS OF THE STUDY

Below are the key study's limitations:

- The research was only limited to Pietermaritzburg area; hence the application of the findings can only be limited to this area. Although this study cannot be generalised, it can assist with conceptualising a new related study in another locale.
- This study only focused on the commonly acknowledged interventions provided by South African supporting institutions to SMMEs. The researcher acknowledges that there could be other interventions that are not investigated in this study. These missing interventions could be part of the scope of future studies;
- Lastly, the researcher employed convenient and snowball sampling. Future research should use more rigorous sampling techniques to enhance the validity of the research findings.

1.8 DISSERTATION STRUCTURE

Chapter 1: Introduction

This chapter introduces the study by providing a description background and context of the study. It also presents the research problem, research questions and research objectives. Lastly, it provides the rational of the research, the research methodology overview, the study's limitations and the dissertation structure.

Chapter 2: Managerial competencies and supporting institutions interventions for SMMEs: a review of literature

This chapter presents the literature review pertaining to the research objectives. The chapter firstly provides an overview of SMMEs including the definitions, categories, importance of SMMEs and challenges they encounter. In addition, it discusses the concept of “managerial competencies” in relation to SMMEs. Lastly, the chapter discusses the interventions provided by South African supporting institutions in an attempt to promote SMMEs.

Chapter 3: Supporting institutions interventions and managerial competencies: theoretical and conceptual frameworks

Chapter 3 discusses the theoretical framework on which this study is anchored and outlines other related theoretical frameworks. It further presents the adopted conceptual framework guiding the study.

Chapter 4: Research methodology

Chapter 4 provides insight into how the study has been conducted. The chapter discusses the research philosophy or paradigm, the research approach, the research method, research design, the research strategy and time horizon applied in this research, the sampling design, data collection and analysis methods.

Chapter 5: Findings and interpretation of results

This chapter presents and interprets the results of the study using a quantitative research approach. The chapter starts by considering the response rate, the reliability test result using the Cronbach's Alpha test and the construct validity test result. Then the demographic information of the respondents is provided followed by empirical findings presented and interpreted in accordance with the four research questions.

Chapter 6: Discussion of findings

Chapter 6 discusses the research findings presented in chapter 5 in relation to the four research questions and reviewed literature (presented in chapter 2) with specific references to the theoretical and conceptual frameworks presented in chapter 3.

Chapter 7: Summary, Conclusions and Recommendations

This chapter presents the summary, conclusions, recommendations of the study. The chapter begins by summarizing dissertation chapters, followed by conclusions, recommendations and contributions of the research. The chapter further outlines the research limitations and some suggestion for future research.

1.9 CHAPTER SUMMARY

This chapter introduced the study by providing a description of the research background and problem statement. It outlined the research questions and research objectives. The chapter further provided the rational of the research, the research methodology overview, the limitations of the research and dissertation structure. The following chapter provides literature review pertaining to the research objectives.

CHAPTER TWO

MANAGERIAL COMPETENCIES AND SUPPORTING INSTITUTIONS INTERVENTIONS FOR SMMEs: A REVIEW OF LITERATURE

2.1 INTRODUCTION

This chapter presents the literature review pertaining to research objectives. The chapter firstly presents an overview of SMMEs including the definitions, categories, importance of SMMEs and challenges they encounter. In addition, it discusses the concept of “managerial competencies” in relation to SMMEs. Lastly, the chapter discusses the interventions provided by South African supporting institutions in an attempt to promote SMMEs.

2.2. DEFINITIONS OF SMMEs

In the context of South African, SMMEs is the acronym for Small, Medium, Micro Enterprises. In other context, SMMEs are generally referred to as SMEs (Small and Medium Enterprises). There is no unique, universally accepted definition for SMEs. Two approaches are commonly used to define SMEs, that is, quantitative and qualitative approaches (Berisha & Shiroka Pula, 2015; Storey & Greene, 2010). The Bolton Report (1971) defined three critical qualitative characteristics of small businesses: ownership and management by its owner (s), legal independence, and relatively small share of the marketplace (Bolton, 1971) as cited in (Berisha & Shiroka Pula, 2015; Storey & Greene, 2010). Bolton used the above criteria to distinguish small businesses from the large businesses. While quantitative approach refers to the quantitative criteria such as annual turnover, total value of assets, number of employees (Berisha & Shiroka Pula, 2015; Storey & Greene, 2010).

The concept of SMEs is viewed differently (Blackburn & Jarvis, 2010; USITC, 2010). For instance, the European Union (EU) defines SMEs using quantitative characteristics. Its recent definition categorizes SMEs as follows (BusinessEurope, 2017): “micro” businesses (with a number of employees fewer than ten (10) employees, a balance sheet of 2 million Euros and a maximum turnover of 2 million Euros), “small” businesses (number of employees: between 10 and 49 employees, balance sheet total: 10 million Euros, maximum turnover: 10 million Euros), “Medium” businesses (number of employees: between 50 to 249 employees, balance sheet total: 43 total million Euros, maximum turnover: 50 million Euros). In the United States of America, the employment size threshold is 500 individuals, with small enterprises employing 100 individuals (USITC, 2010).

In the South African perspective, small enterprises are defined by the “*National Small Business Amendment Act of 2004*” as:

..... “*a separate and distinct business entity, including co-operative enterprises and non-governmental organisations, managed by one owner or more persons which, including its branches or subsidiaries, if any, is predominantly carried on in any sector or sub-sector of the economy*”

According to South African National Small Business Amendment Act (2004), SMMEs are categorised into five: medium enterprises, small enterprises, very small enterprises, micro enterprises (businesses that produce an annual turnover below the Value-Added Tax registration limit), and survivalist enterprises (businesses with annual income less than the minimum income standard or poverty line). Appendix N presents the classification of SMMEs as defined in the “*National Small Business Act, 1996 as amended in 2003 and 2004*”. As presented in Appendix N, the classification of SMMEs in terms of the total gross asset value, total annual turnover and number of employees, depends on the sector or sub-sector in which the business belongs. For the aim of this study, the researcher adopts the above definition of SMMEs as stated by “*National Small Business Amendment Act (2004)*”. This definition is adopted because it depicts how the South African government defines SMMEs. In addition, it is based on that definition that businesses qualify for government’s SMMEs support or not.

2.3 THE CONCEPT OF ENTREPRENEURSHIP

Based on numerous theories and approaches or perspectives, various definitions have emerged to explain the concept of entrepreneurship. Social-psychological approaches, economic approaches, cognitive approaches, psychodynamic approaches, personality/traits approaches, and sociological approaches are the main approaches used to define entrepreneurs (Bridge & O'Neill, 2012; Cherukara & Manalel, 2011; Storey & Greene, 2010; Westhead, Wright, & McElwee, 2011).

For the purpose of this study, economic approaches are reviewed briefly to understand the concept of entrepreneurship. The economics’ approaches are more focused on choices and outcomes of entrepreneurial activity (Storey & Greene, 2010). The economic approaches emphasis the function or contribution of the entrepreneur in economic growth and economic theory application (Chetty, 2010; Westhead et al., 2011). The entrepreneur is seen as a way of justifying why the economic system operates correctly (Westhead et al., 2011).

The historical economics literature as derived from Hébert and Link (2007) mentions no less than 12 personalities to the entrepreneur: the owner of an enterprise, the individual who provides financial capital, the individual who undertakes the risk associated with uncertainty, a manager or superintendent, a decision maker, an industrial leader, an innovator, an arbitrageur, a contractor, an allocator of resources among alternative uses, a coordinator and organiser of economic resources, an employer of factors of production. The study focuses on entrepreneurs as the SMMEs' owners and managers.

2.4 THE IMPORTANCE OF SMMEs TO THE SOUTH AFRICAN ECONOMY

The contribution of SMME sector in the economic and social growth of a country has been recognised worldwide (Blackburn & Jarvis, 2010). Poverty and unemployment remain one of the main problems facing South Africa (Labour, 2017). Unemployment remains a problem in South Africa as the official unemployment rate remains at 26.7% (Statssa, 2016). As stated in the Annual Report of the Department of Labour 2016-2017, one of the key strategic interventions to reduce unemployment and poverty is job creation by developing the SMMEs sector (Labour, 2017). In the same vein, Herrington et al. (2017) reported that to tackle the issues of increasing unemployment and poverty rates in South Africa, an important consideration is to put in place reforms designed at promoting a conducive business environment for developing small enterprises.

In South Africa, the importance of SMMEs is recognised by the government. Hence a new "Department of Small Business Development" was established in 2014 to enable the SMMEs' promotion and growth (SEDA, 2017). "*The White Paper on National Strategy for the Development and Promotion of Small Business in South Africa (1995)*" views SMME sector as a significant engine to address the problems of economic growth, job creation and poverty reduction in South Africa (DTI, 1995). According to the Small Business Development Department Report (2015-2016), SMMEs in South Africa constitute 98% of the registered enterprises and contribute 47% to the total labour force and in terms of the economic value small business sector contribute 42% to the GDP (DSBD, 2016). SMME sector contributes hugely to the Gross Domestic Product (GDP) of South Africa and potentially is able for changing aspects of the country's employment rate since is able to drive innovation and employment creation (SEDA, 2016).

Due to SMMEs importance, interventions have been designed by governments to promote their growth and consequently promote national economic development. However, despite this acknowledged importance and the small business sector contribution to country's economic development, SMMEs throughout the whole world, and particularly South Africa, are still faced with several obstacles that contribute to their failure and hinder entrepreneurial growth (Mahembe, 2011). The next section reviews critical factors influencing the failure of SMMEs.

2.5 CRITICAL FACTORS INFLUENCING THE FAILURE OF SMMES

High failure rate among SMMEs is one of the major barriers to economic growth in South Africa (Nemaenzhe, 2010). As indicated by an investigation by the “Small Enterprise Development Agency” (SEDA, 2016), South Africa has one of the highest failure rates of new SMMEs on the planet, about 80% of new SMMEs fail in their first year of existence. The high failure of SMMEs in South Africa is due to different factors. Table 2.1 summarize the primary factors influencing the failure of SMMEs in South Africa.

Table 2. 1: SMMEs causes of failure

Causes of SMMEs failure	Failure rate in percentage
Failure to costs management/ rising costs anticipation	61%
Lack of experience in management	50%
Poorly designed business model (lack of business plan)	50%
Poor professional advice	21%
Poor marketing	37%
Lack of financial skill	27%
Lack of sufficient capital or lack of adequate access to capital(borrowing)	49%

Source: Tarwirei (2015)

From the above Table, it can be seen that factors related to managerial competencies (failure to manage costs, inexperienced management, poor-designed business model, poor marketing, and lack of financial skill) are the primary reasons causing the failure of SMMEs in South Africa. As indicated by Nieuwenhuizen (2011), in South Africa, small businesses fail mainly because of a lack of managerial skills. This is supported by various scholars who investigated factors influencing the failure of SMMEs in different contexts.

Tushabomwe-Kazooba (2006) found that inadequate record keeping and insufficient experience and lack of skills in basic business management are the main factors contributing to the failures of small enterprises in Uganda. Similarly, the GEM Reports (2001-2010) mentioned that SMMEs in South Africa are affected by poor management skills due to lack of adequate training and education (Herrington, Kew, & Kew, 2010). Moreover, various scholars (Abor & Quartey, 2010; Lose, 2016; Nieman & Nieuwenhuizen, 2014; Urban & Naidoo, 2012) revealed that lack of managerial skills is one of the key challenges faced by SMMEs and possessing managerial skills is critical for entrepreneurial success. Stankevics (2016) also alluded to the fact that managerial competency is amongst the key success factors of an organisation, particularly Small and Medium Enterprises (SMEs). Based on the above challenges faced by SMMEs in South Africa, one may argue that there is a need to assist SMMEs to acquire managerial competencies as cited in Small Business White paper (1995). A study conducted by Van Scheers (2011) confirmed that SMMEs' owners are in need of supporting services such as counselling and training to enhance their managerial competencies. The next section reviews the different managerial competencies that are required for the SMMEs' owners to succeed in their ventures.

2.6 MANAGERIAL COMPETENCIES

The aim of this research is to examine how supporting institutions' interventions impact on SMMEs managerial competencies. Currently there is no universal definition of managerial competency (Tarwirei, 2015). Scholars define the concept of managerial competency in different ways. Boyatzis (1982) defined managerial competencies as a set of activities, skills, knowledge and personal traits necessary to improve management performance. He further added that competencies are attributes that are causally associated to superior and/ or effective job performance. According to Spencer and Spencer (1993), competencies relate to individual attributes (skills, knowledge, traits, motives, self-concepts, and inter alliance) that differentiate superior from average performance, or effective from ineffective performance. Managerial competency is also related to effective performance (Boyatzis, 1982; Hellriegel et al., 2008; Karns & Mena, 1998; Parry, 1996; Spencer & Spencer, 1993).

Although there are several definitions and meanings of the concept "managerial competency", for the aim of this research, the study adopts a definition proposed by Parry (1996) who defined competency as set of related skills, attitude and knowledge that influence a key aspect of one's responsibility or role (job), relates with performance, can be measured against acknowledged

norms, and can be enhanced through development and training. The proposed definition has been accepted and used by many scholars in research pertaining to managerial competencies (Barber & Tietje, 2004; Hsieh, Lin, & Lee, 2012; Hunt & Wilhelm, 2000; Vaishya, Jha, & Srivastava, 2016). This definition is related to Hellriegel et al. (2008) definition of managerial competencies within the context of SMEs. They defined the concept “managerial competency” as a set of skills, knowledge, behaviours and attitudes contributing to personal effectiveness of managers. In the same vein, Karns and Mena (1998) defined managerial competencies as a cluster of similar skills, knowledge, and attributes that are vital to effective job performance. From Parry (1996) definition, the following factors can be extracted to explain managerial competencies.

- **Skill:** competences acquired through practice i.e. training or experience. According to Deuter, Bradbery, and Turnbull (2015), skill is the ability to do something well; having enough ability, experience and knowledge to be able to do something well. A skill is the capability to interpret knowledge into practice resulting in needed performance (Schermerhorn, 2011), for example having technical skills to apply a certain knowledge.
- **Knowledge:** understanding acquired through learning. Knowledge refers to information, understanding and skills gained through education or experience (Tarwirei, 2015). Knowledge relates to a specific discipline for example. having the knowledge on how to manage finances.
- **Traits:** physical attributes and reliable reactions to circumstances or information for example, being flexible, having self - control, being a good listener, ability to build trust, engaging and inspiring, personal mindset.

2.6.1 Types of managerial competencies

The performance and success of an organisation largely depends on its skilled work force (Bashir, 2017). According to Stankevice (2016), SMEs need skilled managers at all different levels of management because managerial efficiency is amongst the success factors of an enterprise, particularly in the case of SMEs. Entrepreneurs need managerial competencies in order to perform tasks and activities related to business functions (Nieuwenhuizen, 2009). Many researchers have identified competencies that are essential for managerial effectiveness leading to superior performance (discussed in chapter three). For the purpose of this research, Katz (2009) competency framework is used to classify the types of managerial competencies.

According to Katz (2009), managerial competencies are categorised into three : conceptual skills, human skills, and technical skills. He proposes that all three sets of skills are essential for managing firms successfully. According to Jones, George, and Langton (2017), effective managers need all these kind of skills – technical, human and conceptual skills to enable their organizations perform more effectively and efficiently. They further noted that the lack of one type of managerial skill can lead to failure. One of the major issues faced by individuals who start small businesses confront is the inappropriate human and conceptual skills (Jones et al., 2017).

2.6.1.1 Technical skills

Technical skills also known as functional competencies, indicate an understanding of, and ability in, a particular precise activity or discipline, especially one including strategies, procedures, systems, or methods. Technical skills relate mainly with working with processes or physical things (Katz, 2009). Technical skills involve performing the technical activities (Katz, 2009). For example, engineers and accountants possess technical skills within their fields of expertise. As stated by Katz (2009), an effective leader or manager needs adequate technical skills to achieve the tasks for which he is responsible. A manager needs sound of knowledge of technical activities that he or she must supervise (Smit, Cronje, Brevis, & Vrba, 2011). Smit et al. (2011) noted that new managers in South Africa rely on technical skills in which they are familiar, rather than on human and conceptual skills. In brief, Technical skills are very important for business growth. Thus, entrepreneurs need to acquire expertise to successfully manage their businesses, especially in engineering and technical-related businesses (Ikupolati, Adeyeye, Oni, Olatunle, & Obafunmi 2017).

2.6.1.2 Human Skills

Human skills also called as interpersonal skills (Ling, 2007; Nieuwenhuizen, Badenhorst-Weiss, Rossouw, Brevis, & Cant, 2008; Weber, Finley, Crawford, & Rivera Jr, 2009) or generic skills (Sidek & Mohamad, 2014), refer to the ability of the manager to work successfully as a group member and to build collaborative effort within the group he leads (Schermerhorn, 2011). Human skills are mainly related to working with individuals, the way the individual perceives his bosses, subordinates, and equivalents, and the way he acts subsequently (Katz, 2009). Human skills involve understanding and motivating individuals and groups (Katz, 2009). Human skills are interpersonal skills needed by managers to lead a group of people (Weber et al., 2009).

According to Katz (2009), an effective leader requires adequate human skills to work with others and to become an effective group member, able to build cooperative effort within the team he leads. Human skills are needed by managers at all managerial levels (Nieuwenhuizen et al., 2008). Team building, communication skills, motivation and leadership skills (Jones et al., 2017; Weber et al., 2009) are other examples of human skills that managers need to develop.

2.6.1.3 Conceptual skills

Conceptual Skill also referred to as cognitive skill (Abbaszadeh, Eyni, & Rabiei, 2012), 2012), is the ability of a manager to understand and see the firm though as a whole; it involves identifying how the different functions of the enterprise rely on each other, and how changes in any one business function influence all the others; and it extends to visualizing the relationships of the individual business to the industry, the community, and the political, economic and social of the country as a whole (Katz, 2009). Conceptual skills involve integrating and coordinating all the functions of the enterprise towards a general objective (Katz, 2009). Conceptual skills allow managers to make decisions that affect the business as a whole, to see the big picture and to think strategically (Nieuwenhuizen et al., 2008; Smit et al., 2011). According to Katz (2009), an effective leader needs enough conceptual skills to identify the interrelationships of the different issues related to his position, in order to take action that will likely yield best results for the entire organization. Decision-making, and problem-solving skills, strategic thinking and creative thinking (Javadin, Amin, Tehrani, & Ramezani, 2010; Ling, 2007; Weber et al., 2009) are different types of conceptual skills needed by managers. An investigation by Javadin et al. (2010) on the association between managerial skills and efficiency of bank branches, found that there is a direct and positive association between conceptual skills (strategic thinking, creative thinking, decision making and problem solving) and efficiency of banks branches. Ikupolati et al. (2017) investigated the managerial competencies of entrepreneurs as key determinants for growth of SMEs in Nigeria and suggested that entrepreneurs need to acquire certain conceptual skills (decision making, resource allocation and innovation skills) for strategic planning of the growth of their businesses.

Table 2. 2 Classification of managerial competencies

Managerial competencies	Key competencies
Technical skills	Specific knowledge and techniques such as engineering, accounting, finance, IT, etc.
Human skills	Communication skills, leadership skills, motivation, team building
Conceptual skills	Strategic thinking, creative thinking, decision making, problem solving

Sources: Compilation from various sources (Javadin et al., 2010; Jones et al., 2017; Katz, 2009; Ling, 2007; Weber et al., 2009)

The factors listed in Table 2.2 constitutes the core for this research. One of the aims of this research is to identify the managerial competencies that SMMEs owners/managers possess and to identify the required interventions needed to enhance their managerial competencies. Jones et al. (2017) noted that the lack of one type of managerial skills can lead to failure, as all different types of managerial competencies discussed above affect the entrepreneur business's performance. The following section reviews the relationship between managerial competencies and SMMEs growth.

2.6.2 Managerial competencies and SMME growth

Business growth is one the stages in business life cycle and contributes significantly in the process of developing a successful business (Smorfitt, 2008). SMEs in South Africa face different challenges that lead to their failure at their early stage of inception or at the growth phase (Mahembe, 2011). Identifying the critical SMMEs success factors during their growth phase is essential. Different scholars mentioned SMMEs owners' managerial competencies are part of keys to business growth and success especially in small businesses (Nieuwenhuizen, 2011; Smorfitt, 2008; Stankevics, 2016). Ikupolati et al. (2017) investigated the managerial competencies of entrepreneurs as key determinants for growth of SMEs in Nigeria; they found that entrepreneurs' managerial skills (conceptual and technical skills) contribute significantly in SMEs growth in Nigeria. In addition, Sidek and Mohamad (2014) analysed the relationships between managerial competencies and small enterprise growth in Malaysia. They revealed that technical, human and conceptual skills have positive impact on growth of small business. Moreover, Bashir (2017) investigated the influence of managerial competencies on staff productivity in Wajir County in Kenya. His findings indicated that managers' technical skills,

conceptual skills, human skills have positive effect on staff productivity. From the above findings review one may argue that managerial competencies are major factors that contribute to small businesses growth. Therefore, entrepreneurs should be equipped with relevant managerial competencies to successfully manage their businesses. The next section reviews how small business owners-managers develop their managerial competencies.

2.6.3 Development and acquisition of managerial competencies

Different approaches have emerged on how managerial competencies can be developed and improved. Some authors view leadership as an inherent ability (De Neve, Mikhaylov, Dawes, Christakis, & Fowler, 2013) . Hence, leadership competencies are not developed but are genetically embedded within a person (De Neve et al., 2013). However, this study is based on the organizational learning theory which argues that competencies or skills can be developed and improved (Bitencourt, 2001; Boyatzis, 2008; Katz, 2009). According to Bitencourt (2001), Boyatzis (2008) and Katz (2009), managerial competencies can be developed. Katz (2009) emphasized that good administrator (i.e. leader or manager) are not necessarily inborn; they may be developed. He noted that the three skills – technical, human and conceptual skills can be developed and improved. Several authors have shown that Competencies or skills can be developed and improved through learning (Jones et al., 2017; Katz, 2009; Kunjiapu & Yasin, 2010; Schermerhorn, 2009). Kunjiapu and Yasin (2010) noted that competencies are developed through learning from inside or outside of an organisation. The term “learning” is defined as the process of acquiring skill or knowledge by studying, from experience, or from being taught (Deuter et al., 2015). Katz (2009) mentioned that people learn in different ways. Schermerhorn (2009) mentioned that effective managers learn from daily experiences and opportunities. Jones et al. (2017) noted that managerial skills can be developed and improved through education, training or experience. In addition, they mentioned that experience and education allow managers to identify and develop the personal skills needed to use the resources of the organization more effectively. Finally, they concluded that formal education, training and experience are essential in assisting managers develop conceptual, human and technical skills.

Some scholars revealed how business owners-managers develop their skills and competencies. Talukder and Hawkins (2014) examined “the perception by New Zealand managers of the relative importance of the skills and competencies they possess”. They showed that New Zealand managers perceive ‘job experience’ as their primary source for up-skilling, inferring that enterprises depend more on their managers’ job experience for developing competencies

and skills than more training or formal acquisition. These findings are supported by Hashim (2008) who examined how Malaysian managers gain job competencies. He found that most of managerial competencies are obtained through on-the-job training, working as part of a team and self-education. Within the South African context, a study conducted by Khoase (2016) about the influence of supporting institutions on development of SMMEs, indicated that SMMEs' owners rely on their own experience. From the above findings, one may argue that business owners-managers mainly rely on their own experience to develop their managerial competencies.

Developing managerial competencies for small businesses is critical. Bridge and O'Neill (2012) stated that large businesses have the resources to develop their managers' competencies compared to small businesses. However, small businesses may inevitably have to depend on external agencies due to their limited budgets. Governments around the world have designed interventions to help small businesses in skills development. However, some studies indicated that small businesses do not make full use of these interventions (Khoase, 2015) and many small businesses do not seek assistance from external services providers (Bridge, O'Neill, & Martin, 2009). Lange, Ottens, and Taylor (2000) as quoted by Mazwai (2009, p. 96) revealed four major skills development barriers for SMEs:

- **Culture** – refers to the primary attitudes of entrepreneurs towards skills development. According to Hamburg and Hall (2008), most SMEs do not have a culture of formal learning.
- **Awareness** – relates to the entrepreneur's knowledge of learning opportunities; most SMEs are not aware about the importance of staff learning and development.
- **Finance** – refers to the entrepreneurs' perceived direct cost of learning and training; training in SMEs is more likely to be related to the availability, relevance and cost of training provided.
- **Providing and accessing skills development opportunities such as training** – includes the obstacles which either keep entrepreneurs to access skills development opportunities or manifestation in the inappropriate provision of learning opportunities. In order to keep their competencies updated, SMEs' owners and managers need access to 'all appropriate learning opportunities (Hamburg & Hall, 2008).

According to Mazwai (2009, p. 96), the four barriers constitute the key limitations affecting the SMMEs' survival and growth around the world. On the other hand, Bridge et al. (2009) mentioned reasons why small businesses do not seek assistance from external services providers:

- The non-appreciation of assistance needed. It is not easy to examine entirely the difficulties of a business organization and recognize needs exactly.
- The fear of business owners to expose their effort to others may lead to their ideas being stolen.
- The hesitance to approach business specialists or professionals since business owners expect that the business specialists may despise their endeavours and also business owners believe that they lack technical and human skills to deal with experienced advisors.
- Perception of how consultancies approach assignments is off-putting for many small business owners.
- Lack of enough information about the accessibility and services' costs to make a rational choice.
- The feeling of business owners that the available assistance is inappropriate to meet their needs.
- The discouragement of business owners about the price they will have to pay for their business-related consultations.

The next section reviews different supporting institutions interventions designed by supporting institutions to promote small business development.

2.7 SUPPORTING INSTITUTIONS' INTERVENTIONS

In the context of SME sector, given the role that SMEs play in countries' economic growth around the world, interventions have been designed to support SMEs. In this study, the term "supporting institutions' intervention" refers to any assistance offered by private or government institutions with the purpose of developing SMMEs (Khoase, 2015; Smorfitt, 2008).

The development of entrepreneurship and small business is still a primary issue for the government of South Africa. Since 1994, the government of South Africa has recognised the significant contribution of small business sector. Since 1995 the government of South Africa put in place different procedures to promote a conducive supportive environment for the SMMEs' creation and growth. In 1995, the South African government published "*the White Paper on national strategy on the development and promotion of small business in South Africa*", which aims to (DTI, 1995): "create an enabling legal framework, Streamline regulatory conditions, facilitate access to information and advice, facilitate access to marketing and procurement, facilitate access to finance, facilitate access to physical infrastructure, provide training in entrepreneurship, skills and management, improve industrial relations and the labour environment, facilitate access to appropriate technology, encourage joint ventures, capacity-building and institutional strengthening. introduce differential taxation and other financial incentives".

The White paper 1995 argued the South African Government's rationale to promote SMMEs as follows (DTI, 2005, p. 7):

"With millions of South Africans unemployed and underemployed, the Government has no option but to give its full attention to the fundamental task of job creation, and to generating sustainable and equitable growth. Small, medium and micro-enterprises (SMMEs) represent an important vehicle to address the challenges of job creation, economic growth and equity in our country. Throughout the world, one finds that SMMEs are playing a critical role in absorbing labour, penetrating new markets and generally expanding economies in creative and innovative ways. We are of the view that – with the appropriate enabling environment – SMMEs in this country can follow these examples and make an indelible mark on this economy. The stimulation of SMMEs must be seen as part of an integrated strategy to take this economy onto a higher road – one in which our economy is diversified, productivity is enhanced, investment is stimulated and entrepreneurship flourishes."

Since the publication of White paper in 1995, different measures have been put in place through supporting institutions to assist SMME sector. A review of the supporting institutions interventions is presented in the subsequent sections.

2.7.1 Business development services providers in South Africa

An entrepreneur can obtain support from a wide range of personal/or individual sources, and institutional sources (Van Aardt & Bezuidenhout, 2014). This research focuses on institutional

sources of support. According to Van Aardt and Bezuidenhout (2014), institutional sources of support refer to assistance offered by government and related organisations, by educational institutions, and by business associations and professionals. These supporting institutions provide valuable support with regards to generating financial support and non-financial support (Van Aardt & Bezuidenhout, 2014). This study emphasizes and reviews the various public and private supporting institutions that provide non-financial support to SMMEs. These supporting institutions are referred to as Business Development Services Providers.

2.7.1.1 Government support institutions

The South African government, through the DTI and DSBD, has put in place SMMEs development agencies to assist with financial and non-financial services (DSBD, 2017). This section reviews the main government supporting institutions that provide non-financial support or business development services to SMMEs in South Africa.

The Department of Trade and Industry (The DTI)

The DTI was established to help the greatest critical function of economic growth, involving employment creation and wealth (Nieman & Nieuwenhuizen, 2014). The DTI is responsible for creating a supportive environment for SMMEs contributing to the country's GDP and employment (Van Aardt & Bezuidenhout, 2014). Since the publication of "*the White Paper on National Strategy for the Development and Promotion of Small Business in South Africa*", the government of South Africa through the DTI, initiated various SMMEs supporting agencies to implement the country's national strategies for the promotion of SMMEs by offering financial and non-financial services. Some of these agencies provide non-financial support related to managerial competencies. These agencies are: National Empowerment Fund (NEF), Small Enterprise Development Agencies (SEDA), Enterprise Information Centre (EIC) programme, Sector Education and Training Authorities (SETAs), National Youth Development Agency (NYDA).

The Department of Small Business Development (the DSBD)

Established in 2014, the DSBD, is one of the newest departments in South Africa (DSBD, 2017). In conjunction with the DTI, the mandate of DSBD is to "lead an integrated approach to the promotion of and development of SMMEs through the focus on the economic and legislative drivers that stimulate entrepreneurship to contribute to radical socio-economic transformation" (DSBD, 2017). The DSBD is mainly responsible for the formulation and implementation of policies aimed at creating a favourable environment developing and promoting SMMEs

through the offering of improved non-financial and financial business development services (DSBD, 2017). The financial and non-financial services are provided by the two government institutions reporting to the DSBD, the “Small Enterprise Finance Agency (SEFA)” and the “Small Enterprise Development Agency (SEDA)”, respective (DSBD, 2017). This study focuses and reviews the SEDA which offers non-financial services to SMMEs.

The Small Enterprise Development Agency (SEDA)

SEDA was initiated in December 2004 by the “*National Small Business Amendment Act, Act 29 of 2004*” as an agency of DTI. The Agency was formed by the merge of three organizations, namely the Community Public Private Partnership Programme (CPPP), the National Advisory Centre (NAMAC) and Ntsika Enterprise Development Agency (Ferreira, 2007; Herrington et al., 2017; Nieman & Nieuwenhuizen, 2014). In 2014, The functions and mandate were moved from the DTI to the DSBD (DTI, 2014; SEDA, 2018). SEDA was mandated for promoting, developing and supporting SMMEs to ensure their sustainability and growth (DSBD, 2017; SEDA, 2017). SEDA provides non-financial services to SMMEs, in partnership with other various role players (including incubators, accelerators, academic institutions, and other development experts) in the small business development environment (DSBD, 2017; Nieman & Nieuwenhuizen, 2014). SEDA is the most largest business support network in South Africa (Nieman & Nieuwenhuizen, 2014). SEDA provides the following key products and services : support information related to business, business training, advice, mentoring, and consultation services in all areas of business development (Nieman & Nieuwenhuizen, 2014, p. 220; SEDA, 2016).

The Enterprise Information Centre (EIC) programme

Established under the direction of SEDA, the EIC is a programme that aims to accelerate the reach of SEDA activities by outsourcing and partnering its services to other government and private institutions that provide services SMMEs (Nieman & Nieuwenhuizen, 2009). One of the important functions of EIC programme is to increase the access of SMMEs support services to people (Nieman & Nieuwenhuizen, 2009). The core services provided by EIC programme include the provision of information, provision of training, provision of counselling and advisory services, networking and linkages.

Sector Education and Training Authority (SETA)

Skills shortage level is a key factor that contributes to the below average entrepreneurial capacity in South Africa (Herrington et al., 2017). Established by the Skills “*Development Act No. 97 of 1998*”, SETA mandates to foster skills development of local government sector (W&RSETA, 2014). SETA provides education and training into different sectors to enhance the skills of the current workforce (W&RSETA, 2014). SETA provides skills development support/programmes to SMMEs in cooperation with other role players (W&RSETA, 2014).

National Youth Development Agency (NYDA)

Developing youth (aged 18-35), especially youth entrepreneurship, has become a major focus in South Africa in recent years. initiated by an “*Act of parliament, Act No 54 of 2008*”, the NYDA is an agency initiated to tackle socio-economic problems faced with the South African youth (NYDA, 2015). The NYDA attempts to create an enabling environment for developing youth to ensure that all main stakeholder’s, i.e. the civil society, private sector, and government, prioritise youth development and help through finding and executing sustainable solutions which tackle youth development problems. The NYDA offers different services such as skills development and training, mentorship, career guidance services, entrepreneurial development and support, information-provision (Nieman & Nieuwenhuizen, 2014, p. 222; NYDA, 2015).

National Empowerment Fund (NEF)

Established by the “*National Empowerment Fund Act No 105 of 1998 (NEF Act)*”, NEF provides non-financial and financial services to black empowered enterprises and encourage a saving and investing culture among black people (NEF, 2018a). Non-financial support provided includes advice, knowledge management, entrepreneurial training, mentorship and technical assistance (NEF, 2018b).

Provincial agencies

At provincial level, different agencies have been established to support SMMEs. The KwaZulu-Natal provincial government developed the Small Enterprise Development Strategy which assists to coordinate, orientate and guide all small enterprise development programmes and related initiatives in KwaZulu-Natal province. The strategy aims to implement comprehensive and integrated programmes for developing small businesses in the province (Katambwe, 2017). The strategy aims to develop entrepreneurial skills, facilitate access to finance, facilitate easy access to international and local markets, facilitate an incubation and

mentoring programme for SMMEs in KwaZulu-Natal, and provide effective and relevant training to SMME operators.

Through this strategy, different small business supporting agencies and programmes have been created to assist and add value to the growth of emerging small businesses. Some of these supporting institutions are Ithala Development Finance Corporation, Trade and Investment KwaZulu-Natal, Pietermaritzburg Chamber of Business, Msunduzi Municipality. These supporting institutions provide non-financial and financial services to small enterprises. However, despite the government effort to support small enterprises, Katambwe (2017) conducted a SWOT analysis resulting from the problems and needs faced by SMMEs and services providers in the Municipality and revealed the following weaknesses:

- Limited business support unit in the area
- Lack of a sound database of SMMEs and SMME service providers' in the Municipality
- Limited access to advisory services and information
- Lack of access to mentorship
- Absence of sector specific SMME programmes in the Municipality
- Limited skills, involving IT skills, business management skills, human resources skills, financial skills, business skills and technical or sector specific skills.

To address the above weaknesses, Msunduzi municipality developed a strategy to create an enabling environment for developing Msunduzi SMME sector. The strategy aims to strengthen the cooperation among SMMEs' service providers in the Municipality, enhancing the public offering of services to SMME in the Municipality and facilitate SMMEs access to support services such as training, mentorship, information and advisory facilities (Katambwe, 2017). Through this strategy, Msunduzi municipality in partnership with SMME supporting institutions offer non-financial and financial services to improve the current SMME's sector in the Msunduzi area.

Evaluation of the impact and role of government supporting institutions on SMME growth and development

As reviewed above, the government of South Africa put in place a list of institutions spread across diverse departments offering business development services to SMMEs. Different researches have emerged to examine the impact and role of these government support

institutions on SMME growth and development. Smorfitt (2008) evaluated “the impact of government interventions to stimulate the establishment and growth rates of SMEs in the formal sector in KwaZulu-Natal, South Africa 1994-2008”. He indicated that the South African government have achieved certain success and certain failures in providing assistance to SMEs. He further concluded that despite the fact that the government interventions appear to be relevant and useful to SMEs owners, the South Africa government appears to have little impact on the start-up and SMEs’ growth rates in the formal sector in KwaZulu-Natal.

Lack or/and inadequate government support has been identified by various studies as an impediment to the creation, survival and growth of SMMEs in South Africa (Chimucheka, 2013; Chimucheka & Mandipaka, 2015; Clover & Darroch, 2010; Mboniyane & Ladzani, 2011; Moos & Sambo, 2018; Ngcobo & Sukdeo, 2015). Gopaul and Manley (2015) investigated the perception of SMEs owners of the various government assistance and initiatives offered to SMEs owners in South Africa. They showed that SMEs owners feel that local government and municipalities are not adequately doing enough to support and assist SMEs. Additionally, other studies (Ferreira, Strydom, & Nieuwenhuizen, 2010; Mago & Toro, 2013; Maleka & Fatoki, 2016; Maloka & Dlamini, 2016; Mathibe & van Zyl, 2011; Naicker & Peters, 2013; Serei, 2016) indicated that despite many supporting agencies established by the government of South Africa to support SMMEs, the South African government’s support of SMMEs has not been effective because of different challenges SMMEs face in accessing these support programmes. They showed that the awareness of SMMEs support programmes is very low/weak; the majority of SMMEs owners are not aware of government support initiatives. Maleka and Fatoki (2016); Maloka and Dlamini (2016) revealed that lack of information, ignorance and inaccessibility to internet are the major reasons why SMMEs owners are not aware of government support programs. Other challenges identified include too much red tape associated with the use of government support initiatives, incompetence of government support institutions, lack of marketing and communication by government support institutions (Naicker & Peters, 2013; Serei, 2016). Naicker and Peters (2013) provided a viewpoint about the success of public support initiatives on SMME sector. They revealed that SMMEs owners frequently utilize the services offered by business consultants and external specialists (as accountant, attorney or IT specialist) from which they perceived add more value to their own enterprises as compared to government support institutions. This is supported by Ferreira et al. (2010) who also revealed that SMEs owners generally use consultants or specialists when seeking assistance.

2.7.1.2 Private support institutions

Various private South African institutions have considered the call for private sector involvement in SMMEs development and have replied by executing a variety of interventions or initiatives. These institutions can be categorised under commercial banks, educational institutions, business professionals, and business associations/partners.

Commercial banks

Around the world, banks and other financial institutions have long delivered Non-Financial Services (NFS) to their business customers helping them succeed in business. The types of these services provided by banks include training, information, advisory services, as well as business clubs and other networking events (Richardson, 2016). More recently, banks have been developing and delivering non-financial services targeted at SMEs customers. In South Africa, commercial banks have been active in such initiatives. Commercial banks have realised the special needs of emerging entrepreneurs and have put in place different services to provide them. The following are some of the products/services offered to entrepreneurs by major banks in South Africa.

ABSA Bank is committed to add value to the SMME sector in South Africa by offering products and services to facilitate business growth to boost the economy of South Africa. ABSA has a Business Banking Toolbox which presents the services offered to start, manage, expand and protect a small enterprise (Ferreira, 2007; Nieman & Nieuwenhuizen, 2014). The booklets include subjects such as the business plan, start-up basics, tax guide, ‘your business and bank,’ cash flow programme and the principles of finance (Ferreira, 2007; Nieman & Nieuwenhuizen, 2014). In addition, ABSA provides technical assistance to entrepreneurs through support programmes (Nieman & Nieuwenhuizen, 2014).

Standard Bank provides solutions to businesses after identifying the specific needs of business. The bank elaborated business guides providing practical advice and information (Nieman & Nieuwenhuizen, 2014). The bank has the *Small Capital Handbooks*, which covers topics like marketing and finance, managing growth, starting a business (Nieman & Nieuwenhuizen, 2014). In addition, Standard Bank launched a platform called “Biz-Connect”, a web-based business development solution, designed to provide small and medium enterprises with an avenue to new opportunities, as well as access to regulatory and financial information on how to start, maintain and grow a business (Nieman & Nieuwenhuizen, 2014).

First National Bank (FNB) is committed to assisting small enterprises growth as well as the entrepreneurship spirit and practice in South Africa. FNB helps small business owners in all phases of their business (Ferreira, 2007). The bank offers solutions for start-up businesses and emerging entrepreneurs. In partnership with other companies such as Shelf Company Warehouse, FNB offers various services to small businesses such as mentorship, writing business plans, legal advice and cash flow projections (Nieman & Nieuwenhuizen, 2014).

Nedbank emphasizes on providing services to small enterprises through financial assistance and services essential for small businesses development (Ferreira, 2007; Nieman & Nieuwenhuizen, 2014). Partnered with Sizanani Advisory Services and Business Partners Ltd, Nedbank provides value-added services such as free management advice, business coaching, business expertise, and a 12-month mentorship programme (Nieman & Nieuwenhuizen, 2014).

Despite various services put in place by commercial banks to assist SMMEs, commercial banks are not viewed by SMMEs as an effective source of support (Bbenkele, 2007; Bbenkele & Ngerebo, 2010; Okuma, 2017). According to Nieman and Nieuwenhuizen (2014), there has been criticism that commercial banks don't assist SMMEs. Bbenkele and Ngerebo (2010) investigated the perceptions and attitudes of SMEs towards commercial banks' services, a case study of South Africa and Nigeria. They indicated that Commercial banks are negatively perceived by SMEs as being conservative, uncooperative and exploitative. As a results SMEs suggested that commercial banks are failing to meet the SMEs' needs (Bbenkele & Ngerebo, 2010; Okuma, 2017) .

Educational institutions

Several educational institutions, both in higher (secondary) education and Further Education and Training (FET), offer training courses in creativity and all aspects of starting and managing a small business (Van Aardt & Bezuidenhout, 2014). Some of these supporting educational institutions have entrepreneurship centres which provide assistance in the business plan development, consultation on starting and managing a small enterprise, and legal and accounting support (Van Aardt & Bezuidenhout, 2014).

Educational institutions are seen as an effective way to develop entrepreneurship training and education programs in South Africa (Chimucheka, 2012; Nicolaides, 2011). In South Africa, entrepreneurship education has been encouraged in educational institutions; for that, educational institutions are viewed to be significant in nurturing entrepreneurs (Chimucheka, 2012). Chimucheka (2012) studied "the impact of entrepreneurship education on SMMEs'

performance in Buffalo City, Metropolitan Municipality”. He showed entrepreneurship education is positively related to SMMEs’ performance; and entrepreneurship education plays a critical role in developing entrepreneurial knowledge and skills of SMME owners and managers. He also found that entrepreneurial education is very significant for SMMEs’ creation and existence.

Business professionals

Professional support involves the available assistance from consultants, accountants and lawyers/attorneys (Ferreira, 2007; Van Aardt & Bezuidenhout, 2014). Advice from professionals helps entrepreneurs improve profits and long-term stability (Van Aardt & Bezuidenhout, 2014).

Consultants. Business consultants provide advisory services on how to develop effective plans for entrepreneurs on all aspects of business such as how to start a business, developing a business plan, and marketing plan (Ferreira, 2007; Van Aardt & Bezuidenhout, 2014).

Accountants. Accountants provide advice on financial position of the business by gathering reliable financial information in order to make good business decisions (Ferreira, 2007; Van Aardt & Bezuidenhout, 2014).

Lawyers/Attorneys. Lawyers provide advice assistance to entrepreneurs with all the legal aspects surrounding a business such as contracts, labour legislation, and regulations (Ferreira, 2007; Van Aardt & Bezuidenhout, 2014).

The existing literature indicates that SMMEs owners business professionals as an effective source of support (Ferreira et al., 2010; Naicker & Peters, 2013). Naicker and Peters (2013) provided a viewpoint about the success of government support activities on SMME sector. They revealed that SMMEs owners frequently utilize the services offered by business consultants and external specialists (such as accountant, attorney or IT specialist) from which they perceived add more value to their own enterprises as compared to government support institutions. This is supported by Ferreira et al. (2010) who also revealed that SMEs owners generally use consultants or specialists when seeking assistance.

Business associations

A number of business associations exist in South Africa which act as support systems to the entrepreneurs and small businesses. These business associations provide a wide range of valued-added services for entrepreneurs in SMMEs, including information, advice and

guidance on business-related issues, technical assistance, consulting and mentorship (Nieman & Nieuwenhuizen, 2014, p. 223).

2.8 BUSINESS DEVELOPMENT SERVICES (BDS)

The concept of Business Development Services (BDS) involves a number of non-financial services offered by public and private supporting institutions (BDS providers) to help entrepreneurs and business owners operate professionally and grow their enterprises with the main aim of contributing to economic growth, job creation and poverty reduction (Asafo-Adjei, 2015; Rosa, 2013; Sospeter & Nchimbi, 2018). As portrayed in the previous sections, Business Development Services can be provided into different ways. The subsequent sections focus on the impact of these services on SMMEs managerial competencies.

2.8.1 Business training

Training is the most general type of business development services. Training is essential to enhance business managerial skills. According to Ferreira (2007), training is a systematic and organised process through which entrepreneurs and business owners acquire skills, knowledge, information and attitudes required to accomplish their business' objectives. Training aims to influence and change the working habits of a business owner and his levels of performance in order to become more productive (Ferreira, 2007).

The South African government recognizes the significance of training in promoting small business sector and established different supporting institutions and programmes to offer training to SMMEs. However, despite the availability of these interventions, little is still known about the impact of training intervention on SMMEs managerial competencies in South Africa. Some studies (Asafo-Adjei, 2015; Mashombo, 2014; Mwaanga, 2014; Osinde, 2014) investigated the impact of Business Development Services on business performance; they revealed that BDS have a positive impact of business performance. On the other hand, Mwaanga (2014) investigated the impact of Training on SMMEs in Zambia; he revealed a positive impact of training on business performance and managerial skills. He further showed that training provided by supporting institutions is beneficial to SMMEs as it improves various skills such as strategic skills, decision making skills, interpersonal skills and technical skills. These findings are supported by Asafo-Adjei (2015) who investigated the impact of training on managerial skills in Ghana; she revealed that training has a positive impact on managerial and technical skills.

Within the South African context, some studies indicated that business training contributes significantly in developing the managerial skills of SMMEs' owners/managers (Clover & Darroch, 2010; Dladla & Mutambara, 2018). Dladla and Mutambara (2018) evaluated the impact and effectiveness of training and support interventions offered to small businesses through the Expand Public Works Programme (EPWP) in Pretoria region. They demonstrated that the training intervention provided through the EPWP as part of Government initiative is making positive impact to improve business management skills of SMMEs' owners and managers. Additionally, Clover and Darroch (2010) also reported that the access of supplied skills training by the government is a major factor influencing SMMEs' success in South Africa, because improved skills training increases the ability of an entrepreneur to overcome many challenges. A study performed by Mathibe and van Zyl (2011) about "the impact of business development services on SMMEs in South Africa", suggested that training programme offered by private supporting institutions has not always been effective in terms of developing the managerial skills and other related business skills of entrepreneurs in South Africa.

2.8.2 Business incubation

Business incubation is a new and innovative system of assistance developed to address the major challenges entrepreneurs face while establishment and growing their businesses (Dey, 2012). Business incubation is a business development strategy that aims accelerating the process of formation, development, survivability and growth of new businesses by offering clients with a number of business support involving physical facilities, business networking, and business counselling (Lose & Tengeh, 2016). Business incubation is designed to nurture and grow start-up enterprises by supporting them through early stages of development and change (Dey, 2012; Nieman & Nieuwenhuizen, 2014, p. 215). Business incubation aims to set and facilitate initiatives through which entrepreneurs can obtain important information and support, valued-added shared facilities and equipment (Nieman & Nieuwenhuizen, 2014, p. 215). From a business intervention perspective, business incubation aims providing a learning and entrepreneurial environment, enabling SMMEs access to investors and mentors and providing visibility in the marketplace (Dey, 2012; Nieman & Nieuwenhuizen, 2014, p. 215).

Realizing different challenges emerging entrepreneurs are facing to start and growth businesses, various supporting institutions and other public and private organisations, in South Africa, have established many business incubation programmes with the aim of nurturing the

start-up small enterprises. In South Africa, business incubation is regarded as a significant tool in facilitating the development of small business sector (Lose, Nxopo, Maziriri, & Madinga, 2016). Although there are various business incubation programmes provided by government and private supporting institutions, there is a need to determine their impact on small start-up business success in South Africa. Ntlamelle (2015) cited that there is no significant difference in the ability of either government or private supporting institutions to add value to SMMEs. Turton and Herrington (2013) reported that the incubation services provided by government supporting institutions are viewed to be inadequate in developing the entrepreneurs' skills in South Africa. Choto (2015) evaluated "the impact of business incubators on survivalist entrepreneurs in the Cape Metropolitan area" and found a significant relationship between the support provided by business incubators and performance of survivalist entrepreneurs. In addition, Lose (2016) determined "the role that business incubators play in satisfying entrepreneurial skills needs of SMEs in the Cape metropolitan District, South Africa". He revealed that business incubators contribute significantly in helping SMEs' entrepreneurial skills needs and these skills impact positively on business performance. Furthermore, Ruhui, Ngugi, and Waititu (2015) sought to shed light about "the effects of managerial skills offered by incubators on the growth of SMEs in Kenya". They revealed that business incubation programmes have positive effects on managerial skills and in return, these skills contribute significantly to the growth of SMEs in Kenya. Lastly, Kasase (2017) tested the impact of Business Incubators (BI) in stimulating the growth of SMEs in Zambia. He found that Business Incubators impact positively on small business growth in Zambia.

2.8.3 Business mentoring

Business mentoring has been identified as a significant activity that promotes the SMME sector. Business mentoring is defined as a continuous, long-term business counselling relationship between an experienced business adviser (or corporate executive) and a client throughout different phases of a business venture's development (Nieman & Nieuwenhuizen, 2014, p. 214). In the context of Small businesses, a mentor is referred to as business professional who is connected with the small business owner in a mentoring relationship (Ferreira, 2007). The business mentoring aims developing the entrepreneurial and managerial skills of a person to enable an emerging entrepreneur nurture into a long-term sustainable entrepreneur (Nieman & Nieuwenhuizen, 2014, p. 214). The business mentor assists and guides the small business owner to start, manage and/or grow a business (Memon, Rozan, Ismail, Uddin, & Daud, 2015).

From the business intervention perspective, business mentoring covers a number of subjects as a business grows over period towards a fixed set of goals, and provides skills transfers and guidance to emerging entrepreneurs in an enabling environment. Business mentoring provides a range of benefits to business owners/managers such as enhanced productivity and performance; enhanced skills and knowledge; superior confidence, well-being and empowerment; enhanced work motivation and satisfaction; faster learning and improved decision-making skills; enhanced business understanding; enhanced innovation and creativity; encouraging positive risk-taking; leadership skills development (Garvey & Garrett-Harris, 2008; Pompa, 2012).

In South Africa, various supporting institutions and organizations have recognized the influence of business mentoring on the success rate of emerging entrepreneurs' business ventures. Some of these institutions and organizations are commercial banks such as First National Bank (FNB), ABSA bank, Nedbank, and Standard Bank. These institutions and organisations have developed business mentorship programmes in order to help emerging entrepreneurs develop various entrepreneurial and managerial skills important to launch, manage and grow an enterprise through its life cycle stages (Nieman & Nieuwenhuizen, 2014, p. 214). The literature presents evidence about the benefits of mentoring programmes in terms of offering appropriate and relevant source of assistance for entrepreneurs (Pompa, 2012). Makhado (2015) investigated "the effectiveness of the services provided by Mogale City Plato mentorship programme to promote SMMEs' development and sustainability in Mogale City Local Municipality, South Africa". He showed that Mogale Citi Plato mentorship programme was effective and increased business performance, as it adds value and develops entrepreneurship and small enterprises. He further found that most business owners and managers benefited from the support provided by Mogale Citi Plato mentorship programme. The business owners/managers were satisfied with management skills they acquired during the mentoring programme; they able to manage their businesses successfully. Crede (2017) evaluated the effectiveness of an entrepreneur mentoring program in South Africa. He indicated that entrepreneur acquire valuable entrepreneurial skills through the mentoring program. He further showed that the mentoring program is equipping the entrepreneurs with the essential skills to recognize opportunities, deal with obstacles, identify opportunities and recognize products that can lead to success. Moreover, Other studies reported that mentorship programmes, often supported by government institutions, deliver value to SMEs sector entrepreneur (Audet & Couteret, 2012; Ayer, 2011; Davies, 2017; St-Jean & Audet, 2012).

They observed that mentoring offers an opportunity for SMEs entrepreneurs to develop their competencies. In brief, mentoring programs play a positive role for entrepreneurs' learning and development (Memon et al., 2015).

However, despite the recognised impact of mentoring, some studies indicated that mentoring is not adequately implemented by government supporting institutions (Mago & Toro, 2013; Maluleke, 2014; Zwane, 2009) and by private supporting institutions (Mathibe & van Zyl, 2011). Maluleke (2014) investigated the challenges faced by SEDA in offering mentoring and training services to small businesses. He reported that the mentoring programme offered by SEDA as a government agency is perceived to be poor by the SMMEs' owners. Mago and Toro (2013) noted that mentors of government supporting institutions are inexperienced and unskilled; as a result the mentors deliver poor mentoring services to meet the needs of SMMEs owners and managers. Mazwai (2009) suggested for the government supporting institutions to provide effective mentorship programmes in the SMME sector for skills development in order to fast-track the SMMEs' success rate. On the hand, a study conducted by Mathibe and van Zyl (2011) on "the impact of business support services to SMMEs in South Africa", posited that mentoring programme offered by private supporting institutions has not always been effective in terms of developing the managerial skills and other related business skills of entrepreneurs in South Africa.

2.8.4 Business consulting

Business consulting is one the interventions used by companies to improve business performance (Vukotić, Aničić, & Vukotić, 2017). Business consulting also called as "management consulting", is a professional support used by company's managers in analysing and solving practical problems (Ferreira, 2007; Martin, 2007; Vukotić et al., 2017). Business consultation provide mainly advisory support services (Ferreira, 2007; Martin, 2007; Vukotić et al., 2017). According to Vukotić et al. (2017), business consulting services are used by business owners to reduce the problem of uncertainty and risk. A business consultant is considered by entrepreneurs as a "personal business advisor" (Barisic & Bozicevic, 2013). SMEs utilise various business consulting services based on their business activities (Urbonavičius & Dikčius, 2005).

Recognising the importance of small businesses and different problems faced by small businesses, various business consulting programs, public and private, were designed to offer business development services to SMMEs with the purpose to promote SMME sector in South

Africa. The literature on business development services shows that business consulting services play an important role in business performance. An investigation by Urbonavičius and Dikčius (2005) concerning the influence of business consulting services on SMEs' growth in Lithuania, indicated that different types of business consulting services impact significantly on SME growth in terms of increased number of employees and sales. These results are confirmed by Bruhn, Karlan, and Schoar (2018) who analysed the impact of consulting services on SMEs in Mexico. They also found that consulting services have a positive impact on SMEs' managerial skills and these skills have a large importance on firm performance. Within the South Africa context, Mahembe (2011); Mago and Toro (2013) reported that there is still a need to enhance the quality of business consulting services in South Africa. Mago and Toro (2013) indicated that business consulting services offered by government supporting institutions are not effective due to poor implementation. They demonstrated that the skill and knowledge transfer between government consultants and business owners is not sufficient. Mahembe (2011) suggested for SEDA as a government supporting institution to make use of private sector consultants in providing consulting services to SMMEs.

2.8.5 Business counselling

Business counselling has been identified as one of the fastest growing areas of small business support. Business counselling is defined as a process of diagnosing and resolving business problems to help business owners and managers learning not just how to solve their present obstacles, or use their opportunities, but also how to handle same problems in future (Adams, 2003 as cited by Martin, 2007; Stone, 1999 as cited by Nieman and Nieuwenhuizen, 2014, p. 214). The purpose of business counselling is to improve or increase individual and enterprise performance, through a continuous development process that happens by one on one meetings between an experienced entrepreneur and the new venture owner (Adams, 2003 as cited by Martin, 2007; Nieman and Nieuwenhuizen, 2014, p. 214).

From a business intervention perspective, business counselling aims to: find challenges and their cause, assess current performance against expected performance and develop action plan to bring performance up to minimum expectations. Business counselling experts assist in the start-up and growth process and assist managers fill skills deficiency gaps (Adams, 2003 as cited by Martin, 2007; Nieman and Nieuwenhuizen, 2014, p. 214).

In line with the National Small Business Support Strategy, various agencies such as Seda, were established to provide counselling services to SMMEs in South Africa (South Africa National

Business Act, 1996). Although there are various business counselling services available to SMMEs, however, their impact on SMMEs performance is still largely unknown. Previous studies on business development services indicate that the provision of business counselling services play a crucial role to small business development. A study conducted in Pennsylvania, USA by Chrisman, McMullan, Kirk Ring, and Holt (2012) concerning the relative impact of outside counselling support and entrepreneurship courses on new venture creation and performance found that business counselling assistance impacts significantly on enterprise performance. This result is supported by Widerstedt and Månsson (2015) who evaluated “the state of business counselling on firm growth from Swedish business development grant programme” and found that business counselling impacts positively on firm growth. Within the context of South Africa, Mazwai (2009) evaluated “the effectiveness of the LBSC programme on SMME development in Gauteng Province, South Africa”. He indicated that SMMEs’ owners who received counselling from the LBSCs disagreed that LBSCs are effective in developing the skills of SMMEs’ owners.

2.8.6 Provision of business information and advice

Information has been considered as an essential resource to use in modern business (Okello-Obura & Matovu, 2011). Business advice involves giving access to information to help business owners in decision-making (Martin, 2007). According to Okello-Obura and Matovu (2011) , SMMEs need access to suitable information to improve productivity and to enable market access. Lack of business information and advice is a critical problem faced by small businesses (Bridge et al., 2009, p. 435). As stated by Bridge et al. (2009, p. 435), small businesses are believed to be at a disadvantage relative to large businesses in terms of their limited access to relevant information pertaining to their growth.

Through various supporting institutions such as SEDA centres and Local Business Service Centres (LBSCs), different interventions have been designed to facilitate access to business information and advice (Martin, 2007; Ncwadi, 2011). As stressed in “*the White Paper for the Development and Promotion of Small Business in South Africa*”, the LBSCs are regarded as a diversity of channels along which business information and advice could be disseminated. However, despite the availability of these interventions – access to business information is still very skewed (Okello-Obura & Matovu, 2011); and lack of access to relevant business information is still a key problem SMMEs are facing in South Africa (Naicker & Peters, 2013; Zwane, 2009) . According to Shokane (2013), this situation could be attributed to absence of

systematic information skills on the part of business managers; meaning that managers often lack the confidence to ask for suitable information, and frequently they do not know how to manage available information. On the other side, information experts have inadequate knowledge, or no knowledge of the true information required by business managers. Mazwai (2009) evaluated “the effectiveness of the LBSC programme on SMME development in Gauteng Province, South Africa”. He noted that most SMMEs’ owners disagreed that the LBSCs were effective in providing information to small enterprises.

2.9 CHAPTER SUMMARY

In this chapter, the concept of “SMMEs” was reviewed both on the international and local contexts. The importance of SMMEs in South African economy was also outlined. SMME sector is viewed as an essential engine to tackle the problems of economic growth, employment creation and poverty alleviation in South Africa. However, despite the role SMMEs are playing in South African economy, SMMEs face different challenges that lead to the failure. The chapter highlighted the primary factors influencing the failure of SMMEs in South Africa. Lack of managerial competencies was revealed in the literature as one of the primary factors influencing the SMMEs’ failure in South Africa.

For purpose of this research, the concept of “managerial competencies” was also examined. Based on Katz competency framework, types of managerial skills: conceptual, human and technical skills were reviewed. According to empirical literature, an effective manager needs these three types of managerial skills. The relationship between managerial competencies and business performance was also reviewed. The literature revealed that the possession of technical, human and conceptual skills by manager had a positive impact on business performance; meaning that small business owners-managers should acquire or/and develop their managerial competencies in order to manage their businesses successfully.

The chapter also examined how business owners-managers should develop their managerial competencies. The literature indicated that there are different sources of acquiring and developing managerial competencies: job experience, formal training/education, in-housing training, government agencies, private providers, or association. However, Job experience was revealed in the literature as the primary source mostly used by business owners and managers to develop their managerial competencies. This chapter further highlighted different challenges business owners-managers face in accessing assistance from supporting institutions to develop their managerial competencies.

Lastly, the chapter examined the concept of supporting institutions interventions within the South African context. The South African government recognizes the importance of SMME sector, as established different supporting institutions to promote SMME sector. Both government and private support institutions providing assistance to SMMEs were reviewed. This chapter reviewed different business development services offered by both government and private supporting institutions to promote SMMEs sector in South Africa. These business development services include business training, business incubation, business mentoring, business consulting, business counselling, and business information and advice. The following chapter provides the theoretical and conceptual frameworks guiding the study.

CHAPTER THREE

SUPPORTING INSTITUTIONS INTERVENTIONS AND MANAGERIAL COMPETENCIES: THEORETICAL AND CONCEPTUAL FRAMEWORKS

3.1 INTRODUCTION

This chapter reviews the theoretical framework on which this study is anchored. It further presents the adopted conceptual framework for this study. The theoretical framework is reviewed to identify the dependent variables pertaining to “managerial competencies; while the conceptual framework is used to establish the possible relationships between the independent variables “supporting institutions interventions” and dependent variables “managerial competencies”.

3.2 THEORETICAL FRAMEWORK OF MANAGERIAL COMPETENCIES

Several theoretical models have emerged to explain the concept of “managerial competency (see Table 3.2). A competency model refers to a set of competencies that define effective performance in a specific work setting (Bozkurt, 2011). According to Asumeng (2014), managerial competency model is crucial because it describes the performance criteria against which the performance of a manager is measured, examined and assessed. Managerial competency model also identifies and explains the skills, knowledge and behaviours required to execute a role effectively in an organisation to accomplish the organisational objectives (Asumeng, 2014). In addition, a managerial competency model helps to develop skills and characteristics that improve effectiveness and productivity (Bozkurt, 2011). In brief, A competency model or framework provides a measurement instrument by which competencies can be assessed and expressed (Järvalt & Veisson, 2005). This section provides an overview of some fundamental theoretical models that have emerged to explain the concept of “managerial competency”. The theoretical frameworks reviewed are the Boyatzis competency approach, Iceberg competency model, and Katz competency framework.

3.2.1 Boyatzis competency approach

Richard Boyatzis developed a model that helps determine the characteristics that enable managers to be effective in various management positions (Boyatzis, 1982). Boyatzis (1982) defined managerial competencies as a set of activities, skills, knowledge and personal traits required to improve managers’ performance. In other words, Boyatzis competency approach

shows competency as a set of characteristics (motivation, traits, skills, knowledge, self-concepts, etc.) in which an individual behaves to improve performance.

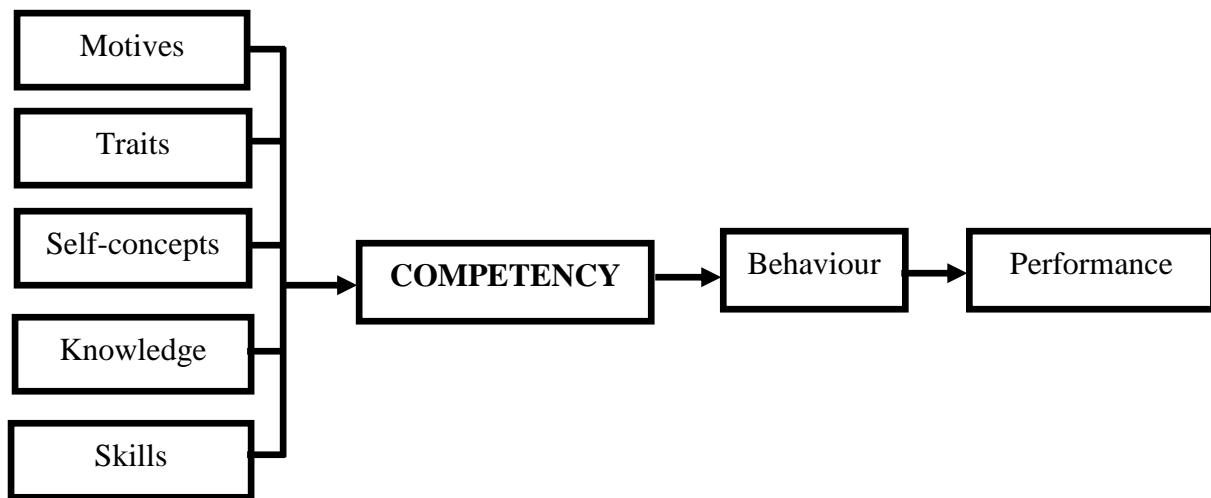


Figure 3. 1: Boyatzis competency approach

Source: Bozkurt (2011); Chouhan and Srivastava (2014)

According to Boyatzis competency approach as shown in Figure 3.2, the set of underlying characteristics (motivates, traits, self-concepts, knowledge and skills) of an individual define the competencies and these competencies shape the behaviours that determine the performance. In other words, the behaviours of a person are the outcomes of the underlying characteristics, and the result of a behaviour is performance, meaning the level of performance (low, moderate or high) in particular work context is always determined by the underlying characteristics or attributes of a person.

Boyatzis (1982) identified 23 generic competencies that excellent managers tend to possess. He categorized the 23 generic managerial competencies into different six groups which are “leadership, human resource management, directing subordinates, goal and action management, specialized knowledge, and focus on others”. These six clusters of managerial competencies helps a person lead, organize, control, monitor, and develop internal and external resources for the firm to operate and function effectively (Boyatzis, 1982; Weber et al., 2009). Boyatzis (1982) found that these managerial competencies differentiate superior, average and poor managers. Table 3.2 presents an inclusive list of managerial competencies related to managers’ performance effectiveness as identified by Boyatzis (1982).

Table 3. 1 Clusters of managerial competencies by Boyatzis (1982)

No	Name of the cluster	Related competencies
1	Leadership	<ul style="list-style-type: none">- Use of oral presentations- Logical thought- Conceptualization- Self confidence
2	Human resource management	<ul style="list-style-type: none">- Positive regard- Use of socialized power- Accurate self-assessment- Managing group process
3	Directing subordinates	<ul style="list-style-type: none">- Spontaneity- Use of unilateral power- Developing others
4	Goal and action management	<ul style="list-style-type: none">- Proactivity- Efficiency orientation- Concern with impact- Diagnostic use of concept
5	Specialised knowledge	<ul style="list-style-type: none">- Memory- Recognition vs. Utility- Function, product and technology focused- Relevant knowledge/knowledge used
6	Focus on others	<ul style="list-style-type: none">- Concern with close relationships- Stamina and adaptability- Perceptual objectivity- Self-control

Source: Vaishya et al. (2016)

As presented in Table 3.1, Boyatzis (1982) identified the competencies required to be an effective manager. The Boyatzis approach to competency is regarded as a way that leads to higher performance (Järvalt & Veisson, 2005). However, the approach has been criticised for being too complex and concerning the appropriate or required competencies for the organisation to be effective (Jamil, 2015). The Boyatzis approach to competency has been criticised as being too complex (Jamil, 2015).

3.2.2 Iceberg competency model

The iceberg competency model is a model developed by Spencer and Spencer (1993) to explain the concept of competency. The iceberg competency model takes the shape of an iceberg to describe the concept of competency. An iceberg has just one-ninth (1/9) of its volume above water and the rest (9/10) remains beneath the surface in the sea. Similarly, an individual's competency also has some components which are visible like knowledge and skills but other behavioural components like attitudes, traits, thinking styles and self-image are hidden or beneath the surface.

Spencer and Spencer (1993) developed the “Iceberg model” to group the fundamental features which influence performance and behaviours into five categories:

- **Motives:** things about which an individual reliably considers or needs that activate action. Motives guide, direct or choose behaviour towards certain activity or objectives or far from others.
- **Traits:** physical attributes and steady reactions to circumstances or information.
- **Self-concept:** an individual’s attitudes, qualities, or self-image, involving self-personality and self-confidence.
- **Knowledge:** information an individual possesses in specific content areas.
- **Skill:** the capacity to execute a specific mental or physical duty.

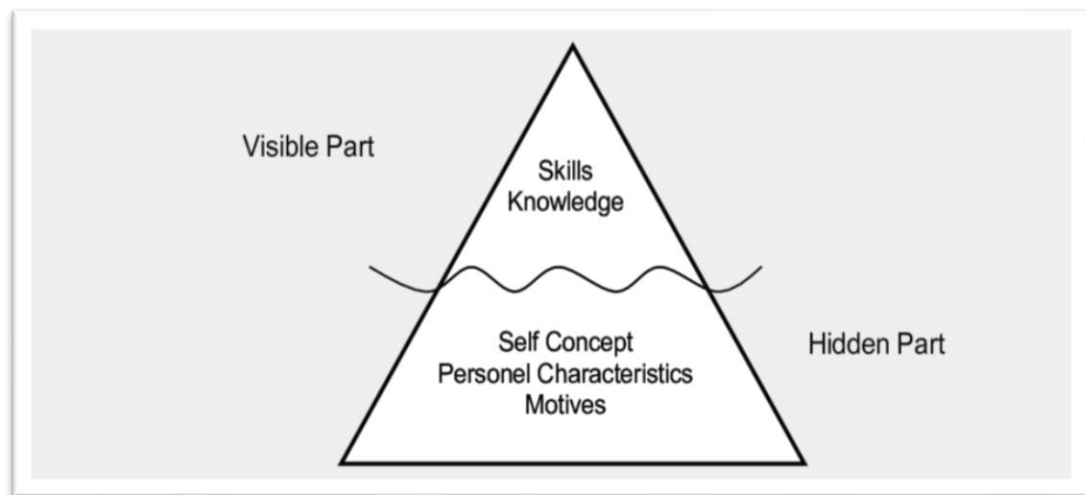


Figure 3. 2: Iceberg competency model developed by Spencer and Spencer (1993)

Source: Bozkurt (2011)

According to the iceberg model as shown in Figure 3.1, Spencer and Spencer (1993) categorized competencies into two parts: visible part (skills and knowledge) and hidden part (self-concept, personal characteristics and motives). Spencer and Spencer (1993) highlighted that there is a relationship between the competencies which are in the visible part and hidden part, meaning that the aspects of competencies which are in the hidden part like self-concept, traits or motives directly affect the use of skills and knowledge to perform a job effectively. Developing the two levels of competencies (visible and invisible competencies) takes different routes. Hsieh et al. (2012) noted that the visible competencies such as skills and knowledge can be easily improved and developed through education and job training. However, the behavioural competencies (self-concept, motives and traits) are rather complex to evaluate and

develop since they are within the innermost part of an individual's personality. The iceberg competency model has been criticized for failing to exactly classify and itemise visible and hidden competencies due to an absence of precise definitions about competency in the literature (Hsieh et al., 2012; Tarwirei, 2015).

3.2.3 Katz competency approach

Katz competency approach is a model developed by Robert Katz (1955; 1974) to explain the skills (competencies) of an effective administrator. Katz (1955) defined managerial skills as the abilities of a manager to translate knowledge and information into practice (Javadin et al., 2010). The Katz competency model is not founded on what good managers are, their inborn characteristics or traits, but rather on what they are doing and the types of skills they can manifest in performing their job effectively (Katz, 2009). According to Katz (2009), a skill is a capacity which can be developed, not necessary innate, and which is exhibited in performance, not only in talent or potential. Katz (2009) suggested that effective administration (i.e. management or leadership) relies on three fundamental developable skills: conceptual, human and technical skills. According to Katz (2009), the three types of skills vary according to the levels of managerial responsibility.

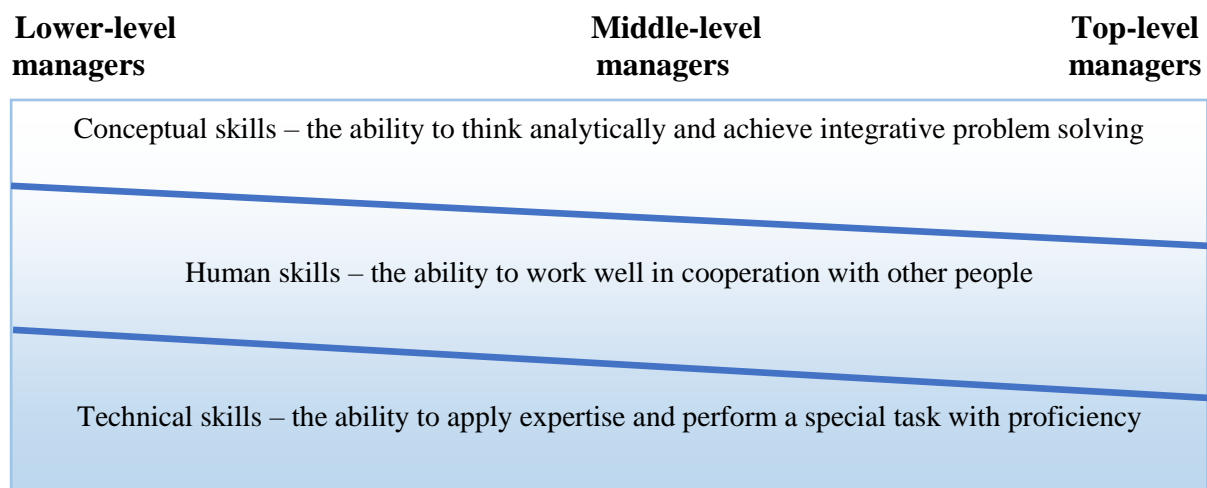


Figure 3. 3: Katz competency framework

Source: Schermerhorn (2011, p. 21)

This framework is adopted in this study because it highlights three important managerial skills that affect the effectiveness of managers. Katz (2009) noted that all three types of skills range can be applied at all level of management (lower, middle and upper management). In addition, he noted that a skill indicates a competence which can be developed, not essentially innate, and

which is exhibited in performance, not only in talent or potential. Therefore, technical, human and conceptual skills can be developed through learning which is different from Trait Theory and others that opined that leadership ability is inherent and leaders are “born” with certain personality traits (De Neve et al., 2013; Jandaghi, Babashahi, & Kavooosi, 2015; Virkus, 2009).

Katz competency framework is relevant to SMMEs because SMMEs owners are usually the managers and leaders of their businesses (Willemse, 2010 as cited by Tarwirei, 2015). To be effective, business owners and managers require to acquire managerial skills (Katz, 2009). This is evidenced by different scholars who have used Katz competency framework to understand the concept of managerial competency within the context of small businesses. Sidek and Mohamad (2014) used Katz competency framework to analyse the relationship between managerial competencies and small business growth. They revealed that the three managerial competency dimensions, conceptual, human and technical skills, impact positively on small enterprise growth. This is also supported by Bashir (2017) who used the same theoretical framework to determine the influence of managerial competencies on staff productivity in Wajir County government in Kenya. He found that managers’ technical skills, conceptual skills, human skills have a positive effect on staff productivity. From the above findings, one may argue that Katz’s essential managerial skills have a significant impact on business owners-managers and business’ performance, especially for SMMEs. Therefore, one of the research objectives is to determine the impact of interventions from supporting institutions on managerial competencies of SMMEs’ owners and managers.

3.2.4 Other managerial competencies models

Apart from the managerial competencies’ models reviewed above, Table 3.2 provides a summary of other managerial competencies identified by various authors.

Table 3. 2 Other managerial competencies models

MINTZBERG (1980)	WILLIAMSON (1981)	PETER (1984)	BENNIS & NANUS (1985)
<ul style="list-style-type: none"> - Leadership skills - Interpersonal role - Information role - Decisional role 	<ul style="list-style-type: none"> - Interpersonal leadership - Decision making - Management control - Administrative - Drive 	<ul style="list-style-type: none"> - Intellectual skills - Interpersonal skills - Work values - Administrative values - Business values 	<ul style="list-style-type: none"> - Management of trust - Management of attention - Management of self - Management of meaning
SCHEIN (1987)	STEWART (1987)	HOFMEYER (1990)	MANN & STAUDENMIER (1991)
<ul style="list-style-type: none"> - Interpersonal skills - Analytical skills 	<ul style="list-style-type: none"> - Managing yourself - Managing business - Managing other people 	<ul style="list-style-type: none"> - Financial management skills - Interpersonal skills - People skills - Strategic planning - Analytical skills - Technical skills - Marketing skills 	<ul style="list-style-type: none"> - Change management - Quality control skills - Team building skills - Leadership skills - Skills to implement - Performance management - business strategy

SAVILLE & HOLDSWORTH Ltd (SHL) (1994)	Mc DERMOTT (1995)	ANALOU (1995)	EDUCATION REVIEW OFFICE (1995)
<ul style="list-style-type: none"> - Leadership - Interpersonal - Analytical - Business awareness - Dynamism - Operational 	<ul style="list-style-type: none"> - Strategic leadership - Team participation - Personal development 	<ul style="list-style-type: none"> - Managing other people - Managing work - Managing self 	<ul style="list-style-type: none"> - Technical - Results-oriented intellectual - Interpersonal relationships adaptability
COCKERILL, HUNT & SCHRODER (2000)	PROFILES INTERNATIONAL INC. (2000)	HELLRIEGEL, JACKSON & SLOCUM (2005)	
<ul style="list-style-type: none"> - Inspirational - Thinking achieving - Developmental 	<ul style="list-style-type: none"> - Communication and leadership - Relationships and adaptability - Task management and production - Self-development - And development of others 	<ul style="list-style-type: none"> - Communication competency - Planning and administration competency - Strategic action competency - Self-Management - Global awareness - Teamwork competency 	
Source: (Mbokasi, Visser, & Fourie, 2004; Mkhize, 2010)			

3.3 CONCEPTUAL FRAMEWORK OF SUPPORTING INSTITUTIONS INTERVENTIONS AND MANAGERIAL COMPETENCIES

In this study, a conceptual framework is adopted which comprises a set of independent and dependent variables. The independent variables are the supporting institutions interventions, while the dependent variables are the managerial competencies as depicted by the Katz competency model. The Katz competency model categorizes managerial competency into three set of skills: conceptual, human and technical skills. These competencies are the dependent variables in the conceptual framework. The independent variables (supporting institutions interventions) are selected based on the findings from the literature (Ferreira, 2007; Martin, 2007; Nieman & Nieuwenhuizen, 2014; Smorfitt, 2008; Van Aardt & Bezuidenhout, 2014) that revealed the main interventions provided by supporting institutions and which are related to managerial competency. These interventions are: business training, business mentoring, business incubation, business information and advice, business counselling, and business consulting. Therefore, the conceptual framework of the research is developed to determine the relationship between interventions from supporting institutions and managerial competencies, specifically to establish whether the interventions provided by the supporting institutions have a significant impact on managerial competencies of SMMEs owner and managers. Figure 3.4 presents the conceptual framework guiding the study.

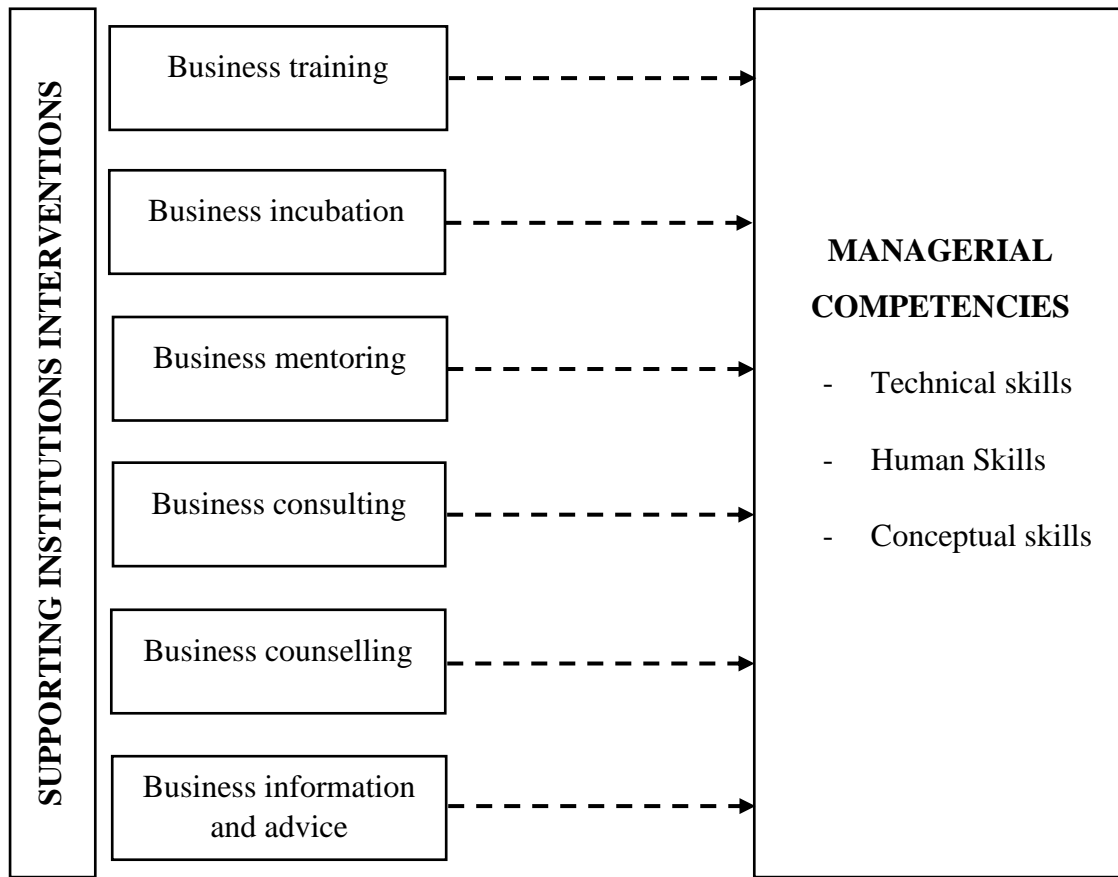


Figure 3. 4: Study's conceptual model

Source: developed by the researcher from various sources (Ferreira, 2007; Katz, 2009; Martin, 2007; Nieman & Nieuwenhuizen, 2014; Smorfitt, 2008; Van Aardt & Bezuidenhout, 2014).

3.4 CHAPTER SUMMARY

This chapter reviewed some theoretical approaches pertaining to the concept of “managerial competency”. In addition, the chapter presented the adopted conceptual framework for this research based on Katz competency framework. The next chapter presents the methodology employed to conduct the research.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 INTRODUCTION

This chapter presents the methodology used to answer the research questions. Research methodology refers to a systematic method followed by the researcher to investigate a research problem (Rajasekar, Philominathan, & Chinnathambi, 2013). The methodology used in this study was based on the research onion framework developed by Saunders et al. (2016). The research onion framework presents a detailed description of steps followed by the researcher during the research process (Saunders et al., 2016). As illustrated in Figure 4.1, the research onion framework has six layers: the research philosophy, research approach, research methods, research strategies, research time horizon, research techniques and procedures. These layers are explained in detail in next sections in relation to the study.

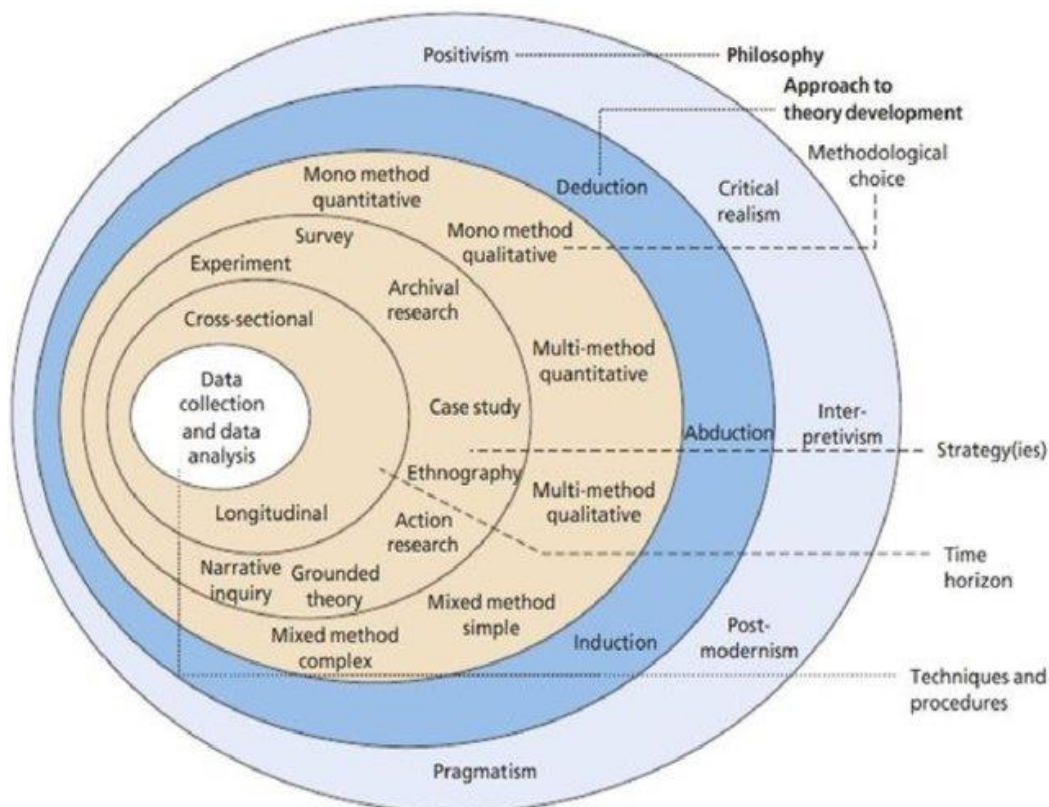


Figure 4. 1: The research onion framework

Source: Saunders et al. (2016)

4.2 NATURE OF THE STUDY

There are three main types of research namely - descriptive research, exploratory research, and causal or explanatory research (Hair, Celsi, Money, Samouel, & Page, 2016, p. 155; Saunders et al., 2016; Sekaran & Bougie, 2016, p. 43). Exploratory research is a research study where very little information or knowledge is available on the subject under investigation, while descriptive research is a research study that describes the variables in a situation of interest to the researcher (Hair et al., 2016, p. 155; Sekaran & Bougie, 2016, p. 43). Additionally, causal research, also known as explanatory research tests whether or not one variable causes another variable to change (Hair et al., 2016, p. 155; Sekaran & Bougie, 2016, p. 44).

The nature of this research is descriptive. The researcher seeks to investigate the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers. According to Rockinson-Szapkiw (2012), the aim of a descriptive research is to understand a specific situation in an identified population. In using descriptive research, the researcher intends to obtain a correct description of an event, person or situation (Saunders et al., 2016). The use of descriptive research design enables the researcher to measure the results rather than exploring the results (Rudison & Rudison, 2015). The descriptive research design enabled the researcher to determine the possible relationships between the dependent variables "managerial competencies" and independent research variables "supporting institutions interventions".

4.3 RESEARCH PHILOSOPHY

The research philosophy (also known as research paradigm) is the first layer of the research onion. The research philosophy relates to a cluster of assumptions and beliefs about the development of knowledge in a particular field (Saunders et al., 2016). The research philosophy is a way of describing a world view that is informed by philosophical assumptions and beliefs about the nature of social reality (called ontology – what do we believe about the nature of reality?), ways of knowing (called epistemology – how do we know what we know?), and ethics and value systems (called axiology – what do we believe is true?) (Saunders et al., 2016; Sekaran & Bougie, 2016). The researcher adopts the research philosophy in a specific study to reflect assumptions about his/her opinion and views and the manner in which he/she understands the world (Al-Zefeiti & Mohammad, 2015). There are various types of research philosophies pertaining to an extensive number of disciplines. Within the scope of business

studies, the five major philosophies to research involve interpretivism, critical realism, positivism, pragmatism, and postmodernism (Saunders et al., 2016).

Positivism: Positivism approach is a philosophical approach based on realism, the belief as fact that the world around us is real, and that we can discover about these realities (Walliman, 2017). In a positivist perspective of the world, science and scientific research is viewed as the only to establish the truth and objective reality (Chilisa & Kawulich, 2012; Sekaran & Bougie, 2016). Positivists believe that science is the only foundation for true knowledge (Chilisa & Kawulich, 2012). They depend on the view that reality is objective and independent of the researcher's interest in it (Chilisa & Kawulich, 2012). They utilize deductive thinking to suggest theories that are tested by means of predetermined, fixed research design and objective procedures (Saunders et al., 2016; Sekaran & Bougie, 2016). The role of research in a positivism approach is to discover universal laws and generalizations (Chilisa & Kawulich, 2012; Walliman, 2017). The aim of research in a positivism philosophy is to test a theory, predict results, or determine the strength of relationship between variables or a cause and effect relationships (Chilisa & Kawulich, 2012). Positivism is usually viewed as an approach to quantitative study (Chilisa & Kawulich, 2012; Creswell & Creswell, 2017; Walliman, 2017).

Interpretivism: Interpretivism is a philosophical approach based on idealism, view of the world exists but different people construe it in very different ways (Walliman, 2017). From a subjectivist perspective, interpretivism criticizes the positivist belief that there is an objective truth (Sekaran & Bougie, 2016). Interpretivists embrace the opposite viewpoint that the world (reality) is mentally and fundamentally constructed (Sekaran & Bougie, 2016). They believe that knowledge is subjective, because it is mind dependent and socially constructed (Chilisa & Kawulich, 2012). Interpretivists emphasize that humans are different from physical phenomena because they create meanings (Saunders et al., 2016). The role of research in an interpretivism approach is to reveal different interpretations of the world as made by people (Walliman, 2017). The interpretative research intends to understand people experiences (Chilisa & Kawulich, 2012). Interpretivism is generally viewed as an approach to qualitative study (Chilisa & Kawulich, 2012; Creswell & Creswell, 2017; Sekaran & Bougie, 2016; Walliman, 2017)

Critical realism: Critical realism is a philosophical approach based on critical reasoning (Walliman, 2017). The philosophy of critical realism focuses on explaining what we see and experience, in terms of the underlying structures of reality that shape the observable events (Saunders et al., 2016). Critical realism is seen as an intermediary viewpoint between

positivism and interpretivism (Sekaran & Bougie, 2016). Critical realists recognize, like the positivists, the existence of a natural order in social events and discourse, but claim that this order cannot be detected by merely observing a pattern of events. The underlying order must be discovered through the process of interpretation while doing theoretical and practical work (Walliman, 2017). In brief, critical realism describes an interface between the natural and social worlds (Saunders et al., 2016). Critical realism is commonly viewed as an approach to mixed-method study (Saunders et al., 2016). In a critical realism philosophy, researchers use triangulation to get a better idea about the subject under investigation (Sekaran & Bougie, 2016).

Postmodernism: Postmodernism is a philosophical approach that emphasises the role of language and power relations, seeking to question accepted ways of thinking and give voice to alternative marginalised views (Saunders et al., 2016). Postmodernism is defined by an attitude toward the social world in its current state of historical development. They believe that there is no abstract way of determining the “right” or the “true” way to describe the world, as there is no order to the social world beyond that which is given to it through language (Saunders et al., 2016). They claim that multiple realities are shaped by social, political, cultural, economic, ethnic, gender and disabilities values (Walliman, 2017). Postmodernist researchers seek to expose and question the power relations that sustain dominant realities (Saunders et al., 2016). The goal of postmodern research is therefore to radically challenge the established ways of thinking and knowing, and to give voice and legitimacy to the suppressed and marginalised ways of seeing and knowing that have been previously excluded (Saunders et al., 2016). Postmodernism is generally seen as an approach to qualitative study (Saunders et al., 2016).

Pragmatism: Pragmatism is a philosophical approach that evaluates theories or beliefs in terms of the success of their practical application. (Sekaran & Bougie, 2016). Pragmatism emphasizes the practical application of ideas by acting on them to actually test them in human experiences (Goldkuhl, 2004; Morgan, 2014). Pragmatism considers research as a process where meanings (theory) and concepts are generalizations of our past experiences and actions, and of interactions we have had with our environment (Sekaran & Bougie, 2016). In brief, pragmatists stress the relationship between theory and practice (Sekaran & Bougie, 2016). scholars use any procedure, technique and method generally associated with qualitative or quantitative study (Saunders et al., 2016).

The choice of research philosophy is influenced by different factors, that is, beliefs about the knowledge and nature reality, value systems and ethical principles, literature and research practice, theoretical framework (Chilisa & Kawulich, 2012). Considering the unique features of positivist perspective, this study adopted a positivist stance in research inquiries. The researcher used the positivism philosophy to determine the relationship between supporting institutions' interventions and managerial competencies, especially to establish whether the interventions provided by the supporting institutions have a significant impact on developing the managerial competencies of SMMEs' owners and managers.

4.4 RESEARCH APPROACH

The research approach is the second layer of the research onion process (Saunders et al., 2016). Research approach is a plan and procedure for research that span from broad assumptions to details methods of data collection, analysis and interpretation (Creswell & Creswell, 2017). There are three main approaches to research: induction, deduction and abduction (Saunders et al., 2016)

Deduction: Deductive approach refers to the application of a general theory to a specific case (Sekaran & Bougie, 2016). It refers to a theory development that is exposed to a strict test by means of a sequence of suggestions (Saunders et al., 2016). Deductive approach is based on generalising from the general to the specific (Saunders et al., 2016). Deductive reasoning begins with general statements (premises) and, through logical argument, comes to a specific conclusion (Walliman, 2017). In a deductive approach, data collection is used to assess hypotheses or propositions associated to an existing theory (Saunders et al., 2016). Thus, deductive approach is called theory testing or verification (Saunders et al., 2016; Sekaran & Bougie, 2016). Deductive approach is commonly associated with quantitative study (Saunders et al., 2016).

Induction: Inductive approach refers to a process of observing specific phenomena to arrive at a general conclusion (Sekaran & Bougie, 2016). Inductive approach is based on generalising from the specific to the general (Saunders et al., 2016). Inductive reasoning starts from sensory experiences or specific observations and then develops a general conclusion from them (Walliman, 2017). In an inductive approach, data collection is used to explore a phenomenon, identify themes and patterns and create a conceptual framework (Saunders et al., 2016). Thus, inductive approach is called theory generation and building (Saunders et al., 2016; Sekaran &

Bougie, 2016). Inductive approach is generally linked with qualitative study (Saunders et al., 2016).

Abduction: Abductive approach is the use of both deductive and inductive approaches (Alrajeh, Fearfull, & Monk, 2012). Abductive reasoning starts with an observation or set of observations then seek to find the simplest and most likely explanation for the observations. Abductive approach is based on generalizing from the interactions between the specific and the general (Saunders et al., 2016). In an abductive approach, data collection is used to explore a phenomenon, identify themes and patterns, locate these in a conceptual framework and test this through subsequent data collection (Saunders et al., 2016). Thus, inductive approach is called theory modification or generation; incorporating existing theory where appropriate, to build new theory or modify existing theory (Saunders et al., 2016).

The selection of research approach is crucial in a research process because influences the research design (Alrajeh et al., 2012). Depending on the purpose of the research, deduction was used as an approach to guide the study. The competency model developed by Katz (2009) and a research' s conceptual model developed by the researcher from various sources (Ferreira, 2007; Katz, 2009; Martin, 2007; Nieman & Nieuwenhuizen, 2014; Van Aardt & Bezuidenhout, 2014) was used to guide the formulation of research objectives, research questions and survey questionnaire questions. Data was collected and analysed, and the results were compared and contrasted with the existing literature on the relationship between supporting institutions' interventions and managerial competencies.

4.5 RESEARCH METHOD

Methodological choice is the third layer in the research onion process (Saunders et al., 2016). There are three major categories of methods to research: qualitative method, quantitative method, and mixed method (Creswell & Creswell, 2017; Hair et al., 2016; Saunders et al., 2016; Williams, 2007).

Quantitative method : Quantitative method is generally employed to investigate the relationships between variables, which are measured numerically and analysed using a number of graphical and statistical techniques (Creswell & Creswell, 2017; Saunders et al., 2016). Williams (2007) argues that a quantitative approach is typically adopted by researchers to answer to research questions that require numerical data. The quantitative research approach is generally designed to provide a summary of data about a phenomenon under study that can then be extended to the entire population study (Rahman, 2016). The quantitative study is

generally linked with positivism philosophy and deductive approach (Greener, 2008; Saunders et al., 2016). A quantitative research can use a single data collection technique such as a questionnaire, and corresponding quantitative analytical procedure (is known as a mono method quantitative study), or more than one quantitative data collection technique and corresponding analytical procedure (is known as a multi-method quantitative study) (Saunders et al., 2016).

Qualitative method : Qualitative method is used to explore and understand the meaning groups or individuals ascribe to a human or social problem (Creswell & Creswell, 2017). Qualitative research involves emerging questions and procedures, data typically collected in the participant's setting, data analysis inductively building from particulars to general themes, and the research making interpretations of the meaning of the data (Creswell & Creswell, 2017). Qualitative study is often associated with interpretivism philosophy and inductive approach (Greener, 2008; Saunders et al., 2016). A qualitative research can use a single data collection technique, such as semi-structured interviews, and corresponding qualitative analytical procedure (is known as a mono method qualitative study), or more than one qualitative data collection technique and corresponding analytical procedure (is known as multi-method qualitative study) (Saunders et al., 2016).

Mixed method: Mixed method is a multiple method research that combines the use of quantitative and qualitative data collection techniques and analytical procedures (Saunders et al., 2016). Mixed method research consists gathering both quantitative and qualitative data, integrating the two types of data, and using different designs that may involves philosophical assumptions theoretical frameworks (Creswell & Creswell, 2017). The mixed method is generally used to provide more complete understanding of a research problem rather than using qualitative method or quantitative method alone (Creswell & Creswell, 2017). Mixed method research is commonly associated with critical realism philosophy or pragmatism philosophy, and may use abductive, inductive or deductive approaches to theory development (Saunders et al., 2016). The combination of quantitative and qualitative data can be simple (is known as a mixed method simple), or complex (is known as a mixed method complex) (Saunders et al., 2016).

The methodological choice is informed by various aspects like the nature of the research, the research problem and the research context (Clavier, 2012; Creswell & Creswell, 2017). This study adopted the quantitative method research, particularly the mono quantitative method

research. The quantitative method was chosen to find out the possible relationships between the independent and dependent variables, to determine whether the interventions offered by the supporting institutions have a significant impact on managerial competencies of SMMEs' owners and managers. This research used the quantitative approach to provide more understanding of the research problem and to increase confidence in the conclusions generated by the study.

4.6 RESEARCH STRATEGY AND TIME HORIZON

A researcher can adopt different types of research strategies namely: observation, survey, experiment, case studies, grounded theory, action research and/or mixed methods (Datt & Sudeshna, 2016; Saunders et al., 2016, p. 178; Sekaran & Bougie, 2016, p. 96). According to Sekaran and Bougie (2016, p. 96), the choice of a specific research strategy depends on the research objectives and the types of research questions, but also on researcher perspective and practical aspects such as time constraints and access to data sources. This study used a survey research strategy, which refers to a system for gathering data about or from individuals to explain, compare or describe their behaviour, attitudes and knowledge (Creswell & Creswell, 2017, p. 155; Fowler Jr, 2013). The survey strategy enables the researcher to gather quantitative data which can be analysed quantitatively by means of inferential and descriptive statistics (Saunders et al., 2016). In addition, A survey enables the researcher to gather a huge data quantity from a considerable target population in a standardized and systematic way (Datt & Sudeshna, 2016), with the purpose of generalizing the findings to the entire population (Creswell & Creswell, 2017, p. 157). However, the researcher should aim to obtain a sufficient sample that represents the target population (Ponto, 2015). In conducting a survey, the researcher can either use cross-sectional survey meaning collecting data at one point at a given time, or longitudinal survey meaning collecting data at different points at a specific period of time (Hair et al., 2016, p. 158; Pellissier, 2008, p. 28). This study used a cross-sectional survey.

4.7 STUDY SITE

Study site refers to the area where the study is performed. This research was conducted in Pietermaritzburg city which is the capital city of KwaZulu-Natal province in South Africa and the second largest city in the province after Durban city. The Pietermaritzburg city is governed by the Msunduzi Local Municipality. The researcher found convenient to conduct the study in Pietermaritzburg city because of data availability; research data in Pietermaritzburg were available and easily accessible. The Figure 4.2 depicts the map of the study site.



Figure 4. 2: Map of the study site

Source: Maps (2018)

4.8 SAMPLING DESIGN

Sampling involves selecting items (the right individuals, events or objects) representative of the whole population (Sekaran & Bougie, 2016, p. 239). Sampling design process involves defining the target population, choosing the sampling frame, selecting the sampling method and determining the sample size (Cooper & Schindler, 2014, p. 344; Hair et al., 2016, p. 176). The sampling design used in this study is explained below.

4.8.1 Target population

The target population involves the whole group of things or individuals from which the sample is selected (Greener & Martelli, 2015). Defining the target population is vital and must be appropriate to the research project. Thus, the target population must have the information the research project is designed to collect (Hair et al., 2016, p. 176). In defining the target population there are critical factors that must be considered such as the research objectives and the scope of the study (Hair et al., 2016, p. 176; Sekaran & Bougie, 2016, p. 340), but also other practical factors such as the researcher's knowledge of the interest's topic, access to participants, availability of participants and time frame (Hair et al., 2016, p. 176). The target population for this research involved of the owners and managers of registered SMMEs and operating in the Pietermaritzburg city's Central District (CBD). The study only focused on the formal sector (i.e. registered SMMEs) because Business Development Services are mainly

offered to formally registered businesses that meet the minimum and legal requirements of South African Government agencies (Nieman & Nieuwenhuizen, 2014) meaning that the informal businesses generally do not make use of business support services (Chetty, 2010).

4.8.2 Sampling frame

The sampling frame is an inclusive list of elements within the target population from which the sample is generated (Hair et al., 2016, p. 174; Remenyi, Williams, Money, & Swartz, 1998, p. 193; Saunders et al., 2016, p. 278; Sekaran & Bougie, 2016, p. 340). The sampling frame for this research was drawn from a database obtained from Msunduzi Municipality which provided a list of 231 registered SMMEs operating in the Pietermaritzburg city. This sampling frame helped the researcher to generate the sample size of the research.

4.8.3 Sampling size

The sample size is the actual number of elements chosen as a sample to represent the target population (Sekaran & Bougie, 2016, p. 396). Determining the sample size is a complex undertaking as many factors are taken into consideration (Hair et al., 2016). The following factors were taken into consideration: research objectives, target population, sampling frame, time and cost constraints. The sample size for this research involved 228 registered SMMEs operating in Pietermaritzburg city CBD. The sample size was generated using an online sample size calculator (SurveySystem, 2012). A sampling frame of 231 registered SMMEs obtained from Msunduzi Municipality database in Pietermaritzburg was used to generate the sample size. The sample size was calculated at a margin of error (confidence interval) of 1% and confidence level of 99%. Out of 228 registered SMMEs (original sample size), 148 registered SMMEs (final sample size) eventually participated in this research.

4.8.4 Sampling methods

There are two broad groups of sampling methods that a researcher can use, the probability sampling where “sampling elements are selected randomly”, and non-probability sampling where “not every element of the target population has a chance of being selected into the sample” (Saunders et al., 2016, pp. 275-276; Walliman, 2017, p. 95). In selecting the sampling method, the researcher needs to consider the nature of the research, the research objectives, and available budget and time (Hair et al., 2016, p. 175; Sekaran & Bougie, 2016, p. 241). Based on the aim of the research, and on time constraint, this study used non-random sampling (or non-probability sampling). Non-random sampling presents a variety of alternative techniques

to choose samples. These include convenience sampling (research information or data are collected from elements of the population conveniently available to the researcher), snowball/referral sampling (research participants are asked to assist researchers in identifying other potential subjects), judgement or purposive sampling (subject is selected based on the person's ability to provide the type of special information required by the researcher), and quota sampling (predetermined proportion of people from different subgroups is sampled) (Cooper & Schindler, 2014, pp. 359-360; Hair et al., 2016, p. 176; Saunders et al., 2016, p. 295; Sekaran & Bougie, 2016, p. 247). Based on some circumstances such as difficulty to access and locate the respondents, time and other resources constraints, the study used convenience sampling coupled with snowball sampling technique to collect data.

Convenience sampling

Convenience sampling (also known as availability sampling) involves selecting sample elements that are most readily available to participate in the research project and can provide the information needed (Hair et al., 2016; Saunders et al., 2016, p. 304). The study used convenience sample to identify the initial research participants in the target population. According to Sekaran and Bougie (2016, p. 250), convenient sampling presents the advantages of collecting data quickly, conveniently and being less expensive. However, Hair et al. (2016) argued that it is difficult and risky to generalize to the target population when convenience sample is used because convenience sampling suffers from selection bias. The convenience sampling technique enabled the researcher to distribute a larger number of survey questionnaires quickly to meet the deadlines for the submission of the dissertation.

Snowball sampling

Snowball sampling (also called referral sampling) is a nonprobability sampling technique in which research participants are asked to assist researchers in identifying other potential subjects (Andale, 2014). The researcher used the initial respondents to identify the other respondents in the target population. Using snowball sampling, the researcher asked the informant if he or she can introduce the researcher to another person who is in a position to provide useful information or insights into the issues under investigation. This process continued until the required sample size was reached.

4.9 DATA COLLECTION DESIGN

Data collection design refers to the process followed by the researcher to collect data. The following section discusses the data collection method, the questionnaire design, and the data collection process.

4.9.1 Data collection methods

This study used both secondary and primary data. The secondary data relates to data collected from already published sources, while primary data is data gathered from original sources and not yet published sources (Pellissier, 2008, p. 32; Remenyi et al., 1998, pp. 287, 289). The secondary data was used to provide a background to the research. The secondary data was gathered from journal articles, books, government reports, and other relevant sources. To collect primary data, different methods such as interviews, observations, or/and administering questionnaires, can be used by the researcher (Sekaran & Bougie, 2016). This study used a questionnaire to collect primary data. A questionnaire is a preformulated written set of questions on which the research participants will record their answers (Hair Jr, Wolfinbarger Celsi, Money, Samouel, & Page, 2011). The aim of using questionnaire is to get information that cannot be easily observed or that is not already available in written or computerised form (Remenyi et al., 1998, p. 150). The questionnaire enables the researcher to easily get responses from a large number of people and to generate findings that can be generalised (Rowley, 2014).

4.9.2 Questionnaire design

The design of a questionnaire differs according to how it is delivered, returned or collected and the amount of contact the researcher has with the respondents (Saunders et al., 2016). The questionnaires can be administered personally, electronically, or mailed to the respondents (Cooper & Schindler, 2014; Walliman, 2017) . As the study was confined to a local area (Pietermaritzburg city), personally administered questionnaires were utilized to gather primary data. Personally administered questionnaires enable the researcher to collect responses within a short period of time (Sekaran & Bougie, 2016, p. 143).

The questionnaire was designed based on dependent and independent variables which were identified and discussed in the literature chapter of the study. The questionnaire was designed to answer the research questions. The questionnaire included both open and closed-ended questions. The open-ended questions were used to bolster the participant responses from the closed-ended questions. The open-ended questions were used to capture responses pertaining

to challenges that SMMEs owners-managers face in accessing supporting institutions to develop their managerial competencies and what SMMEs owners-managers think should be done to enhance their managerial competencies. The questionnaire sample for this research is attached in Appendix P. The questionnaire was categorized into four sections in relation to the research objectives.

Section A: This section aimed to collect the demographics of the respondents.

Section B: This section aimed to collect information regarding the managerial competencies that SMMEs managers currently have (technical skills, human skills and conceptual skills).

Section C: This section aimed to capture the sources of acquiring managerial competencies (government supporting institutions, private supporting institutions), and the business development services provided by supporting institutions.

Section D: Section D investigated the challenges faced by SMMEs' owners-managers to access assistance from supporting institutions.

4.9.3 Data collection process

Questionnaires were distributed by the researcher from one business to the other. SMMEs' owners-managers were selected conveniently to complete the questionnaires. The researcher approached potential respondents (SMMEs' owners-manager) requesting them to fill the questionnaire. Some of the SMMEs' owners-managers agreed to participate in the study while others refused because they were not interested in the study, or have not received any assistance from the government or private supporting institutions stating that they depended on their own effort to run their businesses and hence were not interested in the study. SMMEs' respondents completed the questionnaires in their own time. The researcher had to personally remind the respondents to complete the questionnaires. Many respondents took two weeks to complete the questionnaires. Data was collected over a period of seven weeks.

4.10 DATA QUALITY CONTROL

Data quality control has been considered by the researcher to ensure the quality and accuracy of information being collected. Reliability and validity are the key considerations and criteria to ensure and evaluate the research's quality (Mohajan, 2018).

4.10.1 Reliability

The research reliability is the degree to which the measures and evidence used are stable and consistent (Heale & Twycross, 2015; Mohajan, 2018; Saunders et al., 2016). This means that the reliability of a measure is determined by checking both stability and consistency (Sekaran & Bougie, 2016). The purpose of reliability is to reduce or minimise errors and bias in conducting the study (Mohajan, 2018). The reliability can be performed through different measures: equivalence, stability, or homogeneity (internal consistency) (Heale & Twycross, 2015; Sekaran & Bougie, 2016).

Homogeneity (internal consistency): Homogeneity relates to the extent to which all the items on a scale measure one construct (Heale & Twycross, 2015). The internal consistency can be tested Cronbach's coefficient alpha, Kuder-Richardson coefficient, or split-half reliability (Heale & Twycross, 2015; Sekaran & Bougie, 2016).

Stability: Stability refers to the consistency of results using an instrument with repeated testing (Heale & Twycross, 2015). Stability can be tested by parallel or alternate-form reliability and test-retest reliability (Heale & Twycross, 2015; Sekaran & Bougie, 2016).

Equivalence: Equivalence refers to the responses' consistency of multiples instrument's users, or among alternative types of a research instrument (Heale & Twycross, 2015). Equivalence is measured by means of inter-rater reliability (Heale & Twycross, 2015).

The Cronbach's coefficient alpha was used to ensure the reliability. The Cronbach's coefficient alpha was employed to test the reliability of grouped variables under each section within the questionnaire. The Cronbach's alpha is an adequate test and generally employed to establish the internal consistency of the research instrument (Heale & Twycross, 2015; Sekaran & Bougie, 2016). The result of Cronbach's coefficient alpha is a number 0 and 1; 0.7 and higher is an acceptable reliability (Heale & Twycross, 2015; Rajasekar et al., 2013).

4.10.2 Validity

Validity refers to the evidence that the instrument, technique, or process used to measure a concept does indeed measure the intended concept (Abowitz & Toole, 2010; Sekaran & Bougie, 2016, p. 398). Validity is associated with accuracy (Heale & Twycross, 2015). Validity is associated with the appropriateness of the measures used, accuracy of the analysis of the results, and generalisability of the findings (Saunders et al., 2016). There are three major types

of validity: criterion validity, content validity and construct validity (Heale & Twycross, 2015; Sekaran & Bougie, 2016).

Construct validity: Construct validity refers to the extent to which a research instrument measures the intended construct (Heale & Twycross, 2015). The construct validity testifies how well the results obtained from the use of the measure fit the theories around which the test was designed (Sekaran & Bougie, 2016). The construct validity can be assessed through homogeneity (meaning that the instrument measures one construct), convergence (when the research instrument measures concepts similar to that of other instruments), or theory evidence (when behaviour is similar to theoretical propositions of the constructed measured in the instrument) (Heale & Twycross, 2015). The construct validity can be established through different forms such as the correlational analysis and factor analysis (Sekaran & Bougie, 2016).

Content validity: Content validity refers to the degree to which research instruments accurately measure all aspects of a construct (Heale & Twycross, 2015). The content validity ensures that the measure includes an adequate and representative set of items that tap the concept (Sekaran & Bougie, 2016). A subgroup of content validity is called face validity, where experts are asked their opinion about whether a research instrument measures the concept intended (Heale & Twycross, 2015).

Criterion validity: Criterion validity refers to the extent to which a research instrument is related to other instruments that measure the same variables (Heale & Twycross, 2015). Criterion validity is determined when the measure distinguishes people on a standard or norm it is supposed to predict (Sekaran & Bougie, 2016). Criterion validity can be measured into three ways: convergent validity (indicates that an instrument is highly correlated with instruments measuring similar instruments), divergent validity (indicated that an instrument is poorly correlated to instruments that measure different variables), or predictive validity (meaning that the instrument should have high correlations with future criterions) (Heale & Twycross, 2015).

To ensure the validity, the followings were considered in the study:

- Factor analysis (construct validity test): was executed to evaluate the validity of the constructs encompassed within the dependent variables;
- The pilot testing (pretesting): explained in section 4.11;

- Expert scrutiny: the questionnaire was designed, and data were analysed under scrutiny by the statistician; and
- The reuse of items within questionnaires previously tested in other studies and evidence from the literature.

4.11 PILOT TESTING

Pilot testing enables a researcher to identify and fix issues pertaining to the clarity of questions within the questionnaire, the quality of the responses and assess whether meaningful analysis can be performed based on the set of data obtained during the data collection process (Remenyi et al., 1998). Pilot study is significant to determine content validity of scores on a research questionnaire and to enhance scales, format, and questions (Creswell & Creswell, 2017, p. 161).

Pre-testing of the questionnaire was undertaken before data collection commenced. The pilot testing was used to evaluate the accuracy and consistency of the answers from respondents. The pilot test was conducted using eight owners-managers of SMMEs registered and operating in Pietermaritzburg city in South Africa. The participants in the pilot study were selected on the ground of convenience. The respondents' characteristics from the pilot study were similar of the study's sample. Errors and questions that were unclear were noted and rectified for better clarity. The responses obtained through the pilot study were not included in the final data analysis.

4.12 MEASUREMENT AND SCALING

This research contained two sets of variables, the dependent and independent variables. The dependent variables were managerial competencies and the independent variables were the current supporting institutions interventions provided to SMMEs. The dependent variables investigated in this study were the technical, human and conceptual skills. The independent variables assessed in this study were business training, business mentoring, business incubation, business counselling, business consulting, and business information and advice. Both dependent and independent variables were measured on an Ordinal Likert scale of 1 (strongly disagree) to 5 (strongly agree). The Ordinal Likert scale was employed to measure the extent to which participants agreed or disagreed with given statements. Principal Components Analysis was used to generate a score for each set of variables. These scores were then used to run correlation and regression analysis to achieve the research purpose.

4.13 DATA ANALYSIS AND INTERPRETATION

Data collected from the open-ended questions and closed-ended questions were captured, analysed and interpreted differently. On one hand, data collected through the open-ended questions were captured, analysed and interpreted using Microsoft Office Excel 2013. The responses were categorised into different themes. Using frequency analysis, a graphical representation was generated from the emerged themes to interpret the results. On the other side, data gathered from closed-ended questions were captured and analysed using the “Statistical Package for Social Sciences (SPSS) version 24”. The data were interpreted using inferential and descriptive statistics. Descriptive statistics applied in this research include frequency analysis and crosstabulations; while the inferential statistics used included Chi-square, Spearman correlation analysis and linear regression analysis.

Frequency analysis. Frequency analysis is a descriptive statistical method that indicates how many times a response was chosen by the respondents (Hair, Wolfinbarger, Celsi, Money, Samouel, & Page, 2011).

Cross-tabulation with chi-square analysis. Cross-tabulation also known as contingency table analysis, is a descriptive statistical method used to provide the information about the relationships between two or more variables (DeFranzo, 2012). The chi-square was the statistic utilized to test the statistical significance of the cross-tabulation table. The Chi-square analysis was performed to depict any significant association between two variables to answer the research questions.

Correlation analysis. A correlation is a statistical test that examine the significant relationship between interval and/or ratio variables (Sekaran & Bougie, 2016) to evaluate the direction and strength of the relationships between two or more variables (Hair et al., 2016). Pearson, Kendall’s rank and Spearman’s rank correlations are the three methods generally applied to establish the correlation between research variables (Hair et al., 2016; Murray, 2013; Sekaran & Bougie, 2016). Spearman’s rank correlation analysis was utilized to answer the research questions. Spearman’s rank correlation is a nonparametric test used to investigate the relationships between two variables measured on an ordinal Likert scale (Sekaran & Bougie, 2016).

Linear regression analysis. Linear regression is a statistical test employed to predict the value of one dependent variable also known as the “outcome variable” based on the value of one independent variable “also called the predictor variable” (Darlington & Hayes, 2016; Fox,

2015). Linear regression analysis was used to investigate the research objective 3 (to determine whether receiving interventions from supporting institutions has significant impacts on the managerial competencies of SMMEs' owners and managers).

Table 4. 1 Alignment between the research questions, sections within the research instrument and data analysis methods

Research questions	Sections within the research instrument	Data analysis methods
What are the current managerial competencies of SMMEs' owners and managers?	Section B	<ul style="list-style-type: none"> - Frequency analysis - Cross tabulation with Chi-square
What are the types of interventions provided to SMMEs that enhance the managerial competencies of SMMEs' owners and managers?	Section C	<ul style="list-style-type: none"> - Frequency analysis - Cross tabulation/Chi-square
What is the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers?	Section B & C	<ul style="list-style-type: none"> - Correlation analysis (Spearman rho) - Regression analysis (linear regression)
What are the challenges faced by SMMEs' owners-managers to access assistance from supporting institutions?	Section B & D	<ul style="list-style-type: none"> - Frequency analysis - Correlation analysis (Spearman rho)

Source: Researcher's own compilation

4.14 LIMITATIONS

Below are the limitations in relation to the methodology used in this study:

- The research was only limited to Pietermaritzburg area; hence the application of the findings can only be limited to this area. Although this study cannot be generalised, it can assist with conceptualising a new related study in another locale.
- The researcher employed convenient and snowball sampling. Future research should use more rigorous sampling techniques to enhance the validity of the research findings.

4.15 ETHICAL CLEARANCE CONSIDERATIONS

Before conducting any kind of research activity, there are a number of ethical considerations that the researcher must be aware of. According to (Buchanan (2007)), the researcher must ensure that participants and the data collected are protected. In this study, the research aim was explained to the participants. All the respondents signed an informed consent letter (see in Appendix N), as an indication that they voluntarily agree to participate in the study. The researcher applied for an ethical clearance from the University of KwaZulu-Natal before the data collection process commences. The ethical clearance approval letter was granted by the University of KwaZulu Natal's committee for Research Ethics. The ethical clearance approval letter included clauses that stipulated that the study will not harm the respondents, and the responses and the interpretation thereof will be handled in the outmost ethical manner. A copy of ethical clearance approval letter is attached in Appendix Q.

4.16 CHAPTER SUMMARY

The chapter presented the methodology used to answer the research questions. The nature of this study is descriptive. The methodology employed was based on the research onion framework. The chapter discussed the research philosophy or paradigm, the research approach, the research method, the research strategy and time horizon. The study used positivism as the research philosophy or paradigm, deduction as the research approach, and mono quantitative method research as the research method. The study was conducted in Pietermaritzburg city, South Africa. The target population involved 231 owners-managers of registered SMMEs operating in Pietermaritzburg, South Africa. Convenience sampling coupled with snowball sampling were used as the sampling methods. Data were collected from a survey questionnaire. The research's reliability and validity were tested through Cronbach's coefficient alpha and factor analysis, respectively. A pilot study was conducted prior to data collection. Data were analysed using Microsoft Office Excel 2013 and SPSS version 24. Lastly, the chapter highlighted the ethical considerations. The following chapter presents and interprets the research findings.

CHAPTER FIVE

PRESENTATION AND INTERPRETATION OF RESULTS

5.1 INTRODUCTION

This chapter presents and interprets the research findings of the study using a quantitative research approach. Firstly, the chapter highlights the response rate, the reliability and constructs validity test results. Then, it presents the demographic information of the respondents. Lastly, the empirical findings are presented and interpreted in accordance with the four research questions.

5.2 RESPONSE RATE

Table 5.1 presents the number and percentage of questionnaires that were distributed to research participants, questionnaires that were fully completed, questionnaires that were not answered and questionnaires that were not returned.

Table 5. 1: Response rate

Sample	Total	Percentage (%)
Original sample size	228	
Final sample size	148	65% of the original sample size
Not answered	36	15.7% of the original sample size
Not returned	44	19.3% of the original sample size

From Table 5.1, it can be seen that Out of 228 questionnaires (original sample size) distributed to research participants, a hundred and eighty-four (184) questionnaires were returned, 148 (65%) questionnaires were fully completed and 36 (15.7%) questionnaires were not completed (i.e. were returned blank). Additionally, 44 (19.3%) questionnaires were not returned by the respondents. Therefore, the response rate was 65%.

5.3 RELIABILITY TEST

The Cronbach's Alpha was performed to establish the internal consistency of the Likert scaled responses. The findings of Cronbach's Alpha are depicted in Table 5.2.

Table 5. 2: Reliability test

Sections within the questionnaire	Question number	Number of Items	Cronbach's Alpha	Internal consistency
Managerial competencies	8	9	0.889	Good
Sources of acquiring managerial competencies	9	6	0.664	Adequate
Government support institutions	10	6	0.941	Excellent
Private support institutions	11	4	0.825	Good
Government support interventions	12	6	0.962	Excellent
Private support interventions	13	6	0.949	Excellent
Challenges to access assistance from support institutions	14	9	0.817	Good

Sekaran and Bougie (2016) argued that for a questionnaire to be reliable, the Cronbach's Alpha coefficient of the grouped items must be equal to or greater than 0.7. As presented in Table 5.2, the Cronbach's Alpha coefficients for all the grouped responses in sections were greater than 0.7; except for the group of questions under "sources of acquiring managerial competencies" which scored 0.664 (very close to 0.7 – internal consistency). Thus, the responses within each section that comprised Likert scaled questions can be deemed reliable.

5.4 CONSTRUCT VALIDITY TEST

The Factor analysis test was executed to evaluate the validity of the constructs encompassed within the dependent variables. The dependent variables were constructed based on the three constructs of the Katz competency framework. The Factor analysis tested the validity of the human skills and conceptual skills variables only because the technical skills construct had only one variable. Tables 5.3 and 5.4 show the components extracted to measure human skills and conceptual skills.

Table 5. 3: Component matrix: conceptual skills

Component Matrix	
Conceptual skills	Component
	1
I often make effective choices in solving problems into my business	.878
I often come up with effective plans in line with the organization's objectives	.873
I often find effective solutions to problems into my business	.853
I often come up with creative ideas to manage my business	.794
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Table 5. 4: Component matrix: Human skills

Component Matrix	
Human skills	Component
	1
I often inspire my employees to work hard to accomplish important tasks	.861
I often help my employees to work together more effectively as a team for a common good in pursuit of a common goal	.848
I often motivate my employees to achieve business goals	.839
I communicate effectively with my stakeholders	.588
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

As depicted in Table 5.3 and 5.4, all variables pertaining to the conceptual skills fit within one component and the same applies to the human skills. Thus, one can deduce that the variables that measure the conceptual skills and those that measure the human skills are valid.

5.5 DEMOGRAPHICS OF THE RESPONDENTS

Table 5.5 provides the demographic information of the respondents. This include the gender, age, position in business, highest level of education, legal status, and number of employees.

Table 5. 5: Demographics of the respondents

Variables	Frequency	Percentage
Gender		
<i>Male</i>	92	63.0%
<i>Female</i>	54	37.0%
Age		
<i>18-25 years</i>	12	8.3%
<i>26-35 years</i>	58	40.0%
<i>36-45 years</i>	41	28.3%
<i>Above 45 years</i>	34	23.4%
Position in business		
<i>Owner</i>	49	35.0%
<i>Manager</i>	53	37.9%
<i>Owner-manager</i>	32	22.9%
<i>Administrator</i>	2	1.4%
<i>Receptionist</i>	4	2.9%
High level of education		
<i>Non-formal</i>	2	1.4%
<i>Primary school</i>	8	5.6%
<i>High school</i>	33	23.1%
<i>Certificate</i>	25	17.5%
<i>Diploma</i>	34	23.8%
<i>Bachelor's degree</i>	37	25.9%
<i>Master's degree and above</i>	4	2.7%
Legal status		
<i>Registered businesses</i>	129	88.4%
<i>Non-registered businesses</i>	17	11.6%
Number of employees		
<i>1-5</i>	92	63.0%
<i>6-20</i>	42	28.8%
<i>21-49</i>	8	5.5%
<i>50-200</i>	4	2.7%

The Table 5.5 shows that:

Gender: most respondents were males (n= 92, 63.0%) compared to females (n=54, 37.0%);

Age: most respondents' age was between 26 to 35 (n= 58, 40.0%), followed by 36 to 45 (n= 41, 28.3%);

Position in business: 53 (37.9%) of the respondents were business managers, followed by business owners (n=49, 35.0%).

Highest level of education: most respondents had a bachelor's degree as their highest qualification (n= 37, 25.9%);

Legal status: as expected, the majority of the SMMEs were formally registered (n= 129, 88.4%);

Number of employees: most SMMEs had a total number of employees ranging between 1 to 5 (n= 92, 63.0%), followed by 6 to 20 n= 42, 28.8%).

Sectors of the businesses

In accordance with South African “*National Small Business Amendment Act (2004)*”, Figure 5.1 depicts the business sectors in which the SMMEs belong.

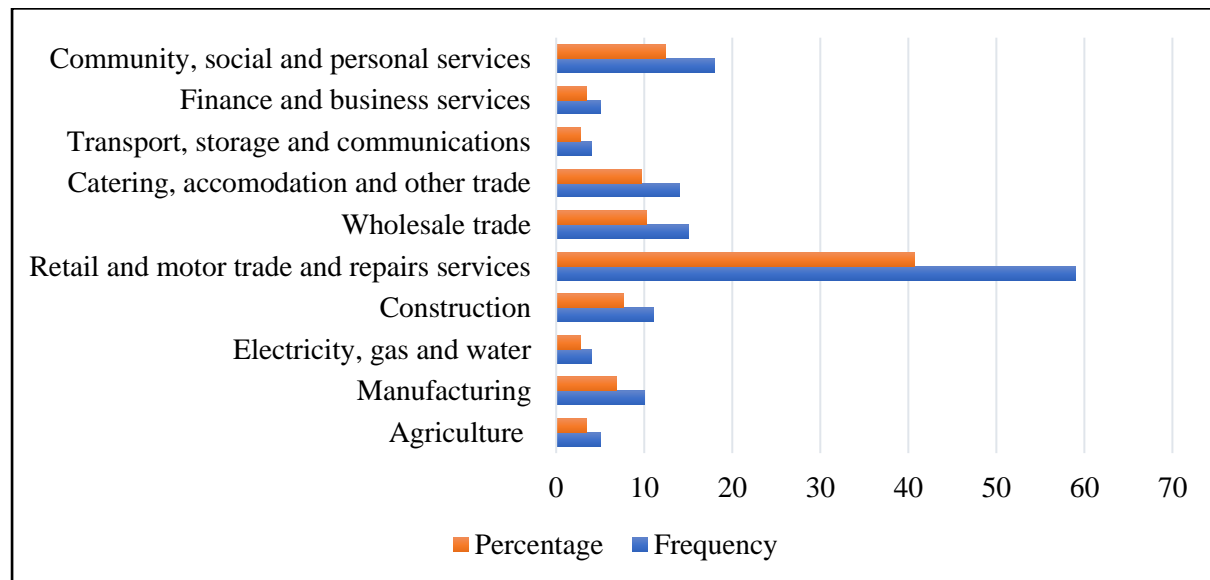


Figure 5. 1: Sectors in which business belongs

As depicted in Figure 5.1, most respondents were in the retail and motor trade and repairs services sector (n= 59, 40.7%), followed by the community, social and personal services (n= 18, 12.4%), and the wholesale trade sector (n= 15, 10.1%).

5.6 ANSWERING THE RESEARCH QUESTIONS

This section presents and interprets the research findings in relation to the four research questions.

5.6.1 Research question one: what are the current managerial competencies of SMMEs' owners and managers?

This research question aimed to identity the current managerial competencies of SMMEs' owners/managers in Pietermaritzburg city, South Africa. Based on Katz competency framework, managerial competencies of SMMEs' owners/managers were measured by the technical skills, human skills and conceptual skills acquired by the respondents.

5.6.1.1 the extent to which SMMEs' owners/managers agreed or disagreed that they possess the managerial competencies

Frequency analysis was performed to establish the extent to which SMMEs' owners/managers agree or disagree that they possess the managerial competencies. Table 5.6 shows the extent to which SMMEs' owners and managers agree or disagree that they possess the managerial competencies.

Table 5. 6: The extent to which SMMEs' owners/managers agreed or disagreed that they possess the managerial competencies

Managerial competencies	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)
Technical skills	0 (0.0%)	7 (4.9%)	13 (9.0%)	69 (47.9%)	55 (38.2%)
Human skills	0 (0.0%)	0 (0.0%)	2 (1.4%)	68 (49.3%)	68 (49.3%)
Conceptual skills	0 (0.0%)	1 (0.7%)	26 (17.9%)	79 (54.5%)	39 (26.9%)

The results depicted in Table 5.6 show that most (86.1%) respondents agreed that they have the required technical skills to manage their businesses successfully. In addition, the results indicate that most respondents (98.5%) agreed that they have human skills. Lastly, most respondents (81.4%) agreed that they have conceptual skills

5.6.1.2 Sources of acquiring managerial competencies

SMMEs' owners/managers were asked to give their views to which extent they agree or disagree that the following sources (job experience, formal education/training, In-house training, government support institutions, or/and private support institutions) helped them acquire the managerial competencies. Table 5.7 shows the extent to which SMMEs' owners-managers agreed or disagreed with the sources of acquiring managerial competencies.

Table 5. 7: The extent to which SMMEs' owners-managers agreed or disagreed with the sources of acquiring managerial competencies.

Sources of acquiring managerial competencies	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)
Job experience	0 (0.0%)	1 (0.7%)	12 (8.5%)	129 (90.8%)	0 (0.0%)
Formal training/education	0 (0.0%)	20 (14.3%)	34(24.3%)	86 (61.4%)	0 (0.0%)
In-house training	0 (0.0%)	23 (16.7%)	19(13.8%)	96 (69.6%)	0 (0.0%)
Government support institutions	0 (0.0%)	86 (63.7%)	28(20.7%)	21 (15.6%)	0 (0.0%)
Private support institutions	0 (0.0%)	63 (46.7%)	25(18.5%)	47 (34.8%)	0 (0.0%)

As showed in Table 5.7, most respondents (90.8%) agreed that "job experience" helped them acquire the managerial competencies; 69.6 percent of the respondents agreed that "In-house training" helped them acquire the managerial competencies; and 61.4% of the respondents also agreed that "formal education/training" helped them acquire the managerial competencies.

However, the majority (63.7%) of the respondents disagreed that “government support institutions” helped them acquire the managerial competencies; and 46.7% of the respondents also disagreed that “private support institutions” helped them acquire managerial competencies. Some respondents specified other sources they have used to acquire the managerial competencies. These include support from the family, reading, social media, and Internet solutions.

5.6.1.3 Association between SMMEs’ managerial competencies and sources of acquiring managerial competencies

The chi-square test was executed to ascertain if there is a significant association between SMMEs’ managerial competencies (conceptual skills, human skills and technical skills) and sources of acquiring managerial competencies.

Association between Technical skills and sources of acquiring managerial competencies

The chi-square test was executed to find out if there is a significant association between technical skills and sources of acquiring managerial competencies. As depicted in Appendix A, the findings depict that there is a significant association between technical skills and the following sources of acquiring managerial competencies: job experience, formal education/training, and In-house training (p values < 0.01). Furthermore, the results reveal that technical skills are not significantly associated with government support institutions and private support institutions (p values > 0.05). Among 67 (47.2%) respondents who agreed that job experience helped them acquiring the managerial competencies, 41 (61.2%) also agreed that they have technical skills. Out of 55 (39.3%) respondents who agreed that formal education/training helped them acquiring the managerial competencies, 33 (61.1%) also agreed that they have technical skills. Among 53 (38.4%) respondents who agree that In-house training helped them acquiring managerial competencies, 30 (56.6%) also agreed that they have technical skills

Association between human skills and sources of acquiring managerial competencies

The chi-square test was completed to ascertain a significant association between human skills and sources of acquiring managerial competencies. As depicted in Appendix B, the findings reveal that there is a significant association between human skills and the following sources of acquiring managerial competencies: job experience, formal education/training, and In-house training (p values < 0.01). Additionally, the results reveal that human skills are not significantly associated with receiving support from neither the government nor private supporting

institutions (p values > 0.05). Among 67 (47.2%) respondents who agreed that job experience helped them acquiring the managerial competencies, 44 (68.8%) also agreed that they have human skills. Out of 55 (39.3%) respondents who agreed that formal education/training helped them acquiring the managerial competencies, 35 (66.0%) also agreed that they have human skills. Among 53 (38.4%) respondents who agree that In-house training helped them acquiring managerial competencies, 28 (53.8%) also agreed that they have human skills.

Association between conceptual skills and sources of acquiring managerial competencies

The chi-square test was completed to depict the significant association between conceptual skills and sources of acquiring managerial competencies. As presented in Appendix C, the results depict that there is a significant association between conceptual skills and the following sources of acquiring managerial competencies: job experience, formal education/training, In-house training, and private support institutions (p values < 0.01). Furthermore, the results reveal that conceptual skills are not significantly associated with receiving government support (p value > 0.05). Among 67 (47.2%) respondents who agreed that job experience helped them acquiring the managerial competencies, 43 (64.2%) also agreed that they have conceptual skills. Out of 55 (39.3%) respondents who agreed that formal education/training helped them acquiring the managerial competencies, 35 (64.8%) also agreed that they have conceptual skills. Among 53 (38.4%) respondents who agree that In-house training helped them acquiring managerial competencies, 37 (69.8%) also agreed that they have conceptual skills.

5.6.2 Research question two: what are the types of interventions provided to SMMEs that enhance SMMEs managerial competencies?

This research question aimed to identify the types of interventions provided by supporting institutions to SMMEs' owners-managers that enhance their managerial competencies. This study considered both government and private supporting interventions provided to SMMEs. Frequency analysis and crosstabulations were performed to answer this research question.

Acquiring managerial competencies through government support institutions

Frequency analysis was performed to determine the extent to which SMMEs' owners and managers agreed or disagreed that government support institutions (SEDA, EIC programme, SETA, NYDA, NEF, provincial agencies/Msunduzi municipality) helped them to gain the managerial competencies. Table 5.8 indicates the extent to which SMMEs' owners and managers agree or disagree with government support institutions.

Table 5. 8: The extent to which SMMEs' owners agreed or disagreed with government support institutions

Government support institutions	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)
SEDA	20 (15.0%)	75 (56.4%)	22 (16.5%)	8 (6.0%)	8 (6.0%)
EIC programme	20 (15.4%)	81 (62.3%)	18 (13.8%)	7 (5.4%)	4 (3.1%)
SETA	20 (15.0%)	73 (54.9%)	19 (14.3%)	15 (11.3%)	6 (4.5%)
NYDA	20 (15.2%)	79 (59.8%)	21 (15.9%)	9 (6.8%)	3 (2.3%)
NEF	18 (13.8%)	80 (61.5%)	20 (15.4%)	8 (6.2%)	4 (3.1%)
Provincial agencies: Msunduzi municipality	16 (12.0%)	73 (54.9%)	26 (19.5%)	11 (8.3%)	7 (5.3%)

As presented in Table 5.8, most of the respondents indicated that government support institutions (SEDA, EIC programme, SETA, NYDA, NEF, provincial agencies/Msunduzi municipality) did not help them acquire managerial competencies. Some respondents specified other government supporting institutions that helped them acquire managerial competencies. These include: Ithala Development Finance Corporation, Global learning services (under department of Labour), MerSETA, department of Labour, Department of Agriculture, and National Arts Council.

Furthermore, SMMEs' owner and managers were requested to specify the types of support they obtained from the government support institutions. Table 5.9 presents the extent to which SMMEs' owners-managers agree or disagree that they received government support interventions

Table 5. 9 The extent to which SMMEs' owners-managers agree or disagree that they received government support interventions

Government support interventions	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)
Business training	20 (14.0%)	79 (55.2%)	16 (11.2%)	18 (12.6%)	10 (7.0%)
Business consulting	20 (14.6%)	77 (56.2%)	19 (13.9%)	14 (10.2%)	7 (5.1%)
Business incubation	21 (15.6%)	84 (62.2%)	21 (15.6%)	4 (3.0%)	5 (3.7%)
Business mentoring	22 (16.2%)	76 (55.9%)	17 (12.5%)	12 (8.8%)	9 (6.6%)
Business counselling	22 (16.2%)	77 (56.6%)	15 (11.0%)	15 (11.0%)	7 (5.1%)
Business information/advice	21 (15.4%)	71 (52.2%)	15 (11.0%)	22 (16.2%)	7 (5.1%)

As shown in Table 5.9, most respondents indicated that they did not get the following support from the government: business training, business consulting, business incubation, business mentoring, business counselling, and business information and advice.

5.6.2.3. Association between government support institutions and government support interventions

The chi-square test was executed to find out if there is an association between government support institutions and government support interventions.

Association between Small Enterprise Development Agency (SEDA) and government support interventions

Appendix D reveals that there is a significant association between SEDA and all government supporting interventions (p values < 0.01). Among 79 (55.2%) respondents who disagreed that they received business training from government support institutions, 61 (82.4%) also disagreed that SEDA helped them to acquire the managerial competencies. Out of 77 (56.2%) respondents who disagreed that they received business consulting from government support institutions, 59 (80.8%) also disagreed that SEDA helped them gain the managerial competencies. Among 84 (62.2%) respondents who disagreed that they received business incubation from government support institutions, 64 (80.0%) also disagreed that SEDA helped them to acquire the managerial competencies. Out of 76 (55.9%) respondents who disagreed that they received business mentoring from government support institutions, 60 (83.3%) also disagreed that SEDA helped them to gain the managerial competencies. Among 77 (56.6%) respondents who disagree that they received business counselling from government support institutions, 60 (82.2%) also disagreed that SEDA helped them to acquire the managerial competencies. Out of 71 (52.2%) respondents who disagreed that they received business information and advice from government support institutions, 56 (83.6%) also disagreed that SEDA helped them to gain the managerial competencies.

Association between Enterprise Information Centre (EIC) programme and government support interventions

As presented in Appendix E, the results depict that there is a significant association between EIC programme and all government support interventions (p values < 0.01). Among 79 (55.2%) respondents who disagreed that they received business training from government support institutions, 64 (87.7%) also disagreed that EIC programme helped them to acquire the managerial competencies. Out of 77 (56.2%) respondents who disagreed that they received business consulting from government support institutions, 63 (88.7%) also disagreed that EIC programme helped them to gain the managerial competencies. Among 84 (62.2%) respondents who disagreed that they received business incubation from government support institutions, 68 (87.2%) also disagreed that EIC programme helped them to acquire the managerial

competencies. Out of 76 (55.9%) respondents who disagreed that they received business mentoring from government support institutions, 61 (85.9%) also disagreed that EIC programme helped them to gain the managerial competencies. Among 77 (56.6%) respondents who disagreed that they received business counselling from government support institutions, 61 (85.9%) also disagreed that EIC programme helped them to acquire the managerial competencies. Out of 71 (52.2%) respondents who disagreed that they received business information and advice from government support institutions, 56 (87.5%) also disagreed that EIC programme helped them to gain the managerial competencies.

Association between Sector Education and Training Authority (SETA) and government support interventions

Appendix F depicts that there is a significant association between SETA and all government support interventions (p values < 0.01). Among 79 (55.2%) respondents who disagreed that they received business training from government support institutions, 61 (83.6%) also disagreed that SETA helped them to acquire the managerial competencies. Out of 77 (56.2%) respondents who disagreed that they received business consulting from government support institutions, 59 (83.1%) also disagreed that SETA helped them to gain the managerial competencies. Among 84 (62.2%) respondents who disagreed that they received business incubation from government support institutions, 64 (87.2%) also disagreed that SETA helped them to acquire the managerial competencies. Out of 76 (55.9%) respondents who disagreed that they received business mentoring from government support institutions, 58 (81.7%) also disagreed that SETA helped them to gain the managerial competencies. Among 77 (56.6%) respondents who disagreed that they received business counselling from government support institutions, 59 (83.1%) also disagreed that SETA helped them to acquire the managerial competencies. Out of 71 (52.2%) respondents who disagreed that they received business information and advice from government support institutions, 53 (82.8%) also disagreed that SETA helped them to gain the managerial competencies.

Association between National Youth Development Agency (NYDA) and government support interventions

Appendix G depicts that there is a significant association between NYDA and all government supporting interventions (p values < 0.01). Among 79 (55.2%) respondents who disagreed that they received business training from government support institutions, 65 (89.0%) also disagreed that NYDA assisted them to acquire managerial competencies. Out of 77 (56.2%) respondents who disagreed that they received business consulting from government support

institutions, 64 (88.9%) also disagreed that NYDA helped them to gain the managerial competencies. Among 84 (62.2%) respondents who disagree that they received business incubation from government support institutions, 69 (87.3%) also disagreed that NYDA assisted them to acquire the managerial competencies. Out of 76 (55.9%) respondents who disagreed that they received business mentoring from government support institutions, 64 (90.1%) also disagreed that NYDA helped them to gain the managerial competencies. Among 77 (56.6%) respondents who disagreed that they received business counselling from government support institutions, 64 (88.9%) also disagreed that NYDA helped them to acquire the managerial competencies. Out of 71 (52.2%) respondents who disagreed that they received business information and advice from government support institutions, 59 (90.8%) also disagreed that NYDA assisted them to gain the managerial competencies.

Association between National Empowerment Fund (NEF) and government supporting interventions

Appendix H depicts that there is a significant association between NEF and all government supporting interventions (p values < 0.01). Among 79 (55.2%) respondents who disagreed that they received business training from government support institutions, 65 (89.0%) also disagreed that NEF assisted them to acquire the managerial competencies. Out of 77 (56.2%) respondents who disagreed that they received business consulting from government support institutions, 64 (90.1%) also disagreed that NEF helped them to gain the managerial competencies. Among 84 (62.2%) respondents who disagreed that they received business incubation from government support institutions, 69 (88.5%) also disagreed that NEF assisted them to acquire the managerial competencies. Out of 76 (55.9%) respondents who disagreed that they received business mentoring from government support institutions, 63 (88.7%) also disagreed that NEF helped them to gain the managerial competencies. Among 77 (56.6%) respondents who disagreed that they received business counselling from government support institutions, 63 (88.7%) also disagreed that NEF helped them to acquire the managerial competencies. Out of 71 (52.2%) respondents who disagreed that they received business information and advice from government support institutions, 58 (90.6%) also disagreed that NEF assisted them to gain the managerial competencies.

Association between provincial agencies/Msunduzi municipality and government supporting interventions

As depicted in Appendix I, there is a significant association between provincial agencies/Msunduzi municipality and all government supporting interventions (p values < 0.01). Among 79 (55.2%) respondents who disagreed that they received business training from government support institutions, 59 (80.8%) also disagreed that provincial agencies/Msunduzi municipality assisted them to acquire the managerial competencies. Out of 77 (56.2%) respondents who disagreed that they received business consulting from government support institutions, 58 (80.6%) also disagreed that provincial agencies/Msunduzi municipality helped them to gain the managerial competencies. Among 84 (62.2%) respondents who disagreed that they received business incubation from government support institutions, 63 (79.7%) also disagreed that provincial agencies/Msunduzi municipality assisted them to acquire the managerial competencies. Out of 76 (55.9%) respondents who disagreed that they received business mentoring from government support institutions, 57 (80.3%) also disagreed that provincial agencies/Msunduzi municipality helped them to gain the managerial competencies. Among 77 (56.6%) respondents who disagreed that they received business counselling from government support institutions, 58 (80.6%) also disagreed that provincial agencies/Msunduzi municipality helped them to acquire the managerial competencies. Out of 71 (52.2%) respondents who disagreed that they received business information and advice from government support institutions, 53 (81.5%) also disagreed that provincial agencies/Msunduzi municipality assisted them to gain the managerial competencies.

Acquiring managerial competencies through private support institutions

Frequency analysis was performed to determine the extent to which SMMEs' owners and managers agree or disagree that private support institutions (commercial banks, business professionals, educational institutions, and business associations) helped them to gain the managerial competencies. Table 5.10 indicates the extent to which SMMEs' owner and managers acquired managerial competencies through private support institutions.

Table 5. 10: The extent to which SMMEs’ owner/managers acquired managerial competencies through private support institutions

Private support interventions	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)
Commercial banks	13 (9.2%)	62 (44.0%)	20 (14.2%)	31 (22.0%)	15 (10.6%)
Business professionals	10 (7.3%)	60 (43.8%)	22 (16.1%)	33 (24.1%)	12 (8.8%)
Educational institutions	5 (3.6%)	57 (41.0%)	30 (21.6%)	33 (23.7%)	14 (10.1%)
Business associations	5 (3.6%)	43 (31.4%)	21 (15.3%)	43 (31.4%)	25 (18.2%)

As indicated in Table 5.10, most of the respondents indicated that private support institutions (commercial banks, business professionals, educational institutions, and business associations) did not help them to gain managerial competencies. Some respondents specified other private supporting institutions that assisted them to acquire managerial competencies. These include Pietermaritzburg Chamber of Business, Business Partners, Labournet, Chartered Institute of Procurement and Supply chain, and Microsoft Office Certification.

Furthermore, SMMEs’ owner/managers were asked to specify the types of support they obtained from the private support institutions. Table 5.11 shows the extent to which SMMEs’ owners/managers agree or disagree that they received private support interventions.

Table 5. 11: The extent to which SMMEs’ owners/managers agreed or disagreed that they received private support interventions

Private support interventions	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)
Business training	12 (8.5%)	56 (40.1%)	17 (12.0%)	36 (25.4%)	20 (14.1%)
Business consulting	12 (8.9%)	60 (44.4%)	19 (14.1%)	33 (24.4%)	11 (8.1%)
Business incubation	17 (12.7%)	72 (53.7%)	24 (17.9%)	16 (11.9%)	5 (3.7%)
Business mentoring	14 (10.2%)	55 (40.1%)	21 (15.3%)	29 (21.2%)	18 (13.1%)
Business counselling	13 (9.5%)	64 (46.7%)	16 (11.7%)	31 (22.6%)	13 (9.5%)
Business information and advice	10 (7.4%)	50 (36.8%)	28 (20.6%)	35 (25.7%)	13 (9.6%)

As depicted in Table 5.11, most respondents indicated that they did not receive the following assistance from the private support institutions: business training, business consulting, business incubation, business mentoring, business counselling, and business information and advice.

5.6.2.6 Association between private support institutions and interventions

The chi-square test was executed to find out if there is an association between private support institutions and private support interventions.

Association between Commercial banks and private support interventions

Appendix J depicts that there is a significant association between commercial banks and all private supporting interventions (p values < 0.01). Among 57 (40.1%) respondents who

disagreed that they received business training from private support institutions, 40 (71.4%) also disagreed that commercial banks assisted them to acquire the managerial competencies. From 60 (44.4%) respondents who disagreed that they received business consulting from private support institutions, 44 (74.6%) also disagreed that commercial banks helped them to gain the managerial competencies. Among 72 (53.7%) respondents who disagreed that they received business incubation from private support institutions, 50 (70.4%) also disagreed that commercial banks assisted them to acquire the managerial competencies. From 55 (40.1%) respondents who disagreed that they received business mentoring from private support institutions, 38 (69.1%) also disagreed that commercial banks helped them to gain the managerial competencies. Among 64 (46.7%) respondents who disagreed that they received business counselling from private support institutions, 44 (69.8%) also disagreed that commercial banks helped them to acquire the managerial competencies. From 50 (36.8%) respondents who disagreed that they received business information and advice from private support institutions, 34 (69.4%) also disagreed that commercial banks assisted them to gain the managerial competencies.

Association between business professionals and private supporting interventions

Appendix K indicates that there is a significant association between business professionals and all private supporting interventions (p values < 0.01). Among 57 (40.1%) respondents who disagreed that they received business training from private support institutions, 42 (75.0%) also disagreed that business professionals assisted them to acquire the managerial competencies. Out of 60 (44.4%) respondents who disagreed that they received business consulting from private support institutions, 45 (76.3%) also disagreed that business professionals helped them to gain the managerial competencies. Among 72 (53.7%) respondents who disagreed that they received business incubation from private support institutions, 52 (73.2%) also disagreed that business professionals assisted them to acquire the managerial competencies. Out of 55 (40.1%) respondents who disagreed that they received business mentoring from private support institutions, 39 (70.9%) also disagreed that business professionals helped them to gain the managerial competencies. Among 64 (46.7%) respondents who disagreed that they received business counselling from private support institutions, 45 (71.4%) also disagreed that business professionals helped them to acquire the managerial competencies. Out of 50 (36.8%) respondents who disagreed that they received business information and advice from private support institutions, 35 (71.4%) also disagreed that business professionals assisted them to gain the managerial competencies.

Association between educational institutions and private support interventions

As depicted in Appendix L, there is a significant association between educational institutions and all private supporting interventions (p values < 0.01). Among 57 (40.1%) respondents who disagreed that they received business training from private support institutions, 41 (71.9%) also disagreed that educational institutions assisted them to acquire the managerial competencies. Out of 60 (44.4%) respondents who disagreed that they received business consulting from private support institutions, 44 (73.3%) also disagreed that educational institutions helped them to gain the managerial competencies. Among 72 (53.7%) respondents who disagreed that they received business incubation from private support institutions, 49 (68.1%) also disagreed that educational institutions assisted them to acquire the managerial competencies. Out of 55 (40.1%) respondents who disagreed that they received business mentoring from private support institutions, 40 (72.7%) also disagreed that educational institutions helped them to gain the managerial competencies. Among 64 (46.7%) respondents who disagreed that they received business counselling from private support institutions, 43 (67.2%) also disagreed that educational institutions helped them to acquire the managerial competencies. Out of 50 (36.8%) respondents who disagreed that they received business information and advice from private support institutions, 35 (70.0%) also disagreed that educational institutions assisted them to gain the managerial competencies.

Association between business associations and private supporting interventions

As shown in Appendix M, there is a significant association between business associations and all private supporting interventions (p values < 0.01). Among 57 (40.1%) respondents who disagreed that they received business training from private support institutions, 33 (57.9%) also disagreed that business associations assisted them to acquire the managerial competencies. Out of 60 (44.4%) respondents who disagreed that they received business consulting from private support institutions, 36 (60.0%) also disagreed that business associations helped them to gain the managerial competencies. Among 72 (53.7%) respondents who disagreed that they received business incubation from private support institutions, 38 (52.8%) also disagreed that business associations assisted them to acquire the managerial competencies. Out of 55 (40.1%) respondents who disagreed that they received business mentoring from private support institutions, 34 (61.8%) also disagreed that business associations helped them to gain the managerial competencies. Among 64 (46.7%) respondents who disagreed that they received business counselling from private support institutions, 35 (54.7%) also disagreed that business associations helped them to acquire the managerial competencies. Out of 50 (36.8%)

respondents who disagreed that they received business information and advice from private support institutions, 31 (62.0%) also disagreed that business associations assisted them to gain the managerial competencies.

5.6.3 Research question three: what is the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers?

Spearman correlation and linear regression analysis were performed to answer this research question. The correlation and regression analyses were performed on the indexes that represented the dependent variables and those that represented the independent variables. Spearman correlation was executed to depict the relationships between independent variables "supporting institutions' interventions" and dependent variables "managerial competencies" while a linear regression test was then executed to establish the impact of supporting institutions' interventions on SMMEs' managerial competencies.

Correlation between government support interventions and SMMEs' managerial competencies

Table 5.12 indicates the Correlation between government support interventions and SMMEs' managerial competencies.

Table 5. 12: Correlation between government support interventions and SMMEs' managerial competencies

Managerial competencies			Government support interventions					
			Business training	Business consulting	Business incubation	Business mentoring	Business counselling	Information and advice
Spearman's Rho	Technical skills	Correlation coefficient	.149	.061	.056	.073	.001	.046
		Sig. (2-tailed)	.081	.482	.520	.401	.987	.601
		N	139	135	133	134	134	134
	Human Skills	Correlation coefficient	.100	.026	.069	.005	.003	-.013
		Sig. (2-tailed)	.246	.763	.438	.951	.977	.887
		N	136	132	130	131	131	131
	Conceptual Skills	Correlation coefficient	.194	.104	.110	.058	.055	.080
		Sig. (2-tailed)	.021	.227	.205	.500	.524	.353
		N	141	137	135	136	136	136

As depicted in Table 5.12, the results indicate that there is not significant relationship between technical skills and government support interventions (p values > 0.05). The findings further

show that there is not significant relationship between human skills and government supporting interventions (p values > 0.05). However, the results in the Table suggest a positive relationship between conceptual skills and receiving business training from government support institutions (rho= .194, p= 0.021<0.05).

Regression analysis of Conceptual skills on receiving business training from the government support institutions

The regression analysis was based on the correlated variables. A linear regression test was executed to depict the impact of receiving business training from government support institutions on SMMEs owner/managers acquisition of conceptual skills. Table 5.13 indicates the regression analysis of receiving business training from the government support institutions on SMMEs owner/managers' acquisition of conceptual skills.

Table 5. 13: Regression analysis of receiving business training from the government support institutions on SMMEs owner/managers' acquisition of conceptual skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.996	.113		35.269	.000
	business training – government support institutions (BT)	.116	.042	.226	2.730	.007
a. Dependent Variable: Conceptual skills						

Table 5.13 shows how much the dependent variable “conceptual skills” varies with the independent variable “receiving business training from government support institutions”. The unstandardized coefficients B for business training (BT) is 0.116 meaning that for each one unit increase in receiving business training from government support institutions there is a 11.6% increase in conceptual skills of SMMEs' owners-managers. As indicated in Table 5.13, the independent variable “receiving business training from government support institutions” significantly predicts the dependent variable “conceptual skills” (p= 0.007 < 0.05). Thus, the regression model can be drawn as follows:

Conceptual skills of SMMEs' owners-managers= 3.996 + (0.116*BT) where BT means receiving business training from government support institutions.

Correlation between receiving private support interventions and SMMEs' managerial competencies

The spearman correlation test was performed to determine the relationship between private supporting interventions and SMMEs' managerial competencies. Table 5.14 presents Correlation between receiving support from private institutions and SMMEs' managerial competencies.

Table 5. 14: Correlation between receiving support from private institutions and SMMEs' managerial competencies

Managerial competencies			Private support interventions					
			Business training	Business consulting	Business Incubation	Business mentoring	Business counselling	Information and advice
Spearman's Rho	Technical skills	Correlation coefficient	.260	.120	.065	.134	.173	.146
		Sig. (2-tailed)	.002	.168	.454	.124	.046	.093
		N	139	134	133	134	134	133
	Human Skills	Correlation coefficient	.103	.009	.015	.020	.048	.036
		Sig. (2-tailed)	.233	.920	.870	.817	.587	.688
		N	135	131	129	130	130	130
	Conceptual Skills	Correlation coefficient	.265	.254	.205	.172	.276	.285
		Sig. (2-tailed)	.002	.003	.018	.046	.001	.001
		N	140	135	134	135	135	135

As presented in Table 5.14, the results show that receiving business training from private support institutions is positively related to SMMEs owner/managers' acquisition of technical skills ($\rho = .260$, $p = 0.002 < 0.05$); and receiving business counselling from private support institutions is also positively related to SMMEs owner/managers' acquisition of technical skills ($\rho = .173$, $p = 0.046 < 0.05$). The results further indicate that private support interventions are not significantly related to SMMEs owner/managers' acquisition of human skills (p values > 0.05). Lastly, the results reveal that receiving business training, business consulting, business incubation, business mentoring, business counselling, business information and advice from private support institutions is positively related to SMMEs owner/managers' acquisition of conceptual skills (p values less than 0.05).

Regression analysis between receiving business training from private support institutions and acquiring technical skills

A linear regression test was completed to depict the impact of receiving business training from private support institutions on SMMEs' owner/managers acquisition of technical skills. Table

5.15 shows the regression analysis between receiving business training from private support institutions and acquiring technical skills.

Table 5. 15: Regression analysis between receiving business training from private support institutions and acquiring technical skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.655	.171		21.418	.000
	business training - private supporting institutions (BT)	.180	.053	.277	3.381	.001
a. Dependent Variable: technical skills						

Table 5.15 shows how much the dependent variable “technical skills” varies in relation to the independent variable “receiving business training from private support institutions”. The unstandardized coefficient B for business training (BT) is 0.180 meaning that for each one unit increase in receiving business training from private support institutions there is a 18.0% increase in technical skills of SMMEs’ owners/managers. As indicated in Table 5.15, the independent variable “receiving business training from private support institutions” significantly predicts the dependent variable “technical skills” ($p = 0.001 < 0.05$). Thus, the regression model can be drawn as follows:

Technical skills of SMMEs’ owners-managers = 3.655 + (0.180*BT) where BT signifies receiving business training from private support institutions.

Regression analysis between receiving business counselling from private support institutions and acquiring technical skills

A linear regression test was executed to ascertain the impact of receiving business counselling from private support institutions on SMMEs’ owners/managers acquisition of technical skills. Table 5.16 shows regression analysis between receiving business counselling from private support institutions and acquiring technical skills.

Table 5. 16: Regression analysis between receiving business counselling from private support institutions and acquiring technical skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.794	.174		21.758	.000
	business counselling - private supporting institutions (BC)	.134	.059	.193	2.263	.025
a. Dependent Variable: Technical skills						

Table 5.16 indicates the how much the dependent variable “technical skills” varies in relation to the independent variable “receiving business counselling from private support institutions”. The unstandardized coefficients B for business counselling (BC) is 0.134, meaning that for each one unit increase in receiving business counselling from private support institutions there is a 13.4% increase in technical skills of SMMEs’ owners/managers. As indicated in Table 5.16, the independent variable “receiving business counselling from private support institutions” significantly predicts the dependent variable “technical skills” ($p = 0.025 < 0.05$). Thus, the regression model can be drawn as follows:

Technical skills of SMMEs’ owners-managers= $3.794 + (0.134*BC)$ where BC implies receiving business counselling from private support institutions.

Regression analysis between receiving business training from private support institutions and acquiring conceptual skills

A linear regression test was completed to describe the impact of receiving business training from private support institutions on SMMEs’ owners/managers acquisition of conceptual skills. Table 5.17 indicates the regression analysis between receiving business training from the private support institutions and acquiring conceptual skills.

Table 5. 17: Regression analysis between receiving business training from the private support institutions and acquiring conceptual skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.871	.120		32.168	.000
	business training - private supporting institutions (BT)	.130	.037	.284	3.474	.001

a. Dependent Variable: Conceptual skills

Table 5.17 shows how much the dependent variable “conceptual skills” varies in relation to the independent variable “receiving business training from private support institutions. The unstandardized coefficient B for business training (BT) is 0.130, meaning that for each one unit increase in receiving business training from private support institutions there is a 13.0% increase in conceptual skills of SMMEs’ owners-managers. As indicated in Table 5.17, the independent variable “receiving business training from private support institutions” significantly predicts the dependent variable “conceptual skills” ($p = 0.001 < 0.05$). hence, the regression model can be described as follows:

Conceptual skills of SMMEs’ owners-managers= $3.871 + (0.130*BT)$ where BT means receiving business training from private support institutions.

Regression analysis between receiving business consulting from private support institutions and acquiring conceptual skills

A linear regression test was executed to ascertain the impact of receiving business consulting from private support institutions on SMMEs' owners/managers acquisition of conceptual skills. Table 5.18 presents the regression analysis between receiving business consulting from private support institutions and acquiring conceptual skills.

Table 5. 18: Regression analysis between receiving business consulting from private support institutions and acquiring conceptual skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.868	.122		31.791	.000
	business consulting - private supporting institutions (BC)	.134	.040	.277	3.330	.001
a. Dependent Variable: Conceptual skills						

Table 5.18 shows how much the dependent variable “conceptual skills” varies with the independent variable “receiving business consulting from private support institutions”. The unstandardized coefficient B for business consulting (BC) is 0.134, meaning that for each one unit increase in receiving business consulting from private support institutions there is a 13.4% increase in conceptual skills of SMMEs' owners-managers. As indicated in Table 5.18, the independent variable “receiving business consulting from private support institutions” significantly predicts the dependent variable “conceptual skills” ($p = 0.001 < 0.05$). Therefore, the regression model can be drawn as follows:

Conceptual skills of SMMEs' owners-managers = $3.868 + (0.134 \times BC)$ where BC signifies receiving business consulting from private support institutions.

Regression analysis between receiving business incubation from private support institutions and acquiring conceptual skills

A linear regression test was executed to depict the impact of receiving business incubation from private support institutions on SMMEs' owners/managers acquisition of conceptual skills. Table 5.19 shows the regression analysis between receiving business incubation from the private support institutions and acquiring conceptual skills.

Table 5. 19: Regression analysis between receiving business incubation from the private support institutions and acquiring conceptual skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.892	.125		31.183	.000
	business incubation - private supporting institutions (BI)	.147	.048	.256	3.048	.003
a. Dependent Variable: Conceptual skills						

Table 5.19 indicates how much the dependent variable “conceptual skills” varies in relation to the independent variable “receiving business incubation from private support institutions”. The unstandardized coefficient B for business incubation (BI) is 0.147, meaning that for each one unit increase in receiving business incubation from private support institutions there is a 14.7% increase in conceptual skills of SMMEs’ owners-managers. As depicted in Table 5.19, the independent variable “receiving business incubation from private support institutions” significantly predicts the dependent variable “conceptual skills” ($p = 0.003 < 0.05$). Therefore, the regression model can be drawn as follows:

Conceptual skills of SMMEs’ owners-managers = 3.892 + (0.147*BI) where BI means receiving business from private support institutions.

Regression analysis between receiving business mentoring support from the private institutions and acquiring conceptual skills

A linear regression test was completed to ascertain the impact of receiving business mentoring from private support institutions on SMMEs’ owners/managers acquisition of conceptual skills. Table 5.20 presents the regression analysis between receiving business mentoring support from the private institutions and acquiring conceptual skills.

Table 5. 20: Regression analysis between receiving business mentoring support from the private institutions and acquiring conceptual skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.979	.119		33.486	.000
	business mentoring - private supporting institutions (BM)	.092	.038	.205	2.414	.017
a. Dependent Variable: Conceptual skills						

Table 5.20 shows how much the dependent variable “conceptual skills” varies in relation to the independent variable “receiving business mentoring from private support institutions”. The unstandardized coefficient B for business mentoring (BM) is 0.092, meaning that for each one

unit increase in receiving business mentoring from private support institutions there is a 9.2% increase in conceptual skills of SMMEs' owners-managers. As depicted in Table 5.20, the independent variable "receiving business mentoring from private support institutions" significantly predicts the dependent variable "conceptual skills" ($p = 0.017 < 0.05$). Thus, the regression model can be drawn as follows:

Conceptual skills = $3.979 + (0.092 \times \text{BM})$ where BM signifies receiving business mentoring from private support institutions.

Regression analysis between receiving business counselling from private support institutions and acquiring conceptual skills

A linear regression test was completed to depict the impact of receiving business counselling from private support institutions on SMMEs' owners/managers acquisition of conceptual skills. Table 5.21 shows the regression analysis between receiving business counselling from private support institutions and acquiring conceptual skills.

Table 5. 21: Regression analysis between receiving business counselling from private support institutions and acquiring conceptual skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.843	.117		32.820	.000
	business counselling - private supporting institutions	.146	.039	.307	3.715	.000

a. Dependent Variable: Conceptual skills

Table 5.21 indicates how much the independent variable "conceptual" varies in relation to the independent variable "receiving business counselling from private support institutions". The unstandardized coefficient B for business counselling (BC) is 0.146, meaning that for each one unit increase in receiving business counselling from private support institutions there is a 14.6% increase in conceptual skills of SMMEs' owners-managers. As presented in Table 5.21, the independent variable "receiving business counselling from private support institutions" significantly predicts the dependent variable "conceptual skills" ($p = 0.000 < 0.01$). Hence, the regression model can be drawn as follows:

Conceptual skills of SMMEs' owners-managers = $3.843 + (0.146 \times \text{BC})$ where BC means receiving business counselling from private support institutions.

Regression analysis between receiving business information and advice from private support institutions and acquiring conceptual skills

A linear regression test was executed to depict the impact of receiving business information and advice from private support institutions on SMMEs' owners/managers acquisition of conceptual skills. Table 5.22 indicates the regression analysis between receiving business information and advice support from the private support institutions and acquiring conceptual skills.

Table 5. 22: Regression analysis between receiving business information and advice support from the private support institutions and acquiring conceptual skills

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.793	.127		29.976	.000
	provision of information and advices - private-supporting-institutions (BIA)	.154	.040	.314	3.812	.000

a. Dependent Variable: Conceptual skills

Table 5.22 shows how much the dependent variable “conceptual skills” varies in relation to the independent variable “receiving business information and advice from private support institutions”. The unstandardized coefficient B for business information and advice (BIA) is 0.154, meaning each one unit increase in receiving business information and advice from private support institutions there is a 15.4% increase in conceptual skills of SMMEs' owners-managers. As depicted in Table 5.22, the independent variable “receiving business information and advice from private support institutions” significantly predicts the dependent variable “conceptual skills” ($p = 0.000 < 0.01$). Therefore, the regression model can be drawn as follows:

Conceptual skills of SMMEs' owners-managers = $3.793 + (0.154 \times \text{BIA})$ where BIA signifies receiving business information and advice from private support institutions.

5.6.4 Research question four: what are the challenges SMMEs' owners/managers face to access assistance from supporting institutions?

This research question aimed to identify the challenges SMMEs' owners/managers face in accessing assistance from supporting institutions to develop their managerial competencies. Frequency analysis and correlation analysis were performed to answer this research question.

Frequency analysis was performed to establish the extent to which SMMEs' owners/managers agreed or disagreed with the challenges in accessing assistance from supporting institutions in

order to develop their managerial competencies. Table 5.23 presents the challenges to accessing assistance from supporting institutions.

Table 5. 23: Challenges to accessing assistance from supporting institutions

Challenges to accessing assistance from supporting institutions	Strongly Disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly Agree n (%)
I am not aware of supporting institutions assistance	9 (6.5%)	57 (41.0%)	21 (15.1%)	45 (32.4%)	7 (5.0%)
I don't appreciate the assistance offered by supporting institutions	16 (11.5%)	71 (51.1%)	39 (28.1%)	8 (5.8%)	5 (3.6%)
The available support is not appropriate to the need of my business	9 (6.4%)	61 (43.3%)	40 (28.4%)	23 (16.3%)	8 (5.7%)
I do not have enough resources to access business development services	11 (8.1%)	57 (41.9%)	26 (19.1%)	32 (23.5%)	10 (7.4%)
I do not have sufficient information about the availability of business development services to make rational choice	8 (5.9%)	52 (38.2%)	24 (17.6%)	30 (22.1%)	22 (16.2%)
I do not have sufficient information about the cost of business development services to make a rational choice	9 (6.6%)	52 (38.2%)	26 (19.1%)	30 (22.1%)	19 (14.0%)
I fear that my business ideas may be stolen	20 (14.7%)	66 (48.5%)	21 (15.4%)	13 (9.6%)	16 (11.8%)
I assume that supporting institutions will not be able to handle my request	10 (7.3%)	64 (46.7%)	32 (23.4%)	19 (13.9%)	12 (8.8%)
The supporting institutions do not deal with request professionally	7 (5.1%)	56 (40.9%)	51 (37.2%)	14 (10.2%)	9 (6.6%)

As depicted in Table 5.23, most respondents disagreed with all the following statements:

- I am not aware of the supporting institutions assistance (n= 66, 47.5%)
- I don't appreciate the assistance offered by supporting institutions (n= 87, 62.6%)
- The available support is not appropriate to the needs of my business (n= 70, 49.7%)
- I do not have enough resources to access business development services (n= 68, 50%)
- I do not have sufficient information about the availability of business development services to make rational choice (n= 60, 44.1%)
- I do not have sufficient information about the cost of business development services to make rational choice (n= 61, 44.8%)
- I fear that my business ideas may be stolen (n= 86, 63.2%)
- I assume that supporting institutions will not be able to handle my request (n= 74, 54%)
- The supporting institutions do not deal with requests professionally (n= 63, 46%).

5.6.4.2 Correlation analysis between challenges to accessing assistance from supporting institutions and acquiring managerial competencies

The spearman correlation was further executed to depict the significant relationship between challenges to accessing assistance from supporting institutions and SMMEs' managerial competencies. Table 5.24 presents correlation between challenges to accessing assistance from supporting institutions and SMMEs' managerial competencies.

Table 5. 24: Correlation between challenges to accessing assistance from supporting institutions and SMMEs' managerial competencies

Challenges			Technical skills	Human skills	Conceptual skills
Spearman's Rho	I am not aware of supporting institutions assistance	Coefficient	.154	.022	-.022
		Sig. (2-tailed)	.074	.799	.797
		N	136	133	138
	I don't appreciate the assistance offered by supporting institutions	Coefficient	.188	.096	-.033
		Sig. (2-tailed)	.029	.271	.701
		N	136	133	138
	The available support is not appropriate to the need of my business	Coefficient	.239	.047	.055
		Sig. (2-tailed)	.005	.587	.518
		N	139	135	140
	I do not have enough resources to access business development services	Coefficient	-.006	.144	.064
		Sig. (2-tailed)	.944	.100	.456
		N	134	131	136
	I do not have sufficient information about the availability of business development services to make rational choice	Coefficient	.041	.023	.064
		Sig. (2-tailed)	.639	.793	.459
		N	134	131	136
	I do not have sufficient information about the cost of business development services to make a rational choice	Coefficient	.040	.027	.043
		Sig. (2-tailed)	.647	.757	.620
		N	134	131	136
	I fear that my business ideas may be stolen	Coefficient	.151	.099	.114
		Sig. (2-tailed)	.082	.258	.186
		N	134	131	136
	I assume that supporting institutions will not be able to handle my request	Coefficient	.192	.111	.119
		Sig. (2-tailed)	.027	.208	.168
		N	134	131	136
	The supporting institutions do not deal with request professionally	Coefficient	.215	.025	.105
		Sig. (2-tailed)	.012	.776	.222
		N	135	132	137

As presented in Table 5.24, the results show that not appreciating the assistance offered by supporting institutions is positively correlated with managerial competencies of SMMEs' owner/managers ($\rho = .188$, $p = 0.029$). Furthermore, the results indicate that the inappropriateness of the available support is also positively correlated with managerial competencies of SMMEs' owners/managers ($\rho = .239$, $p = 0.005$). Lastly, the results also reveal that SMMEs owner/managers assumption that support institutions will not be able to

handle their request is positively related to SMMEs' managerial competencies ($\rho = .192$, $p = 0.027$). In addition, SMMEs owner/managers assumption that the supporting institutions do not deal with their request professionally" is positively related to the managerial competencies of SMMEs' owners/managers ($\rho = .215$, $p = 0.012$).

Apart from the challenges examined above, SMMEs' owners/managers were asked to specify other challenges they are facing in accessing assistance from supporting institutions to develop their managerial competencies. An analysis of the responses from the open-ended questions pertaining to challenges reveal that lack of awareness/information is the main challenge, followed by lack of finance, bureaucracy/red tape, and lack of communication by supporting institutions. Challenges identified through the open-ended questions (question 14.10) are depicted in Figure 5.2.

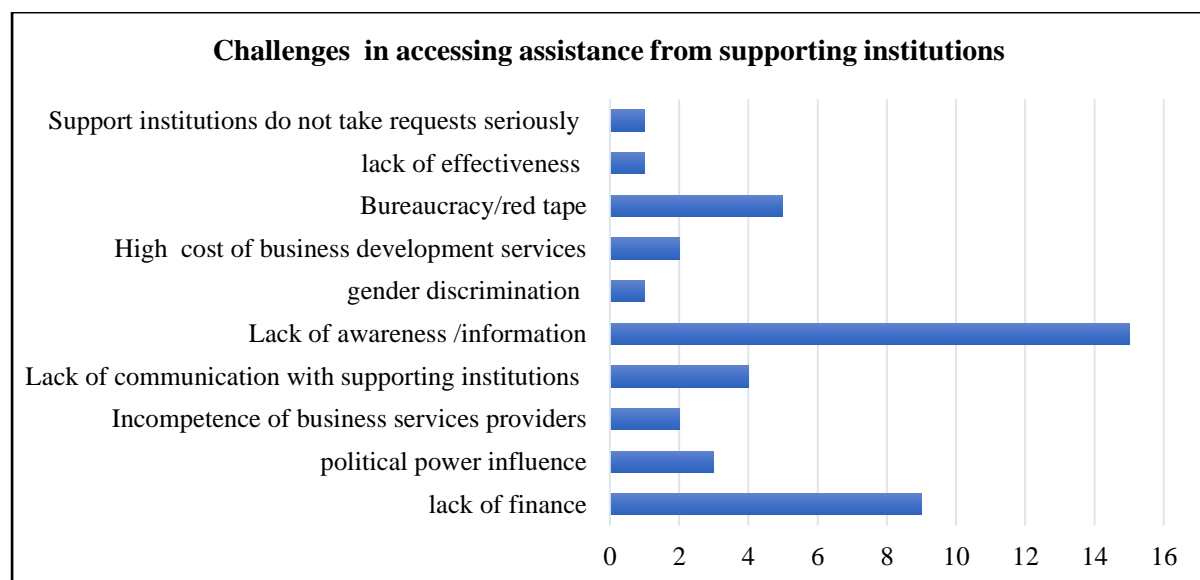


Figure 5. 2: Challenges in accessing assistance from supporting institutions

5.7 RECOMMENDATIONS TO ENHANCE SMMEs MANAGERIAL COMPETENCIES

SMMEs' owners/managers were asked to give their views on what should be done to enhance their managerial competencies. An analysis of the responses from the open-ended questions pertaining on how to enhance SMMEs' managerial competencies, reveals that training is the main recurring theme (intervention) proposed by respondents to enhance SMMEs' managerial competencies, followed by finance and support from government institutions. The proposed recommendations as identified through the open-ended question (question 15) are presented in Figure 5.3.

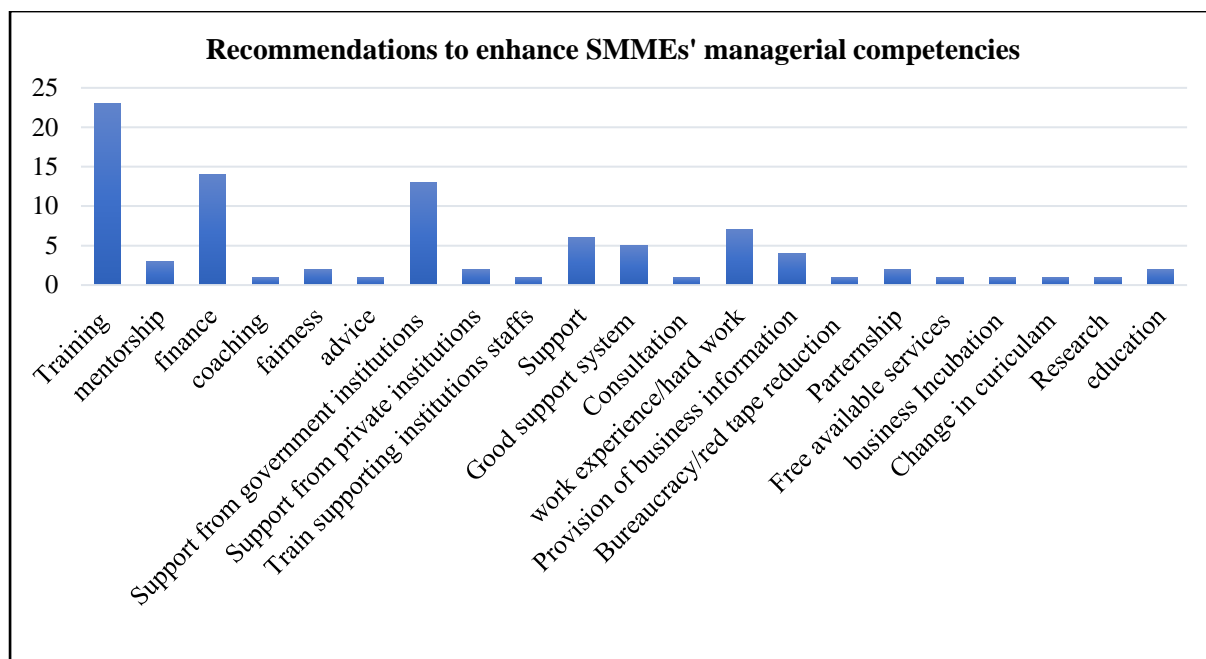


Figure 5. 3: Recommendations to enhance SMMEs' managerial competencies

5.8 CHAPTER SUMMARY

This chapter presented and interpreted the research results. The chapter reported on the reliability and construct validity tests, and the demographic information of the respondents were also presented. The research findings were presented and interpreted in accordance with the four research questions. The study findings are discussed in the following chapter.

CHAPTER SIX

DISCUSSION OF RESULTS

6.1 INTRODUCTION

The aim of this Chapter is to discuss the research findings presented in Chapter 5. The discussion presented herein is based on the literature reviewed in Chapter 2 and the underlying theoretical and conceptual frameworks presented in chapter 3.

6.2 RESEARCH QUESTION ONE: WHAT ARE THE CURRENT MANAGERIAL COMPETENCIES OF SMMEs' OWNERS AND MANAGERS?

The literature suggests that the SMMEs' failure rate in South Africa is still high (Fatoki, 2014; Leboea, 2017; Lose, 2016; Mahembe, 2011). Numerous studies revealed that lack of managerial competencies is one the primary causes to the failure of SMMEs (Nieuwenhuizen, 2011; Tarwirei, 2015). This research question aimed to identify the managerial competencies that SMMEs' owners-managers have. Based on Katz competency framework, conceptual skills, human skills and technical skills were used to categorise the managerial competencies of SMMEs' owners-managers. The results from frequency analysis (see Table 5.6) reveal that the majority of SMMEs' owners/managers perceived that they have managerial competencies (human skills, technical skills, and conceptual skills). This perception from the respondents is not in line with the existing literature who reported that small business owners-managers lack managerial skills (human skills, technical skills, and conceptual skills) to manage their businesses successfully (Lose, 2016; Nieuwenhuizen, 2011; Nkosi, 2013; Tarwirei, 2015; Urban & Naidoo, 2012).

This first research question also aimed to identify the sources used by SMMEs' owners/managers to acquire the managerial competencies. The existing literature indicate that SMMEs can obtain support from a wide range of personal/or individual sources, and institutional support from various sources (Van Aardt & Bezuidenhout, 2014). SMMEs' owners-managers were asked whether job experience, formal education/training, In-house training, government support institutions, or/and private support institutions helped them acquiring the managerial competencies. The results (see Table 5.7) show that most SMMEs' owners/managers agreed that Job experience, formal education/education, and In-house-training helped them acquiring the managerial competencies. Less respondents perceived government and private support institutions are effective sources of acquiring managerial

competencies. Additionally, some respondents specified “support from family, reading, social media, and internet solutions” as other sources they have used to acquire and develop their managerial competencies. Talukder and Hawkins (2014) also found that New Zealand managers view ‘job experience’ as their primary source for up-skilling, inferring that enterprises depend more on their managers’ job experience for developing competencies and skills.

The chi-square crosstabulation test was performed to establish the significant association between the managerial competencies of SMMEs’ owners-managers and the sources of acquiring managerial competencies. The results (see Appendices A, B and C) show that there is a significant association between the managerial competencies (technical skills, human skills, and conceptual skills) of SMMEs’ owners-managers and job experience, formal education/training, and In-house training. This infers that job experience, formal education/training, and In-house training are significant sources of SMMEs’ owners/managers acquisition of managerial competencies. From the above findings, it can be seen that despite various interventions designed by the South African government and private supporting institutions, most SMMEs’ owners-managers that participated in this study do not view government and private supporting institutions as their primary sources to acquire and develop the managerial competencies. Khoase (2016) revealed that SMMEs’ owners in South Africa rely on their own experience; they are not making use of available programmes offered by supporting institutions. The existing literature indicate some reasons why SMMEs do not seek or utilise assistance from supporting institutions. These include: lack of awareness, incompetence of supporting institutions, too much bureaucracy and red tape associated with the usage and application of support initiatives (Mago and Toro (2013); Maleka & Fatoki, 2016; Maloka & Dlamini, 2016; Naicker & Peters, 2013; Serei, 2016).

6.3 RESEARCH QUESTION TWO: WHAT ARE THE TYPES OF INTERVENTIONS PROVIDED TO SMMES THAT ENHANCE THE MANAGERIAL COMPETENCIES OF SMMES’ OWNERS AND MANAGERS?

This research question aimed to identity the types of interventions provided by supporting institutions to SMMEs that enhance the managerial competencies of SMMEs’ owners and managers. The literature reveals that there is a number of supporting institutions in South Africa providing business development services to SMMEs (Nieman & Nieuwenhuizen, 2014; Van Aardt & Bezuidenhout, 2014). This study investigated the interventions provided by both government and private supporting institutions.

6.3.1 Government supporting institutions and interventions

As depicted in Table 5.8, most respondents indicated that the government supporting institutions (SEDA, EIC programme, SETA, NYDA, NEF, provincial agencies/Msunduzi municipality) helped them acquire the managerial competencies. Additionally, some respondents specified other government supporting institutions they have used to acquire the managerial competencies. These include: Ithala Development Finance Corporation, Global learning services, MerSETA, department of Labour, Department of Agriculture, and National Arts Council.

A Chi-square test was executed to depict the significant association between government supporting institutions and interventions (business training, business consulting, business mentoring, business incubation, business counselling, business information and advice). The results (see Appendices D, E, F, G, H and I) reveal that there is a significant association between government supporting institutions and interventions. The findings (see Appendices D, E, F, G, H and I) show that most respondents who indicated that government supporting institutions did not help them gain managerial competencies also indicated that they have not received any intervention from government supporting institutions. Hence, one may argue that SMMEs' owners-managers are not receiving enough assistance from government supporting institutions to enhance their managerial competencies, meaning that there is an insufficient assistance from government supporting institutions to enhance the managerial competencies of SMMEs' owners-managers. These results concur with previous findings that indicated that SMMEs owners perceive that government supporting institutions are not providing adequate and enough support to SMMEs in South Africa (Gopaul & Manley, 2015; Mago & Toro, 2013). Furthermore, other authors identified lack of or/and insufficient government support to SMMEs as a key obstacle to SMMEs' survival and growth in South Africa (Chimucheka & Mandipaka, 2015; Clover & Darroch, 2010; Mbonyane & Ladzani, 2011; Moos & Sambo, 2018; Ngcobo & Sukdeo, 2015).

6.3.2 Private supporting institutions and interventions

As depicted in Table 5.10 most respondents indicated that private support institutions (commercial banks, business professionals, educational institutions, and business associations) did not assist them to gain managerial competencies. Other respondents specified other private supporting institutions they have used to acquire the managerial competencies. These include

Pietermaritzburg Chamber of Business, Business Partners, Labournet, Chartered Institute of Procurement and Supply chain, and Microsoft Office Certification.

A Chi-square test was completed to depict the association between private supporting institutions and interventions (business training, business consulting, business mentoring, business incubation, business counselling, business information and advice). The results (see Appendices J, K, L and M) reveal that there is a significant association between private supporting institutions and the interventions. The findings (see appendices J, K, L, and M) show that among respondents who disagreed that private supporting institutions helped them to gain the managerial competencies, the majority of them also disagreed that they have received any intervention from private supporting institutions. From the above results, one may argue that most SMMEs' owners-managers are not receiving assistance from private supporting institutions to enhance their managerial competencies. These results are consistent with previous studies (Bbenkele & Ngerebo, 2010; Okuma, 2017) who reported that commercial banks are not perceived by SMMEs as an effective source of support. Furthermore, Clover and Darroch (2010) identified lack of private sector support for SMMEs as a key impediment to SMMEs' survival and growth in South Africa.

6.4 RESEARCH QUESTION THREE: WHAT IS THE IMPACT OF INTERVENTIONS FROM SUPPORTING INSTITUTIONS ON MANAGERIAL COMPETENCIES OF SMMEs' OWNERS AND MANAGERS?

In South Africa there are several supporting institutions providing both financial and non-financial assistance to SMMEs. However, little is known about the impact of these interventions on managerial competencies of SMMEs' owners-managers. Therefore, the aim of this research question was to determine whether receiving interventions from supporting institutions impacts significantly on developing the managerial competencies of SMMEs' owners-managers. The interventions investigated in this research are business training, business consulting, business incubation, business mentoring, business counselling, and business information and advices.

6.4.1 Business training and managerial competencies

Findings depicted in Table 5.12 reveal that receiving business training from government supporting institutions is not significantly correlated with technical skills (p value > 0.0) or with human skills (p value > 0.05). On the other side, the results show that receiving business training from government supporting institutions is positively correlated with conceptual skills.

A linear regression indicates that for each one unit increase in receiving business training from government support institutions, there is a 11.6% increase in conceptual skills of SMMEs' owners/managers. These findings are consistent with the findings by Asafo-Adjei (2015) and Mwaanga (2014) who revealed that business training has a positive impact on managerial competencies such as conceptual skills. Additionally, Dladla and Mutambara (2018) found that receiving training intervention from Expand Public Works Programme (EPWP) as a Government initiative impacts positively on improving the business management skills of SMMEs' owners and managers. Clover and Darroch (2010) also reported that the access of skills training supplied by the government is a major factor influencing the SMMEs' success in South Africa, because increased skills training improves the ability of an entrepreneur to overcome many challenges.

Findings depicted in Table 5.14 indicate that receiving business training from private supporting institutions is positively correlated with technical skills (p value < 0.01) and also positively correlated with conceptual skills (p value < 0.01). In addition, the results show that receiving business training from private supporting institutions is not significantly correlated to human skills (p value > 0.05). The linear regression analysis shows that for each one unit increase in receiving business training from private support institutions, there is a 18.0% increase in technical skills of SMMEs' owners-managers. Furthermore, a linear regression analysis between receiving business training from private supporting institutions and the conceptual skills of SMMEs' owners/managers indicates that for each one unit increase in receiving business training from private support institutions there is a 13.0% increase in conceptual skills of SMMEs' owners/managers. This means that receiving business training from private supporting institutions has positive impact on developing the conceptual skills of SMMEs' owners-managers. The above results concur with Mwaanga (2014); Asafo-Adjei (2015) who also found that business training has a positive impact on the managerial skills such as technical skills and conceptual skills. However, Mathibe and van Zyl (2011) suggested that training programme provided by private supporting institutions has not always been effective to developing the managerial skills of entrepreneurs in South Africa.

6.4.2 Business consulting and managerial competencies

The research results (see Table 5.12) reveal that receiving business consulting from government supporting institutions is not significantly correlated to technical skills (p value > 0.05); not significantly correlated to human skills (p value > 0.05); and not significantly correlated to conceptual skills (p value > 0.05). This infers that there is no any association between receiving business consulting from government supporting institutions and the managerial competencies of SMMEs' owners-managers. Mago and Toro (2013) indicated that business consulting services offered by government supporting institutions are not effective due to poor implementation. Naicker and Peters (2013) showed that SMMEs owners frequently use the services offered by private sector business consultants from which they perceive add more value to their respective enterprise as compared to government supporting institutions.

Findings presented in Table 5.14 reveal that receiving business consulting from private supporting institutions is not significantly correlated to technical skills (p value > 0.05); and not significantly correlated to human skills (p value > 0.05). On the other side, the results indicate that receiving business consulting from private supporting institutions is positively correlated to conceptual skills (p value < 0.01). A linear regression was performed to depict the impact of receiving business consulting from private supporting institutions and the conceptual skills of SMMEs' owners-managers. The results (see Table 18) show that each one unit increase in receiving business consulting from private support institutions there is a 13.4% increase in conceptual skills of SMMEs' owners-managers. This implies that receiving business consulting from private supporting institutions has a positive impact on developing the conceptual skills of SMMEs' owners-managers. These results concur with the findings by Ferreira et al. (2010); Naicker and Peters (2013) who revealed that SMMEs' owners frequently use the services provided by private business consultants and external specialists (such as accountants, attorneys or IT specialist) from which they perceive add more value to their respective enterprises as compared to government support institutions.

6.4.3 Business incubation and managerial competencies

The results (see Table 5.12) show that receiving business incubation from government supporting institutions is not significantly correlated to technical skills (p value > 0.05); not significantly correlated to human skills (p value > 0.05); and not significantly correlated to conceptual skills (p value > 0.05). This signifies that there is no any association between receiving business incubation from government supporting institutions and the managerial

competencies of SMMEs' owners-managers. Turton and Herrington (2013) reported that the incubation services offered by government supporting institutions are perceived to be inadequate to developing the skills of entrepreneurs in South Africa. In September 2012 the Minister of the DTI, Dr Rob Davies, said that there is a need for the South African government to improve the business incubation system in order to assist and boost SMMEs with skills transfer.

The research findings presented in Table 5.14 show that receiving business incubation from private supporting institutions is not significantly correlated to technical skills (p value > 0.05); and not significantly correlated to human skills (p value > 0.05). On the other side, the results reveal that receiving business incubation from private supporting institutions is positively correlated to conceptual skills (p value < 0.05). A linear regression test was performed to depict the impact of receiving business incubation from private supporting institutions on the conceptual skills of SMMEs' owners-managers. The results (see Table 5.19) show that each one unit increase in receiving business incubation from private support institutions there is a 14.7% increase in conceptual skills of SMMEs' owners-managers. This infers that receiving business incubation from private supporting institutions has a positive impact on developing the conceptual skills of SMMEs' owners-managers. These results are similar with the findings by Ruhu et al. (2015) who revealed that the services offered by incubators have positive effects on developing the conceptual skills of SMMEs in Kenya.

6.4.4 Business mentoring and managerial competencies

The results (see Table 5.12) indicate that receiving business mentoring from government supporting institutions is not significantly correlated to technical skills (p value > 0.05); not significantly correlated to human skills (p value > 0.05); and not significantly correlated to conceptual skills (p value > 0.05). This signifies that there is no any significant relationship between receiving business mentoring from government supporting institutions and the managerial competencies of SMMEs' owners-managers. These results are inconsistent with Audet and Couteret (2012); Ayer (2011); Davies (2017); St-Jean and Audet (2012) who reported that mentorship programmes, often assisted by government institutions, deliver value to SMEs sector entrepreneur in terms of developing the competencies. Maluleke (2014) indicated that the mentoring programme offered by SEDA as a government agency is perceived to be poor by the SMMEs' owners. Furthermore, Mago and Toro (2013); Mazwai (2009) reported that mentoring is not adequately implemented by government supporting institutions;

government supporting institutions deliver poor mentoring services to SMMEs owners and managers. Mazwai (2009) suggested for the government supporting institutions to provide effective mentorship programmes in the SMME sector for skills development in order to fast-track the SMMEs' success rate.

The results depicted in Table 5.14 indicate that receiving mentoring from private supporting institutions is not significantly correlated to technical skills (p value > 0.05); and not significantly correlated to human skills (p value > 0.05). On the other side, the research findings show that receiving business mentoring is positively correlated to conceptual skills (p value < 0.05). A linear regression test was executed to investigate the impact of receiving business mentoring from private supporting institutions on the conceptual skills of SMMEs' owners-managers. The findings (see Table 5.20) indicate that each one unit increase in receiving business mentoring from private support institutions there is a 9.2% increase in conceptual skills of SMMEs' owners-managers. This concludes that receiving business mentoring from private supporting institutions has a positive impact on developing the conceptual skills of SMMEs' owners-managers. These results are in line with the existing literature by Pompa (2012); Makhado (2015); Crede (2017) who indicated that business mentorship programs provide a range of benefits to business owners-managers, as they add value to the managerial and entrepreneurial skills such as conceptual skills of business owners-managers. However, the results contradict with Mathibe and van Zyl (2011) who posited that mentoring programme offered by private supporting institutions has not always been effective to developing the managerial skills of entrepreneurs in South Africa.

6.4.5 Business counselling and managerial competencies

The findings (see Table 5.12) show that receiving business counselling from government supporting institutions is not significantly correlated to technical skills (p value > 0.05); not significantly correlated to human skills (p value > 0.05); and not significantly correlated to conceptual skills (p value > 0.05). This suggests that there is no any correlation between receiving business counselling from government supporting institutions and the managerial competencies of SMMEs' owners-managers. These results are in line with Mazwai (2009) who noted that counselling services received from LBSCS as a government supporting institution, are viewed to be ineffective in terms of developing the skills of SMMEs' owners.

The findings depicted in Table 5.14 reveal that receiving business counselling is positively correlated to technical skills (p value < 0.05); and positively correlated to conceptual skills (p

value < 0.01). On the other side, the results indicate that receiving business counselling not significantly correlated to human skills (p value > 0.05). A linear regression test was executed to depict the impact of receiving business counselling from private supporting institutions on the conceptual skills of SMMEs' owners-managers. The results (see Table 5.21) show that each one unit increase in receiving business counselling from private support institutions there is a 14.6% increase in conceptual skills of SMMEs' owners-managers. This signifies that receiving business counselling from private supporting institutions has positive impact on developing the conceptual skills of SMMEs' owners-managers. The findings are in line with Chrisman et al. (2012); Widerstedt and Månsson (2015) who revealed that receiving business counselling assistance from outside has a positive impact on enterprise performance and growth.

6.4.6 Business information/advice and managerial competencies

The results (see Table 5.12) reveal that receiving business information and advice from government supporting institutions is not significantly correlated to technical skills (p value > 0.05); not significantly correlated to human skills (p value > 0.05); and not significantly correlated to conceptual skills (p value > 0.05). This signifies that there is no any significant relationship between receiving business information/advice from government supporting institutions and the managerial competencies of SMMEs' owners-managers. These findings are supported by Mazwai (2009) who posited that LBSCs as government support institution are perceived to be ineffective in terms of providing information and advice to SMMEs.

The results depicted in Table 5.14 show that receiving business information and advice from private supporting institutions is not significantly correlated to technical skills (p value > 0.05); and not significantly correlated to human skills (p value > 0.05). On the other side, the findings reveal that receiving business information and advice from private supporting institutions is positively correlated to conceptual skills (p value < 0.01). A linear regression test was executed to evaluate the impact of receiving business information and advice from private supporting institutions on the conceptual skills of SMMEs' owners-managers. The results (see Table 5.22) indicate that each one unit increase in receiving business information and advice from private support institutions there is a 15.4% increase in conceptual skills of SMMEs' owners-managers. This infers that receiving business information and advice from private supporting institutions has a positive impact on developing the conceptual skills of SMMEs' owners-managers.

6.5 RESEARCH QUESTION FOUR: WHAT ARE THE CHALLENGES SMMEs' OWNERS AND MANAGERS FACE WITH REGARD TO ACCESS ASSISTANCE FROM SUPPORTING INSTITUTIONS?

Despite various interventions designed by the governments to develop SMMEs, the literature indicates that small businesses do not make full use of these interventions and many small businesses do not seek assistance from external services providers (Bridge & O'Neill, 2012; Khoase, 2015). Hence, this research question aimed to identify the challenges SMMEs' owners-managers face in their quest to access assistance from supporting institutions to develop their managerial competencies.

This study found that SMMEs' owners and managers face different challenges to access assistance from supporting institutions. The results (Figure 5.2) reveal that lack of awareness/information about supporting institutions, lack of finance, excessive bureaucracy/red tape required to access assistance offered by supporting institutions, and lack of communication by supporting institutions are the main challenges faced by SMMEs' owners-managers to access assistance from supporting institutions. Other challenges identified through open-ended question include incompetence of government support institutions, high cost of business development services, gender discrimination (i.e. not being able to access support because of being female), political power influence, lack of effectiveness of services provided by supporting institutions, and the fact that supporting institutions do not take SMMEs' requests seriously. These results concur with some findings Maleka and Fatoki (2016); Maloka and Dlamini (2016); Naicker and Peters (2013); Serei (2016) who also identified lack of awareness/information, too much red tape, lack of communication by supporting institutions, and incompetence of government supporting institutions as some of the major challenges SMMEs' owners-managers face in accessing assistance from supporting institutions.

Although the majority of SMMEs' owners and managers perceived that they possess the managerial competencies to manage their enterprises successfully, SMMEs' owners and managers recognise the need and importance of developing or enhancing their managerial competencies. SMMEs' owners and managers proposed different recommendations on what should be done to develop and enhance their managerial competencies. The proposed recommendations (see Figure 5.3) are outlined below:

- **Training:** Many SMMEs' owners and managers said that they need more business training assistance (such as workshops, seminars, exhibitions, forums, short courses, congresses) from supporting institutions to enhance their managerial competencies;
- **Finance:** Many SMMEs' owners and managers mentioned that they need finance assistance from supporting institutions to enhance their managerial competencies;
- **Support from government institutions:** Many SMMEs' owners and managers suggested that they need more assistance from government supporting institutions to enhance their managerial competencies;
- Other recommendations suggested by SMMEs' owners and managers include: mentorship programmes, coaching programmes, provision of business information and advice, more assistance from private supporting institutions, reduction of bureaucracy and red tape, good support system, provision of free business development services, fairness in providing assistance, provision of consultation services, train the business development services providers, incubation programmes, partnership between supporting institutions and SMMEs, more research and education, change in curriculum, work experience/ hard work.

6.6 CHAPTER SUMMARY

This chapter discussed the empirical findings in accordance with the four research questions. The chapter showed the similarities and differences with existing literature. The following chapter presents the summary, conclusions and recommendations of the study.

CHAPTER SEVEN

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

7.1 INTRODUCTION

This chapter concludes the study. Firstly, this chapter summarises each chapter followed by practical recommendations. Lastly, the chapter outlines the limitations and contributions of the study coupled with some suggestions for further study.

7.2 SUMMARY OF THE STUDY

The purpose of the research was to investigate the impact of interventions from supporting institutions on managerial competencies of Small, Medium, and Micro Enterprises within the context of the Pietermaritzburg city in South Africa. The following four research questions were formulated to investigate the research problem:

- What are the current managerial competencies of SMMEs' owners and managers?
- What are the interventions provided by supporting institutions that enhance the managerial competencies of SMMEs' owners and managers??
- What is the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers?
- What are the challenges faced by SMMEs' owners-managers to access assistance from supporting institutions?

The study was divided into seven chapters. The first chapter introduced the study by providing the background and context of the study, the research problem, the research questions and research objectives. The second chapter presented the literature review. The chapter firstly provided an overview of the various definitions of SMMEs, categorisation of SMMEs, their importance and challenges they encounter. In addition, it discussed the concept of "managerial competencies" in relation to SMMEs. Lastly, the chapter discussed the interventions designed and provided by South African supporting institutions in an attempt to promote SMMEs. The third chapter discussed various theoretical frameworks pertaining to managerial competency, and the adopted conceptual framework on which the research is anchored.

Chapter four presented a detailed description of the methodology adopted to collect and analyse data. The nature of this study is descriptive. The methodology used in the study was based on the research onion framework. The study used positivism as the research philosophy or

paradigm, deduction as the research approach, and mono quantitative method research as the research method. The study was conducted in Pietermaritzburg city, South Africa. The target population involved 231 owners-managers of registered Small, Medium and Micro Enterprises. Convenience sampling coupled with snowball sampling were used as the sampling methods. Data were collected from a cross-sectional survey questionnaire. The research's reliability and validity were tested through Cronbach's coefficient alpha and factor analysis, respectively. Data were analysed using Microsoft Office Excel 2013 and SPSS version 24. Lastly, frequency analysis, chi-square crosstabulations test, spearman correlation analysis, and linear regression analysis were the statistical tests performed to analyse and interpret the collected data.

Chapter five presented and interpreted the results in accordance with the four research questions. A detailed discussion of the study findings was presented in chapter six.

7.3 SUMMARY OF THE MAJOR FINDINGS

The major research findings are presented below in relation to the four research questions.

Research question one: what are the current managerial competencies of SMMEs' owners and managers?

This research question aimed to identify the managerial competencies possessed by SMMEs' owners and managers. The study revealed that most SMMEs' owners and managers perceived that they have the managerial competencies (conceptual skills, human skills, and technical skills) to manage their businesses successfully. The study also revealed that most SMMEs' owners/managers viewed job experience, formal education/training, and In-house training as their primary sources of acquiring and developing the managerial competencies.

Research question two: what are the interventions provided by supporting institutions that enhance the managerial competencies of SMMEs' owners and managers?

This research question aimed to identify the types of interventions provided by both government and private supporting institutions that enhance the managerial competencies of SMMEs' owners/managers. The study found that most SMMEs' owners and managers disagreed that government and private supporting institutions helped them to acquire the managerial competencies. Furthermore, the study also found that the majority of SMMEs' owners and managers did not receive any intervention from government and private supporting institutions.

Research question three: what is the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers?

The aim of this research question was to determine whether receiving interventions from government or private supporting institutions impacts significantly on developing the managerial competencies of SMMEs' owners and managers. The study revealed that receiving business training from government supporting institutions has a positive impact on developing the conceptual skills of SMMEs' owners and managers. Furthermore, the study found that receiving business training and business counselling from private supporting institutions has a positive impact on developing the technical skills and conceptual skills of SMMEs' owners-managers. Moreover, the study also revealed that receiving business consulting, business incubation, business mentoring, and business information and advice from private supporting institutions has a positive impact on developing the conceptual skills of SMMEs' owners and managers.

Research questions four: what are the challenges faced by SMMEs' owners-managers to access assistance from supporting institutions?

This research questions aimed to identify the challenges faced by SMMEs' owners-managers to accessing assistance from supporting institutions in order to enhance SMMEs' managerial competencies. The study found that SMMEs' owners and managers face different challenges to access assistance from supporting institutions. The major challenges identified are: lack of awareness/information of supporting institutions, lack of finance to access supporting institutions, too much bureaucracy and red tape in accessing assistance offered by supporting institutions, lack of communication by supporting institutions, incompetence of government support institutions, high cost of business development services provided by supporting institutions, gender discrimination against females, political power influence, lack of effectiveness of services provided by supporting institutions, and supporting institutions do not take requests seriously.

Additionally, the study found that lack of appreciation of the assistance offered by supporting institutions, irrelevance of the assistance offered by supporting institutions, SMMEs perception that supporting institutions would not handle their requests", and SMMEs perception that supporting institutions do not deal with their request professionally" are positively correlated with the technical skills of SMMEs' owners-managers.

7.4 CONCLUSIONS OF THE STUDY

This study investigated the impact of interventions from supporting institutions on managerial competencies of SMMEs within the context of Pietermaritzburg city in South Africa. The study found that government and private supporting institutions are not the primary sources of developing the managerial competencies of SMMEs' owners and managers. SMME's owners/managers rely more on job experience, formal education/training, and In-house training. Most SMMEs' owners/managers are not utilising different interventions designed by supporting institutions, due to some challenges such as lack of awareness, lack of finance, and too much bureaucracy and red tape. Despite the non-utilisation of services offered by supporting institutions, receiving interventions from supporting institutions has a significant impact on developing some managerial competencies of SMME's owners/managers such as conceptual skills and technical skills.

7.6 RECOMMENDATIONS

Based on the above major findings and conclusions of the study, the following are the recommendations proposed by the researcher:

To Government supporting institutions

- The study found that most of SMMEs' owners and managers did not receive assistance from the government supporting institutions to acquire managerial competencies. This may imply that government supporting institutions may not be doing enough to enhance the managerial competencies of SMMEs' owners and managers. Therefore, there is a need for the government supporting institutions to evaluate their provision towards enhancing the managerial competencies of SMMEs' owners and managers.
- The study revealed that receiving business training from government supporting institutions has a positive impact on developing the conceptual skills of SMMEs' owners and managers. Hence, government supporting institutions should consider the significance of providing business training assistance to SMMEs in order to enhance the managerial competencies such as conceptual skills of SMMEs' owners and managers.

To Private supporting institutions

- The study found that most SMMEs' owners and managers did not receive assistance from private supporting institutions to acquire managerial competencies. This may imply that private supporting institutions are not doing enough to enhance the

managerial competencies of SMMEs' owners and managers. Thus, there is a need for private supporting institutions to evaluate their services provision that may help SMMEs' owners and managers develop their managerial competencies.

- The study also found that receiving business training and business counselling from private supporting institutions has positive impacts on developing the technical skills and conceptual skills of SMMEs' owners-managers. Additionally, the study also revealed that receiving these interventions (business consulting, business incubation, business mentoring, and business information and advice) from private supporting institutions has positive impacts on developing the conceptual skills of SMMEs' owners and managers. Therefore, private supporting institutions should consider the significance of providing these interventions (business training, business consulting, business incubation, business mentoring, business counselling and business information and advice) to SMMEs in order to develop the managerial competencies such as technical skills and conceptual skills of SMMEs' owners and managers.

To both government and private supporting institutions

The study revealed that SMMEs face different challenges to accessing assistance from supporting institutions. Some of the major challenges identified are lack of awareness/information of services offered by supporting institutions, lack of communication by supporting institutions, lack of finance to afford services provided by supporting institutions, and too much bureaucracy and red tape in accessing assistance from supporting institutions. Thus, both government and private supporting institutions should:

- create the awareness by providing enough and accurate information to SMMEs and by communicating effectively the services offered to SMMEs;
- provide finance assistance to SMMEs. Khoase and Ndayizigamiye (2018) indicated that SMMEs still find difficult to access funding due to several factors such as high interest rates and collateral requirements. Hence, as recommended by Khoase and Ndayizigamiye (2018), there is a need for continued monitoring and evaluation of supporting institutions interventions to ensure that adequate mechanisms are put in place to increase the prospects of small businesses' access of funding.
- reduce bureaucracy and red tape to SMMEs in accessing business development services.

To SMMEs' owners and managers

- The study revealed that receiving interventions from government or private supporting has positive impacts on developing the managerial competencies such as technical and conceptual skills of SMMEs' owners and managers. Hence, SMMEs' owners and managers should also consider both government and private supporting institutions as effective sources of acquiring and developing the managerial competencies such as technical skills and conceptual skills. This suggests that SMMEs' owners and managers need to seek assistance or interventions designed and offered by government and private supporting institutions in order to enhance their managerial competencies.

7.7 CONTRIBUTIONS OF THE STUDY

This study investigated the impact of interventions from supporting institutions on managerial competencies of SMMEs' owners and managers. The study identified the adequate interventions required to enhance the managerial competencies of SMMEs' owners and managers. The study added to the body of literature on SMMEs development, particularly with reference to "managerial competencies" as one the contributing factors to the success of SMMEs. Based on the research findings, the study provided recommendations on how to promote SMMEs through interventions that enhance the managerial competencies of SMMEs owners and managers. Thus, the findings of this research can be used by government and private supporting institutions and policy makers to develop effective interventions that may enhance the managerial competencies of SMMEs' owners and managers.

7.8 LIMITATIONS OF THE STUDY

Below are the key study's limitations:

- The research was only limited to Pietermaritzburg area; hence the application of the research results can only be limited to this area. Although this study cannot be generalised, it can assist with conceptualising a new related study in another locale.
- This study only focused on the commonly acknowledged interventions provided by South African supporting institutions to SMMEs. The researcher acknowledges that there could be other interventions that are not investigated in this study. These missing interventions could be part of the scope of future studies;
- Lastly, the researcher employed convenient and snowball sampling. Future research should use more rigorous sampling techniques to enhance the validity of the research findings.

7.9 SUGGESTION FOR FUTURE RESEARCH

The study revealed that SMMEs' owners and managers perceived that they possess the managerial competencies (human skills, conceptual skills, and technical skills) to manage their businesses successfully. However, the existing literature indicates that SMMEs' owners and managers lack the managerial competencies to manage their enterprises successfully. Hence, further study is needed to examine how the perceptions of SMMEs' owners and managers on their managerial competencies affect business performance.

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APPENDICES

Appendix A: Cross tabulations – Association between technical skills and sources of acquiring managerial competencies

Sources of acquiring managerial competencies	Technical skills					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Job experience							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	8.463 (.206)
Disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	1 (0.7%)	1 (0.7%)	
Neutral	0 (0.0%)	0 (0%)	3 (2.1%)	3 (2.1%)	6 (4.3%)	12 (8.5%)	
Agree	0 (0.0%)	7 (5.0%)	9 (6.4%)	65 (46.1%)	47 (33.3%)	128 (90.8%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Formal training/education							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	8.211 (.223)
Disagree	0 (0.0%)	2 (1.5%)	1 (0.7%)	10 (7.3%)	7 (5.1%)	20 (14.6%)	
Neutral	0 (0.0%)	1 (0.7%)	6 (4.4%)	18 (13.1%)	9 (6.6%)	34 (24.8%)	
Agree	0 (0.0%)	3 (2.2%)	5 (3.6%)	38 (27.7%)	37 (27.0%)	83 (60.6%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
In-house training							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	16.332 (.012)
Disagree	0 (0.0%)	3 (2.2%)	3 (2.2%)	12 (8.8%)	4 (2.9%)	22 (16.1%)	
Neutral	0 (0.0%)	0 (0.0%)	2 (1.5%)	14 (10.2%)	3 (2.2%)	19 (13.9%)	
Agree	0 (0.0%)	4 (2.9%)	6 (4.4%)	40 (29.2%)	46 (33.6%)	96 (70.1%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Government support institutions							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	6.710 (.349)
Disagree	0 (0.0%)	6 (4.5%)	10 (7.5%)	42 (31.3%)	27 (20.1%)	85 (63.4%)	
Neutral	0 (0.0%)	1 (0.7%)	2 (1.5%)	12 (9.0%)	13 (9.7%)	28 (20.9%)	
Agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	11 (8.2%)	10 (7.5%)	21 (15.7%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Private support institutions							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	8.083 (.232)
Disagree	0 (0.0%)	6 (4.5%)	4 (3.0%)	29 (21.8%)	23 (17.3%)	62 (46.6%)	
Neutral	0 (0.0%)	0 (0.0%)	3 (2.3%)	16 (12.0%)	6 (4.5%)	25 (18.8%)	
Agree	0 (0.0%)	1 (0.8%)	4 (3.0%)	21 (15.8%)	20 (15.0%)	46 (34.6%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	

Appendix B: Cross tabulations – Association between human skills and sources of acquiring managerial competencies

Sources of acquiring managerial competencies	Human skills					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Job experience							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	9.829 (.043)
Disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	1 (0.7%)	1 (0.7%)	
Neutral	0 (0.0%)	0 (0.0%)	1 (0.7%)	2 (1.5%)	8 (5.9%)	11 (8.1%)	
Agree	0 (0.0%)	0 (0.0%)	1 (0.7%)	66 (48.9%)	56 (41.5%)	123 (91.1%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Formal training/education							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	1.116 (.892)
Disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	11 (8.3%)	9 (6.8%)	20 (15.0%)	
Neutral	0 (0.0%)	0 (0.0%)	1 (0.8%)	15 (11.3%)	15 (11.3%)	31 (23.3%)	
Agree	0 (0.0%)	0 (0.0%)	1 (0.8%)	41 (30.8%)	40 (30.1%)	82 (61.7%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
In-house training							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	9.933 (.042)
Disagree	0 (0.0%)	0 (0.0%)	1 (0.8%)	13 (9.8%)	6 (4.5%)	20 (15.2%)	
Neutral	0 (0.0%)	0 (0.0%)	0 (0.0%)	13 (9.8%)	5 (3.8%)	18 (13.6%)	
Agree	0 (0.0%)	0 (0.0%)	1 (0.8%)	40 (30.3%)	53 (40.2%)	94 (71.2%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Government support institutions							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3.585 (.465)
Disagree	0 (0.0%)	0 (0.0%)	2 (1.6%)	43 (33.3%)	38 (29.5%)	83 (64.3%)	
Neutral	0 (0.0%)	0 (0.0%)	0 (0.0%)	10 (7.8%)	16 (12.4%)	26 (20.2%)	
Agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	12 (9.3%)	8 (6.2%)	20 (15.5%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Private support institutions							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	.810 (.937)
Disagree	0 (0.0%)	0 (0.0%)	1 (0.8%)	30 (23.4%)	28 (21.9%)	59 (46.1%)	
Neutral	0 (0.0%)	0 (0.0%)	0 (0.0%)	13 (10.2%)	11 (8.6%)	24 (18.8%)	
Agree	0 (0.0%)	0 (0.0%)	1 (0.8%)	21 (16.4%)	23 (18.0%)	45 (35.2%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	

Appendix C: Cross tabulations – Association between conceptual skills and sources of acquiring managerial competencies

Sources of acquiring managerial competencies	Conceptual skills					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Job experience							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	16.114 (.013)
Disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	1 (0.7%)	1 (0.7%)	
Neutral	0 (0.0%)	1 (0.7%)	4 (2.8%)	5 (3.5%)	2 (1.4%)	12 (8.5%)	
Agree	0 (0.0%)	0 (0.0%)	22 (15.5%)	73 (51.4%)	34 (23.9%)	129 (90.8%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Formal training/education							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	4.032 (.672)
Disagree	0 (0.0%)	0 (0.0%)	3 (2.2%)	11 (7.9%)	6 (4.3%)	20 (14.4%)	
Neutral	0 (0.0%)	1 (0.7%)	7 (5.0%)	19 (13.7%)	7 (5.0%)	34 (24.5%)	
Agree	0 (0.0%)	0 (0.0%)	14 (10.1%)	47 (33.8%)	24 (17.3%)	85 (61.2%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
In-house training							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	20.925 (.002)
Disagree	0 (0.0%)	1 (0.7%)	4 (2.9%)	15 (10.9%)	3 (2.2%)	23 (16.7%)	
Neutral	0 (0.0%)	0 (0.0%)	8 (5.8%)	10 (7.2%)	1 (0.7%)	19 (13.8%)	
Agree	0 (0.0%)	0 (0.0%)	11 (8.0%)	53 (38.4%)	32 (23.2%)	96 (69.6%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Government support institutions							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	6.401 (.380)
Disagree	0 (0.0%)	1 (0.7%)	13 (9.6%)	54 (40.0%)	18 (13.3%)	86 (63.7%)	
Neutral	0 (0.0%)	0 (0.0%)	8 (5.9%)	12 (8.9%)	8 (5.9%)	28 (20.7%)	
Agree	0 (0.0%)	0 (0.0%)	2 (1.5%)	12 (8.9%)	7 (5.2%)	21 (15.6%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Private support institutions							
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	12.528 (.051)
Disagree	0 (0.0%)	1 (0.7%)	9 (6.7%)	40 (29.9%)	13 (9.7%)	63 (47.0%)	
Neutral	0 (0.0%)	0 (0.0%)	9 (6.7%)	12 (9.0%)	4 (3.0%)	25 (18.7%)	
Agree	0 (0.0%)	0 (0.0%)	5 (3.7%)	24 (17.9%)	17 (12.7%)	46 (34.3%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	

Appendix D: Cross tabulations – Association between Government support interventions and SEDA

Government support interventions	SEDA					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	12 (9.2%)	6 (4.6%)	2 (1.5%)	0 (0.0%)	0 (0.0%)	20 (15.3%)	154.606 (.000)
Disagree	2 (1.5%)	61 (46.6%)	8 (6.1%)	3 (2.3%)	0 (0.0%)	74 (56.5%)	
Neutral	2 (1.5%)	3 (2.3%)	10 (7.6%)	0 (0.0%)	0 (0.0%)	15 (11.5%)	
Agree	1 (0.8%)	4 (3.1%)	2 (1.5%)	5 (3.8%)	4 (3.1%)	16 (12.2%)	
Strongly agree	1 (0.8%)	1 (0.8%)	0 (0.0%)	0 (0.0%)	4 (3.1%)	6 (4.6%)	
Business consulting							
Strongly disagree	11 (8.5%)	7 (5.4%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	20 (15.5%)	107.021 (.000)
Disagree	3 (2.3%)	59 (45.7%)	7 (5.4%)	3 (2.3%)	1 (0.8%)	73 (56.6%)	
Neutral	1 (0.0%)	5 (3.9%)	11 (8.5%)	0 (0.0%)	1 (0.8%)	18 (14.0%)	
Agree	2 (1.6%)	2 (1.6%)	2 (1.6%)	4 (3.1%)	4 (3.1%)	14 (10.9%)	
Strongly agree	1 (0.8%)	2 (1.6%)	0 (0.0%)	1 (0.8%)	0 (0.0%)	4 (3.1%)	
Business incubation							
Strongly disagree	11 (8.7%)	6 (4.7%)	4 (3.1%)	0 (0.0%)	0 (0.0%)	21 (16.5%)	86.975 (.000)
Disagree	4 (3.1%)	64 (50.4%)	8 (6.3%)	2 (1.6%)	2 (1.6%)	80 (63.0%)	
Neutral	2 (1.6%)	2 (1.6%)	10 (7.9%)	4 (3.1%)	3 (2.4%)	21 (16.5%)	
Agree	0 (0.0%)	1 (0.8%)	0 (0.0%)	1 (0.8%)	1 (0.8%)	3 (2.4%)	
Strongly agree	1 (0.8%)	1 (0.8%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	2 (1.8%)	
Business mentoring							
Strongly disagree	12 (9.4%)	6 (4.7%)	3 (2.3%)	1 (0.8%)	0 (0.0%)	22 (17.2%)	94.566 (.000)
Disagree	3 (2.3%)	60 (46.9%)	7 (5.5%)	1 (0.8%)	1 (0.8%)	72 (56.3%)	
Neutral	2 (1.6%)	4 (3.1%)	8 (6.3%)	1 (0.8%)	2 (1.6%)	17 (13.3%)	
Agree	0 (0.0%)	2 (1.6%)	3 (2.3%)	4 (3.1%)	2 (1.6%)	11 (8.6%)	
Strongly agree	1 (0.8%)	3 (2.3%)	1 (0.8%)	0 (0.0%)	1 (0.8%)	6 (4.7%)	
Business counselling							
Strongly disagree	11 (8.6%)	6 (4.7%)	4 (3.1%)	1 (0.8%)	0 (0.0%)	22 (17.2%)	121.117 (.000)
Disagree	4 (3.1%)	60 (46.9%)	7 (5.5%)	1 (0.8%)	1 (0.8%)	73 (57.0%)	
Neutral	2 (1.6%)	3 (2.3%)	10 (7.8%)	0 (0.0%)	0 (0.0%)	15 (11.7%)	
Agree	0 (0.0%)	5 (3.9%)	0 (0.0%)	4 (3.1%)	5 (3.9%)	14 (10.9%)	
Strongly agree	1 (0.8%)	1 (0.8%)	1 (0.8%)	1 (0.8%)	0 (0.0%)	4 (3.1%)	
Business information and advice							
Strongly disagree	11 (8.6%)	7 (5.5%)	2 (1.6%)	1 (0.8%)	0 (0.0%)	21 (16.4%)	82.347 (.000)
Disagree	3 (2.3%)	56 (43.8%)	6 (4.7%)	1 (0.8%)	1 (0.8%)	67 (52.3%)	
Neutral	2 (1.6%)	3 (2.3%)	9 (7.0%)	0 (0.0%)	1 (0.8%)	15 (11.7%)	
Agree	2 (1.6%)	8 (6.3%)	4 (3.1%)	3 (2.3%)	4 (3.1%)	21 (16.4%)	
Strongly agree	1 (0.8%)	1 (0.8%)	1 (0.8%)	1 (0.8%)	0 (0.0%)	4 (3.1%)	

Appendix E: Cross tabulations – Association between government support interventions and EIC

Government support interventions	EIC					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	11 (8.5%)	6 (4.7%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	19 (14.7%)	144.245 (.000)
Disagree	3 (2.3%)	64 (49.6%)	4 (3.1%)	2 (1.6%)	0 (0.0%)	73 (56.6%)	
Neutral	1 (0.8%)	4 (3.1%)	9 (7.0%)	0 (0.0%)	1 (0.8%)	15 (11.6%)	
Agree	3 (2.3%)	5 (3.9%)	3 (2.3%)	5 (3.9%)	0 (0.0%)	16 (12.4%)	
Strongly agree	1 (0.8%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	3 (2.3%)	6 (4.7%)	
Business consulting							
Strongly disagree	11 (8.7%)	7 (5.5%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	20 (15.7%)	88.995 (.000)
Disagree	3 (2.4%)	63 (49.6%)	4 (3.1%)	1 (0.8%)	0 (0.0%)	71 (55.9%)	
Neutral	1 (0.8%)	6 (4.7%)	7 (5.5%)	2 (1.6%)	2 (1.6%)	18 (14.2%)	
Agree	3 (2.4%)	3 (2.4%)	4 (3.1%)	4 (3.1%)	0 (0.0%)	14 (11.0%)	
Strongly agree	1 (0.8%)	2 (1.6%)	1 (0.8%)	0 (0.0%)	0 (0.0%)	4 (3.1%)	
Business incubation							
Strongly disagree	11 (8.8%)	6 (4.8%)	4 (3.2%)	0 (0.0%)	0 (0.0%)	21 (16.8%)	102.943 (.000)
Disagree	4 (3.2%)	68 (54.4%)	4 (3.2%)	2 (1.6%)	0 (0.0%)	78 (62.4%)	
Neutral	3 (2.4%)	3 (2.4%)	10 (8.0%)	3 (2.4%)	2 (1.6%)	21 (16.8%)	
Agree	0 (0.0%)	1 (0.8%)	0 (0.0%)	2 (1.6%)	0 (0.0%)	3 (2.4%)	
Strongly agree	1 (0.8%)	1 (0.8%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	2 (1.6%)	
Business mentoring							
Strongly disagree	11 (8.7%)	7 (5.6%)	3 (2.4%)	0 (0.0%)	0 (0.0%)	21 (16.7%)	142.277 (.000)
Disagree	4 (3.2%)	61 (48.4%)	4 (3.2%)	2 (1.6%)	0 (0.0%)	71 (56.3%)	
Neutral	3 (2.4%)	4 (3.2%)	10 (7.9%)	0 (0.0%)	0 (0.0%)	17 (13.5%)	
Agree	0 (0.0%)	5 (4.0%)	1 (0.8%)	5 (4.0%)	0 (0.0%)	11 (8.7%)	
Strongly agree	1 (0.8%)	3 (2.4%)	0 (0.0%)	0 (0.0%)	2 (1.6%)	6 (4.8%)	
Business counselling							
Strongly disagree	11 (8.7%)	7 (5.6%)	3 (2.4%)	1 (0.8%)	0 (0.0%)	22 (17.5%)	96.228 (.000)
Disagree	4 (3.2%)	61 (48.4%)	4 (3.2%)	2 (1.6%)	0 (0.0%)	71 (56.3%)	
Neutral	1 (0.8%)	5 (4.0%)	9 (7.1%)	0 (0.0%)	0 (0.0%)	15 (11.9%)	
Agree	2 (1.6%)	6 (4.8%)	1 (0.8)	4 (3.2%)	1 (0.8%)	14 (11.1%)	
Strongly agree	1 (0.8%)	1 (0.8%)	1 (0.8%)	0 (0.0%)	1 (0.8%)	4 (3.2%)	
Business information and advice							
Strongly disagree	11 (8.8%)	8 (6.4%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	21 (16.8%)	84.006 (.000)
Disagree	2 (1.6%)	56 (44.8%)	4 (3.2%)	2 (1.6%)	0 (0.0%)	64 (51.2%)	
Neutral	1 (0.8%)	5 (4.0%)	8 (6.4%)	0 (0.0%)	1 (0.8%)	15 (12/0%)	
Agree	4 (3.2%)	10 (8.0%)	1 (0.8%)	5 (4.0%)	1 (0.8%)	21 (16.8%)	
Strongly agree	1 (0.8%)	1 (0.8%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	4 (3.2%)	

Appendix F: Cross tabulations – Association between government support interventions and SETA

Government support interventions	SETA					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	11 (8.3%)	5 (3.8%)	2 (1.5%)	1 (0.8%)	0 (0.0%)	19 (14.4%)	125.680 (.000)
Disagree	2 (1.5%)	61 (46.2%)	6 (4.5%)	4 (3.0%)	0 (0.0%)	73 (55.3%)	
Neutral	2 (1.5%)	3 (2.3%)	9 (6.8%)	1 (0.8%)	1 (0.8%)	16 (12.1%)	
Agree	3 (1.5%)	3 (2.3%)	2 (1.5%)	7 (5.3%)	2 (1.5%)	16 (12.9%)	
Strongly agree	1 (0.8%)	1 (0.8%)	0 (0.0%)	2 (1.5%)	3 (2.3%)	7 (5.3%)	
Business consulting							
Strongly disagree	11 (8.7%)	6 (4.7%)	2 (1.6%)	1 (0.8%)	0 (0.0%)	20 (15.7%)	102.007 (.000)
Disagree	2 (1.6%)	59 (46.5%)	5 (3.9%)	5 (3.9%)	0 (0.0%)	71 (55.9%)	
Neutral	1 (0.8%)	5 (3.9%)	10 (7.9%)	0 (0.0%)	2 (1.6%)	18 (14.2%)	
Agree	4 (3.1%)	3 (2.4%)	1 (0.8%)	5 (3.9%)	1 (0.8%)	14 (11.0%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	2 (1.6%)	0 (0.0%)	4 (3.1%)	
Business incubation							
Strongly disagree	11 (8.8%)	5 (4.0%)	4 (3.2%)	1 (0.8%)	0 (0.0%)	21 (16.8%)	91.815 (.000)
Disagree	3 (2.4%)	64 (51.2%)	6 (4.8%)	5 (4.0%)	0 (0.0%)	78 (62.4%)	
Neutral	4 (3.2%)	2 (1.6%)	9 (7.2%)	4 (3.2%)	2 (1.6%)	21 (16.8%)	
Agree	0 (0.0%)	1 (0.8%)	0 (0.0%)	1 (0.8%)	1 (0.8%)	3 (2.4%)	
Strongly agree	1 (0.8%)	0 (0.0%)	0 (0.0%)	1 (0.8%)	0 (0.0%)	2 (1.6%)	
Business mentoring							
Strongly disagree	11 (8.7%)	5 (4.0%)	4 (3.2%)	1 (0.8%)	0 (0.0%)	21 (16.7%)	97.939 (.000)
Disagree	3 (2.4%)	58 (46.0%)	5 (4.0%)	5 (4.0%)	0 (0.0%)	71 (56.3%)	
Neutral	4 (3.2%)	4 (3.2%)	8 (6.3%)	1 (0.8%)	0 (0.0%)	17 (13.5%)	
Agree	0 (0.0%)	4 (3.2%)	2 (1.6%)	4 (3.2%)	1 (0.8%)	11 (8.7%)	
Strongly agree	1 (0.8%)	2 (1.6%)	0 (0.0%)	1 (0.8%)	2 (1.6%)	6 (4.8%)	
Business counselling							
Strongly disagree	11 (8.7%)	5 (4.0%)	5 (4.0%)	1 (0.8%)	0 (0.0%)	22 (17.5%)	95.327 (.000)
Disagree	3 (2.4%)	59 (46.8%)	5 (4.0%)	4 (3.2%)	0 (0.0%)	71 (56.3%)	
Neutral	2 (1.6%)	4 (3.2%)	8 (6.3%)	1 (0.8%)	0 (0.0%)	15 (11.9%)	
Agree	2 (1.6%)	5 (4.0%)	1 (0.8%)	4 (3.2%)	2 (1.6%)	14 (11.1%)	
Strongly agree	1 (0.8%)	0 (0.0%)	0 (0.0%)	2 (1.6%)	1 (0.8%)	4 (3.2%)	
Business information and advice							
Strongly disagree	11 (8.8%)	6 (4.8%)	3 (2.4%)	1 (0.8%)	0 (0.0%)	21 (16.8%)	66.893 (.000)
Disagree	1 (0.8%)	53 (42.4%)	5 (4.0%)	5 (4.0%)	0 (0.0%)	64 (51.2%)	
Neutral	2 (1.6%)	5 (4.0%)	6 (4.8%)	1 (0.8%)	1 (0.8%)	15 (12.0%)	
Agree	4 (3.2%)	9 (7.2%)	3 (2.4%)	3 (2.4%)	2 (1.6%)	21 (16.8%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	2 (1.6%)	0 (0.0%)	4 (3.2%)	

Appendix G: Cross tabulations – Association between government support interventions and NYDA

Government support interventions	NYDA					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	13 (9.9%)	5 (3.8%)	2 (1.5%)	0 (0.0%)	0 (0.0%)	20 (15.3%)	143.728 (.000)
Disagree	2 (1.5%)	65 (49.6%)	4 (3.1%)	2 (1.5%)	0 (0.0%)	73 (55.7%)	
Neutral	1 (0.8%)	3 (2.3%)	10 (7.6%)	0 (0.0%)	1 (0.8%)	15 (11.5%)	
Agree	2 (1.5%)	5 (3.8%)	4 (3.1%)	5 (3.8%)	0 (0.0%)	16 (12.2%)	
Strongly agree	1 (0.8%)	1 (0.8%)	1 (0.8%)	2 (1.5%)	2 (1.5%)	7 (5.3%)	
Business consulting							
Strongly disagree	12 (9.4%)	6 (4.7%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	20 (15.6%)	107.647 (.000)
Disagree	3 (2.3%)	64 (50.0%)	3 (2.3%)	2 (1.6%)	0 (0.0%)	72 (56.3%)	
Neutral	2 (1.6%)	5 (3.9%)	9 (7.0%)	1 (0.8%)	1 (0.8%)	18 (14.1%)	
Agree	1 (0.8%)	3 (2.3%)	5 (3.9%)	5 (3.9%)	0 (0.0%)	14 (10.9%)	
Strongly agree	1 (0.8%)	1 (0.8%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	4 (3.1%)	
Business incubation							
Strongly disagree	12 (9.5%)	5 (4.0%)	4 (3.2%)	0 (0.0%)	0 (0.0%)	21 (16.7%)	116.545 (.000)
Disagree	4 (3.2%)	69 (54.8%)	4 (3.2%)	2 (1.6%)	0 (0.0%)	79 (62.7%)	
Neutral	2 (1.6%)	2 (1.6%)	12 (9.5%)	4 (3.2%)	1 (0.8%)	21 (16.7%)	
Agree	0 (0.0%)	1 (0.8%)	0 (0.0%)	2 (1.6%)	0 (0.0%)	3 (2.4%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	0 (0.0%)	0 (0.0%)	2 (1.6%)	
Business mentoring							
Strongly disagree	13 (10.2%)	5 (3.9%)	4 (3.1%)	0 (0.0%)	0 (0.0%)	22 (17.3%)	160.981 (.000)
Disagree	3 (4.2%)	64 (50.4%)	3 (2.4%)	1 (0.8%)	0 (0.0%)	71 (55.9%)	
Neutral	1 (0.8%)	4 (3.1%)	12 (9.4%)	0 (0.0%)	0 (0.0%)	17 (13.4%)	
Agree	1 (0.8%)	3 (2.4%)	1 (0.8%)	6 (4.7%)	0 (0.0%)	11 (8.7%)	
Strongly agree	1 (0.8%)	2 (1.6%)	1 (0.8%)	1 (0.8%)	1 (0.8%)	6 (4.7%)	
Business counselling							
Strongly disagree	13 (10.2%)	5 (3.9%)	4 (3.1%)	0 (0.0%)	0 (0.0%)	22 (17.3%)	143.807 (.000)
Disagree	4 (3.1%)	64 (50.4%)	3 (2.4%)	1 (0.8%)	0 (0.0%)	72 (56.7%)	
Neutral	1 (0.8%)	3 (2.4%)	10 (7.9%)	1 (0.8%)	0 (0.0%)	15 (11.8%)	
Agree	0 (0.0%)	6 (4.7%)	3 (2.4%)	5 (3.9%)	0 (0.0%)	14 (11.0%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	1 (0.8%)	1 (0.8%)	4 (3.1%)	
Business information and advice							
Strongly disagree	12 (9.5%)	6 (4.8%)	3 (2.4%)	0 (0.0%)	0 (0.0%)	21 (16.7%)	89.989 (.000)
Disagree	2 (1.6%)	59 (46.8%)	3 (2.4%)	1 (0.8%)	0 (0.8%)	65 (51.6%)	
Neutral	1 (0.8%)	4 (3.2%)	8 (6.3%)	2 (1.6%)	0 (0.0%)	15 (11.9%)	
Agree	3 (2.4%)	9 (7.1%)	4 (3.2%)	4 (3.2%)	1 (0.8%)	21 (16.7%)	
Strongly agree	1 (0.8%)	0 (0.0%)	2 (1.6%)	1 (0.8%)	0 (0.0%)	4 (3.2%)	

Appendix H: Cross tabulations – Association between government supporting interventions and NEF

Government support interventions	NEF					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	12 (9.3%)	5 (3.9%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	19 (14.7%)	156.375 (.000)
Disagree	3 (2.3%)	65 (50.4%)	4 (3.1%)	1 (0.8%)	0 (0.0%)	73 (56.6%)	
Neutral	0 (0.0%)	4 (3.1%)	9 (7.0%)	2 (1.6%)	0 (0.0%)	15 (11.6%)	
Agree	1 (0.8%)	5 (3.9%)	4 (3.1%)	5 (3.9%)	1 (0.8%)	16 (12.4%)	
Strongly agree	1 (0.8%)	1 (0.8%)	1 (0.8%)	0 (0.0%)	3 (2.3%)	6 (4.7%)	
Business consulting							
Strongly disagree	12 (9.4%)	6 (4.7%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	20 (15.7%)	102.968 (.000)
Disagree	3 (2.4%)	64 (50.4%)	3 (2.4%)	1 (0.8%)	0 (0.0%)	71 (55.9%)	
Neutral	0 (0.0%)	5 (3.9%)	9 (7.1%)	3 (2.4%)	1 (0.8%)	18 (14.2%)	
Agree	1 (0.8%)	4 (3.1%)	5 (3.9%)	3 (2.4%)	1 (0.8%)	14 (11.0%)	
Strongly agree	1 (0.8%)	1 (0.8%)	1 (0.8%)	1 (0.8%)	0 (0.8%)	4 (3.1%)	
Business incubation							
Strongly disagree	12 (9.6%)	5 (4.0%)	4 (3.2%)	0 (0.0%)	0 (0.0%)	21 (16.8%)	132.737 (.000)
Disagree	4 (3.2%)	69 (55.2%)	4 (3.2%)	1 (0.8%)	0 (0.0%)	78 (62.4%)	
Neutral	0 (0.0%)	3 (2.4%)	11 (8.8%)	6 (4.8%)	1 (0.8%)	21 (16.8%)	
Agree	0 (0.0%)	1 (0.8%)	0 (0.0%)	1 (0.8%)	1 (0.8%)	3 (2.4%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	0 (0.0%)	0 (0.0%)	2 (1.6%)	
Business mentoring							
Strongly disagree	12 (9.5%)	5 (4.0%)	4 (3.2%)	0 (0.0%)	0 (0.0%)	21 (16.7%)	132.374 (.000)
Disagree	4 (3.2%)	63 (50.0%)	3 (2.4%)	1 (0.8%)	0 (0.0%)	71 (56.3%)	
Neutral	0 (0.0%)	5 (4.0%)	11 (8.7%)	1 (0.8%)	0 (0.0%)	17 (13.5%)	
Agree	0 (0.0%)	4 (3.2%)	1 (0.8%)	5 (4.0%)	1 (0.8%)	11 (8.7%)	
Strongly agree	1 (0.8%)	2 (1.6%)	1 (0.8%)	1 (0.8%)	1 (0.8%)	6 (4.8%)	
Business counselling							
Strongly disagree	12 (9.5%)	5 (4.0%)	4 (3.2%)	1 (0.8%)	0 (0.0%)	22 (17.5%)	113.193 (.000)
Disagree	4 (3.2%)	63 (50.0%)	3 (2.4%)	1 (0.8%)	0 (0.0%)	71 (56.3%)	
Neutral	0 (0.0%)	5 (4.0%)	9 (7.1%)	1 (0.8%)	0 (0.0%)	15 (11.9%)	
Agree	0 (0.0%)	6 (4.8%)	2 (1.6%)	4 (3.2%)	2 (1.6%)	14 (11.1%)	
Strongly agree	1 (0.8%)	0 (0.0%)	2 (1.6%)	1 (0.8%)	0 (0.0%)	4 (3.2%)	
Business information and advice							
Strongly disagree	12 (9.6%)	6 (4.8%)	3 (2.4%)	0 (0.0%)	0 (0.0%)	21 (16.8%)	109.899 (.000)
Disagree	2 (1.6%)	58 (46.4%)	3 (2.4%)	1 (0.8%)	0 (0.0%)	64 (51.2%)	
Neutral	0 (0.0%)	6 (4.8%)	8 (6.4%)	0 (0.0%)	1 (0.8%)	15 (12.0%)	
Agree	2 (1.6%)	9 (7.2%)	3 (2.4%)	6 (4.8%)	1 (0.8%)	21 (16.8%)	
Strongly agree	1 (0.8%)	0 (0.0%)	3 (2.4%)	0 (0.0%)	0 (0.0%)	4 (3.2%)	

Appendix I: Cross tabulations – Association between government support interventions and provincial agencies/Msunduzi municipality

Government support interventions	Provincial agencies/Msunduzi municipality					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	10 (7.7%)	6 (4.6%)	4 (3.1%)	0 (0.0%)	0 (0.0%)	20 (15.4%)	125.711 (.000)
Disagree	3 (2.3%)	59 (45.4%)	5 (3.8%)	6 (4.6%)	0 (0.0%)	73 (56.2%)	
Neutral	1 (0.8%)	2 (1.5%)	11 (8.5%)	0 (0.0%)	1 (0.8%)	15 (11.5%)	
Agree	0 (0.0%)	5 (3.8%)	4 (3.1%)	5 (3.8%)	2 (1.5%)	16 (12.3%)	
Strongly agree	1 (0.8%)	1 (0.8%)	1 (0.8%)	0 (0.0%)	3 (2.3%)	6 (4.6%)	
Business consulting							
Strongly disagree	9 (7.0%)	7 (5.5%)	4 (3.1%)	0 (0.0%)	0 (0.0%)	20 (15.6%)	100.226 (.000)
Disagree	4 (3.1%)	58 (45.3%)	4 (3.1%)	6 (4.7%)	0 (0.0%)	72 (56.3%)	
Neutral	0 (0.0%)	3 (2.3%)	12 (9.4%)	0 (0.0%)	3 (2.3%)	18 (14.1%)	
Agree	1 (0.8%)	4 (3.1%)	3 (2.3%)	5 (3.9%)	1 (0.8%)	14 (10.9%)	
Strongly agree	1 (0.8%)	1 (0.8%)	2 (1.6%)	0 (0.0%)	0 (0.0%)	4 (3.1%)	
Business incubation							
Strongly disagree	10 (7.9%)	6 (4.8%)	5 (4.0%)	0 (0.0%)	0 (0.0%)	21 (16.7%)	104.357 (.000)
Disagree	4 (3.2%)	63 (50.0%)	5 (4.0%)	7 (5.6%)	0 (0.0%)	79 (62.7%)	
Neutral	0 (0.0%)	2 (1.6%)	13 (10.3%)	3 (2.4%)	3 (2.4%)	21 (16.7%)	
Agree	0 (0.0%)	1 (0.8%)	0 (0.0%)	1 (0.8%)	1 (0.8%)	3 (2.4%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	0 (0.0%)	0 (0.0%)	2 (1.6%)	
Business mentoring							
Strongly disagree	12 (9.4%)	6 (4.7%)	4 (3.1%)	0 (0.0%)	0 (0.0%)	22 (17.3%)	141.074 (.000)
Disagree	2 (1.6%)	57 (44.9%)	6 (4.7%)	6 (4.7%)	0 (0.0%)	71 (55.9%)	
Neutral	0 (0.0%)	4 (3.1%)	13 (10.2%)	0 (0.0%)	0 (0.0%)	17 (13.4%)	
Agree	0 (0.0%)	3 (2.4%)	1 (0.8%)	5 (3.9%)	2 (1.6%)	11 (8.7%)	
Strongly agree	1 (0.8%)	2 (1.6%)	1 (0.8%)	0 (0.0%)	2 (1.6%)	6 (4.7%)	
Business counselling							
Strongly disagree	11 (8.7%)	6 (4.7%)	4 (3.1%)	0 (0.0%)	1 (0.8%)	22 (17.3%)	107.112 (.000)
Disagree	3 (2.4%)	58 (45.7%)	5 (3.9%)	6 (4.7%)	0 (0.0%)	72 (56.7%)	
Neutral	0 (0.0%)	2 (1.6%)	12 (9.4%)	1 (0.8%)	0 (0.0%)	15 (11.8%)	
Agree	0 (0.0%)	6 (4.7%)	3 (2.4%)	3 (2.4%)	2 (1.6%)	14 (11.0%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	1 (0.8%)	1 (0.8%)	4 (3.1%)	
Business information and advice							
Strongly disagree	10 (7.9%)	7 (5.6%)	4 (3.2%)	0 (0.0%)	0 (0.0%)	21 (16.7%)	86.607 (.000)
Disagree	2 (1.6%)	53 (42.1%)	5 (4.0%)	5 (4.0%)	0 (0.0%)	65 (51.6%)	
Neutral	0 (0.0%)	3 (2.4%)	10 (7.9%)	1 (0.8%)	1 (0.8%)	15 (11.9%)	
Agree	2 (1.6%)	9 (7.1%)	3 (2.4%)	4 (3.2%)	3 (2.4%)	21 (16.7%)	
Strongly agree	1 (0.8%)	0 (0.0%)	2 (0.8%)	1 (0.0%)	0 (0.0%)	4 (3.2%)	

Appendix J: Cross tabulations – Association between private support interventions and commercial banks

Private support interventions	Commercial banks					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	4 (2.9%)	2 (1.5%)	3 (2.2%)	0 (0.0%)	2 (1.5%)	11 (8.0%)	89.832 (.000)
Disagree	3 (2.2%)	40 (29.2%)	3 (2.2%)	8 (5.8%)	2 (1.5%)	56 (40.9%)	
Neutral	0 (0.0%)	5 (3.6%)	5 (3.6%)	7 (5.1%)	0 (0.0%)	17 (12.4%)	
Agree	5 (3.6%)	10 (7.3%)	5 (3.6%)	14 (10.2%)	1 (0.7%)	35 (25.5%)	
Strongly agree	1 (0.7%)	5 (3.6%)	1 (0.7%)	1 (0.7%)	10 (7.3%)	18 (13.1%)	
Business consulting							
Strongly disagree	5 (3.8%)	1 (0.8%)	3 (2.3%)	1 (0.8%)	2 (1.5%)	12 (9.0%)	101.718 (.000)
Disagree	3 (2.3%)	44 (33.1%)	3 (2.3%)	7 (5.3%)	2 (1.5%)	59 (44.4%)	
Neutral	0 (0.0%)	5 (3.8%)	7 (5.3%)	7 (5.3%)	0 (0.0%)	19 (14.3%)	
Agree	4 (3.0%)	9 (6.8%)	3 (2.3%)	14 (10.5%)	2 (1.5%)	32 (24.1%)	
Strongly agree	1 (0.8%)	1 (0.8%)	1 (0.8%)	1 (0.8%)	7 (5.3%)	11 (8.3%)	
Business incubation							
Strongly disagree	7 (5.3%)	2 (1.5%)	3 (2.3%)	2 (1.5%)	3 (2.3%)	17 (12.9%)	100.400 (.000)
Disagree	4 (3.0%)	50 (37.9%)	5 (3.8%)	9 (6.8%)	3 (2.3%)	71 (53.8%)	
Neutral	1 (0.8%)	3 (2.3%)	7 (5.3%)	13 (9.8%)	0 (0.0%)	24 (18.2%)	
Agree	0 (0.0%)	5 (3.8%)	2 (1.5%)	5 (3.8%)	3 (2.3%)	15 (11.4%)	
Strongly agree	1 (0.8%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	4 (3.0%)	5 (3.8%)	
Business mentoring							
Strongly disagree	5 (3.8%)	2 (1.5%)	3 (2.3%)	2 (1.5%)	2 (1.5%)	14 (10.5%)	60.847 (.000)
Disagree	4 (3.0%)	38 (28.6%)	4 (3.0%)	7 (5.3%)	2 (1.5%)	55 (41.4%)	
Neutral	0 (0.0%)	7 (5.3%)	6 (4.5%)	7 (5.3%)	1 (0.8%)	21 (15.8%)	
Agree	3 (2.3%)	10 (7.5%)	3 (2.3%)	10 (7.5%)	1 (0.8%)	27 (20.3%)	
Strongly agree	1 (0.8%)	4 (3.0%)	1 (0.8%)	3 (2.3%)	7 (5.3%)	16 (12.0%)	
Business counselling							
Strongly disagree	5 (3.8%)	2 (1.5%)	3 (2.3%)	1 (0.8%)	2 (1.5%)	13 (9.8%)	85.102 (.000)
Disagree	4 (3.0%)	44 (33.1%)	5 (3.8%)	8 (6.0%)	2 (1.5%)	63 (47.4%)	
Neutral	0 (0.0%)	5 (3.8%)	5 (3.8%)	6 (4.5%)	0 (0.0%)	16 (12.0%)	
Agree	3 (2.3%)	9 (6.8%)	4 (3.0%)	12 (9.0%)	2 (1.5%)	30 (22.6%)	
Strongly agree	1 (0.8%)	1 (0.8%)	0 (0.0%)	2 (1.5%)	7 (5.3%)	11 (8.3%)	
Business information and advice							
Strongly disagree	4 (3.0%)	1 (0.8%)	3 (2.3%)	0 (0.0%)	2 (1.5%)	10 (7.5%)	
Disagree	3 (2.3%)	34 (25.6%)	4 (3.0%)	6 (4.5%)	2 (1.5%)	49 (36.8%)	
Neutral	1 (0.8%)	14 (10.5%)	4 (3.0%)	8 (6.0%)	1 (0.8%)	28 (21.1%)	
Agree	4 (3.0%)	11 (8.3%)	5 (3.8%)	13 (9.8%)	1 (0.8%)	34 (25.6%)	
Strongly agree	1 (0.8%)	1 (0.8%)	2 (1.5%)	1 (0.8%)	7 (5.3%)	12 (9.0%)	

Appendix K: Cross tabulations – Association between Private support interventions and business professionals

Private support interventions	Business professionals					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	5 (3.7%)	2 (1.5%)	3 (2.2%)	2 (1.5%)	0 (0.0%)	12 (9.0%)	100.738 (.000)
Disagree	0 (0.0%)	42 (31.3%)	5 (3.7%)	7 (5.2%)	2 (1.5%)	56 (41.8%)	
Neutral	1 (0.7%)	4 (3.0%)	6 (4.5%)	6 (4.5%)	0 (0.0%)	17 (12.7%)	
Agree	3 (2.2%)	8 (6.0%)	6 (4.5%)	15 (11.2%)	2 (1.5%)	34 (25.4%)	
Strongly agree	1 (0.7%)	4 (3.0%)	0 (0.0%)	2 (1.5%)	8 (6.0%)	15 (11.2%)	
Business consulting							
Strongly disagree	6 (4.5%)	2 (1.5%)	2 (1.5%)	2 (1.5%)	0 (0.0%)	12 (9.0%)	124.565 (.000)
Disagree	0 (0.0%)	45 (33.8%)	5 (3.8%)	7 (5.3%)	2 (1.5%)	59 (44.4%)	
Neutral	1 (0.8%)	4 (3.0%)	6 (4.5%)	8 (6.0%)	0 (0.0%)	19 (14.3%)	
Agree	2 (1.5%)	7 (5.3%)	6 (4.5%)	15 (11.3%)	3 (2.3%)	33 (24.8%)	
Strongly agree	1 (0.8%)	1 (0.8%)	0 (0.0%)	1 (0.8%)	7 (5.3%)	10 (7.5%)	
Business incubation							
Strongly disagree	6 (4.5%)	2 (1.5%)	5 (3.8%)	3 (2.3%)	1 (0.8%)	17 (12.9%)	101.895 (.000)
Disagree	1 (0.8%)	52 (39.0%)	6 (4.5%)	8 (6.1%)	4 (3.0%)	71 (53.8%)	
Neutral	2 (1.5%)	3 (2.3%)	6 (4.5%)	13 (9.8%)	0 (0.0%)	24 (18.2%)	
Agree	0 (0.0%)	3 (2.3%)	2 (1.5%)	7 (5.3%)	4 (3.0%)	16 (12.1%)	
Strongly agree	1 (0.8%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3 (2.3%)	4 (3.0%)	
Business mentoring							
Strongly disagree	6 (4.5%)	3 (2.2%)	2 (1.5%)	3 (2.2%)	0 (0.0%)	14 (10.4%)	77.249 (.000)
Disagree	1 (0.7%)	39 (29.1%)	5 (3.7%)	8 (6.0%)	2 (1.5%)	55 (41.0%)	
Neutral	1 (0.7%)	8 (6.0%)	4 (3.0%)	7 (5.2%)	1 (0.7%)	21 (15.7%)	
Agree	1 (0.7%)	8 (6.0%)	8 (6.0%)	9 (6.7%)	2 (1.5%)	28 (20.9%)	
Strongly agree	1 (0.7%)	2 (1.5%)	1 (0.7%)	5 (3.7%)	7 (5.2%)	16 (11.9%)	
Business counselling							
Strongly disagree	6 (4.5%)	2 (1.5%)	3 (2.2%)	2 (1.5%)	0 (0.0%)	13 (9.7%)	101.936 (.000)
Disagree	1 (0.7%)	45 (33.6%)	6 (4.5%)	9 (6.7%)	2 (1.5%)	63 (47.0%)	
Neutral	1 (0.7%)	4 (3.0%)	5 (3.7%)	6 (4.5%)	0 (0.0%)	16 (11.9%)	
Agree	1 (0.7%)	9 (6.7%)	4 (3.0%)	13 (9.7%)	3 (2.2%)	30 (22.4%)	
Strongly agree	1 (0.7%)	0 (0.0%)	2 (1.5%)	2 (1.5%)	7 (5.2%)	12 (9.0%)	
Business information and advice							
Strongly disagree	5 (3.8%)	2 (1.5%)	2 (1.5%)	1 (0.8%)	0 (0.0%)	10 (7.5%)	84.609 (.000)
Disagree	0 (0.0%)	35 (26.3%)	6 (4.5%)	6 (4.5%)	2 (1.5%)	49 (36.8%)	
Neutral	2 (1.5%)	14 (10.5%)	3 (2.3%)	8 (6.0%)	1 (0.8%)	28 (21.1%)	
Agree	2 (1.5%)	9 (6.8%)	6 (4.5%)	15 (11.3%)	2 (1.5%)	34 (25.6%)	
Strongly agree	1 (0.8%)	0 (0.0%)	3 (2.3%)	2 (1.5%)	6 (4.5%)	12 (9.0%)	

Appendix L: Cross tabulations – Association between private support interventions and educational institutions

Private support interventions	Educational institutions					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	2 (1.5%)	2 (1.5%)	5 (3.7%)	2 (1.5%)	0 (0.0%)	11 (8.1%)	100.351 (.000)
Disagree	1 (0.7%)	41 (30.4%)	6 (4.4%)	7 (5.2%)	2 (1.5%)	57 (42.2%)	
Neutral	0 (0.0%)	1 (0.7%)	11 (8.1%)	4 (3.0%)	1 (0.7%)	17 (12.6%)	
Agree	1 (0.7%)	8 (5.9%)	6 (4.4%)	17 (12.6%)	2 (1.5%)	34 (25.2%)	
Strongly agree	1 (0.7%)	5 (3.7%)	0 (0.0%)	2 (1.5%)	8 (5.9%)	16 (11.9%)	
Business consulting							
Strongly disagree	2 (1.5%)	1 (0.7%)	7 (5.2%)	2 (1.5%)	0 (0.0%)	12 (9.0%)	97.086 (.000)
Disagree	1 (0.7%)	44 (32.8%)	7 (5.2%)	7 (5.2%)	1 (0.7%)	60 (44.8%)	
Neutral	0 (0.0%)	1 (5.3%)	9 (6.7%)	7 (5.2%)	2 (1.5%)	19 (14.2%)	
Agree	2 (1.5%)	8 (6.0%)	6 (4.5%)	14 (10.4%)	3 (2.2%)	33 (24.6%)	
Strongly agree	0 (0.0%)	2 (1.5%)	0 (0.0%)	2 (1.5%)	6 (4.5%)	10 (7.5%)	
Business incubation							
Strongly disagree	2 (1.5%)	1 (0.8%)	9 (6.8%)	5 (3.8%)	0 (0.0%)	17 (12.8%)	85.210 (.000)
Disagree	1 (0.8%)	49 (36.8%)	9 (6.8%)	10 (7.5%)	3 (2.3%)	72 (54.1%)	
Neutral	1 (0.8%)	2 (1.5%)	10 (7.5%)	9 (6.8%)	2 (1.5%)	24 (18.0%)	
Agree	1 (0.8%)	4 (3.0%)	0 (0.0%)	7 (5.3%)	4 (3.0%)	16 (12.0%)	
Strongly agree	0 (0.0%)	0 (0.0%)	0 (0.0%)	1 (0.8%)	3 (2.3%)	4 (3.0%)	
Business mentoring							
Strongly disagree	2 (1.5%)	2 (1.5%)	8 (6.0%)	2 (1.5%)	0 (0.0%)	14 (10.4%)	84.467 (.000)
Disagree	1 (0.7%)	40 (29.9%)	5 (3.7%)	9 (6.7%)	0 (0.0%)	55 (41.0%)	
Neutral	1 (0.7%)	2 (1.5%)	11 (8.2%)	6 (4.5%)	1 (0.7%)	21 (15.7%)	
Agree	1 (0.7%)	7 (5.2%)	4 (3.0%)	11 (8.2%)	4 (3.0%)	27 (20.1%)	
Strongly agree	0 (0.0%)	5 (3.7%)	1 (0.7%)	4 (3.0%)	7 (5.2%)	17 (12.7%)	
Business counselling							
Strongly disagree	2 (1.5%)	1 (0.7%)	8 (6.0%)	2 (1.5%)	0 (0.0%)	13 (9.7%)	88.377 (.000)
Disagree	1 (0.7%)	43 (32.1%)	8 (6.0%)	10 (7.5%)	2 (1.5%)	64 (47.8%)	
Neutral	0 (0.0%)	1 (0.7%)	9 (6.7%)	5 (3.7%)	1 (0.7%)	16 (11.9%)	
Agree	2 (1.5%)	10 (7.5%)	3 (2.2%)	12 (9.0%)	3 (2.2%)	30 (22.4%)	
Strongly agree	0 (0.0%)	2 (1.5%)	0 (0.0%)	3 (2.2%)	6 (4.5%)	11 (8.2%)	
Business information and advice							
Strongly disagree	2 (1.5%)	1 (0.7%)	5 (3.7%)	2 (1.5%)	0 (0.0%)	10 (7.5%)	62.830 (.000)
Disagree	1 (0.7%)	35 (26.1%)	5 (3.7%)	8 (6.0%)	1 (0.7%)	50 (37.3%)	
Neutral	1 (0.7%)	10 (7.5%)	11 (8.2%)	6 (4.5%)	0 (0.0%)	28 (20.9%)	
Agree	1 (0.7%)	9 (6.7%)	6 (4.5%)	13 (9.7%)	5 (3.7%)	34 (25.4%)	
Strongly agree	0 (0.0%)	2 (1.5%)	2 (1.5%)	3 (2.2%)	5 (3.7%)	12 (9.0%)	

Appendix M: Cross tabulations – Association between private support interventions and business associations

Private support interventions	Business associations					Total n (%)	Chi-square (Sign)
	Strongly disagree n (%)	Disagree n (%)	Neutral n (%)	Agree n (%)	Strongly agree n (%)		
Business training							
Strongly disagree	3 (2.3%)	0 (0.0%)	2 (1.5%)	6 (4.5%)	0 (0.0%)	11 (8.3%)	73.099 (.000)
Disagree	0 (0.0%)	33 (24.8%)	4 (3.0%)	12 (9.0%)	8 (6.0%)	57 (42.9%)	
Neutral	0 (0.0%)	3 (2.3%)	6 (4.5%)	6 (4.5%)	2 (1.5%)	17 (12.8%)	
Agree	1 (0.8%)	5 (3.8%)	6 (4.5%)	15 (11.3%)	6 (4.5%)	33 (24.8%)	
Strongly agree	1 (0.8%)	2 (1.5%)	1 (0.8%)	2 (1.5%)	9 (6.8%)	15 (11.3%)	
Business consulting							
Strongly disagree	4 (3.0%)	1 (0.8%)	2 (1.5%)	4 (3.0%)	1 (0.8%)	12 (9.1%)	103.015 (.000)
Disagree	0 (0.0%)	36 (27.3%)	3 (2.3%)	13 (9.8%)	8 (6.1%)	60 (45.5%)	
Neutral	0 (0.0%)	3 (2.3%)	7 (5.3%)	8 (6.1%)	1 (0.8%)	19 (14.4%)	
Agree	0 (0.0%)	3 (2.3%)	7 (5.3%)	15 (11.4%)	6 (4.5%)	31 (23.5%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	0 (0.0%)	8 (6.1%)	10 (7.6%)	
Business incubation							
Strongly disagree	4 (3.1%)	2 (1.5%)	5 (3.8%)	4 (3.1%)	2 (1.5%)	17 (13.0%)	69.373 (.000)
Disagree	0 (0.0%)	38 (29.0%)	5 (3.8%)	19 (14.5%)	10 (7.6%)	72 (55.0%)	
Neutral	0 (0.0%)	1 (0.8%)	7 (5.3%)	10 (7.6%)	5 (3.8%)	23 (17.6%)	
Agree	0 (0.0%)	2 (1.5%)	2 (1.5%)	7 (5.3%)	4 (3.1%)	15 (11.5%)	
Strongly agree	1 (0.8%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3 (2.3%)	4 (3.1%)	
Business mentoring							
Strongly disagree	4 (3.0%)	1 (0.7%)	3 (2.2%)	5 (3.7%)	1 (0.7%)	14 (10.4%)	108.097 (.000)
Disagree	0 (0.0%)	34 (25.4%)	2 (1.5%)	14 (10.4%)	5 (3.7%)	55 (41.0%)	
Neutral	0 (0.0%)	3 (2.2%)	6 (4.5%)	11 (8.2%)	1 (0.7%)	21 (15.7%)	
Agree	0 (0.0%)	5 (3.7%)	7 (5.2%)	10 (7.5%)	5 (3.7%)	27 (20.1%)	
Strongly agree	1 (0.7%)	0 (0.0%)	2 (1.5%)	1 (0.7%)	13 (9.7%)	17 (12.7%)	
Business counselling							
Strongly disagree	4 (3.0%)	2 (1.5%)	2 (1.5%)	4 (3.0%)	1 (0.8%)	13 (9.8%)	93.206 (.000)
Disagree	0 (0.0%)	35 (26.3%)	5 (3.8%)	18 (13.5%)	6 (4.5%)	64 (48.1%)	
Neutral	0 (0.0%)	2 (1.5%)	6 (4.5%)	7 (5.3%)	1 (0.8%)	16 (12.0%)	
Agree	0 (0.0%)	4 (3.0%)	5 (3.8%)	12 (9.0%)	8 (6.0%)	29 (21.8%)	
Strongly agree	1 (0.8%)	0 (0.0%)	1 (0.8%)	0 (0.0%)	9 (6.8%)	11 (8.3%)	
Business information and advice							
Strongly disagree	4 (3.0%)	1 (0.8%)	1 (0.8%)	4 (3.0%)	0 (0.0%)	10 (7.5%)	96.504 (.000)
Disagree	0 (0.0%)	31 (23.3%)	2 (1.5%)	12 (9.0%)	5 (3.8%)	50 (37.6%)	
Neutral	0 (0.0%)	5 (3.8%)	7 (5.3%)	11 (8.3%)	5 (3.8%)	28 (21.1%)	
Agree	0 (0.0%)	6 (4.5%)	7 (5.3%)	14 (10.5%)	6 (4.5%)	33 (24.8%)	
Strongly agree	1 (0.8%)	0 (0.0%)	3 (2.3%)	0 (0.0%)	8 (6.0%)	12 (9.0%)	

Appendix N: Definitions of the different categories of business as set out in the National Small Business Act, 1996 as amended in 2003 and 2004

Sector or sub-sectors in accordance with the Standard Industrial Classification	Size or class	Total full-time equivalent of paid employees <i>Less than:</i>	Total annual turnover <i>Less than:</i>	Total gross asset value (fixed property excluded) <i>Less than:</i>
Agriculture	Medium	100	R 4 m	R 4 m
	Small	50	R 2 m	R 2 m
	Very small	10	R 0.40 m	R 0.40 m
	Micro	5	R 0.15 m	R 0.10 m
Mining and Quarrying	Medium	200	R30 m	R18 m
	Small	50	R 7.50 m	R 4.50 m
	Very small	20	R 3 m	R 1.80 m
	Micro	5	R 0.15 m	R 0.10 m
Manufacturing	Medium	200	R40 m	R15 m
	Small	50	R 3.75 m	R 3.75 m
	Very small	20	R 1.50 m	R 1.50 m
	Micro	5	R 0.10 m	R 0.10 m
Electricity, Gas and Water	Medium	200	R40 m	R15 m
	Small	50	R10 m	R 3.75 m
	Very small	20	R 4 m	R 1.50 m
	Micro	5	R 0.15 m	R 0.10 m
Construction	Medium	200	R20 m	R 4 m
	Small	50	R 5 m	R 1 m
	Very small	20	R 2 m	R 0.40 m
	Micro	5	R 0.15 m	R 0.10 m
Retail and Motor Trade and Repair Services	Medium	100	R30 m	R 5 m
	Small	50	R15 m	R 2.50 m
	Very small	10	R 3 m	R 0.50 m
	Micro	5	R 0.15 m	R 0.10 m
Wholesale Trade, Commercial Agents and Allied Services	Medium	100	R 50 m	R 8 m
	Small	50	R25 m	R 4 m
	Very small	10	R 5 m	R 0.50 m
	Micro	5	R 0.15 m	R 0.10 m
Catering, Accommodation and other Trade	Medium	100	R10 m	R 2 m
	Small	50	R 5 m	R 1 m
	Very small	10	R 1 m	R 0.20 m
	Micro	5	R 0.15 m	R 0.10 m
Transport, Storage and Communications	Medium	100	R20 m	R 5 m
	Small	50	R10 m	R 2.50 m
	Very small	10	R 2 m	R 0.50 m
	Micro	5	R 0.15 m	R 0.10 m
Finance and Business Services	Medium	100	R20 m	R 4 m
	Small	50	R10 m	R 2 m
	Very small	10	R 2 m	R 0.40 m
	Micro	5	R 0.15 m	R 0.10 m
Community, Social and Personal Services	Medium	100	R10 m	R 5 m
	Small	50	R 5 m	R 2.50 m
	Very small	10	R 1 m	R 0.50 m
	Micro	5	R 0.15 m	R 0.10 m

Source: National Small Business Act 1996, as amended in 2003 and 2004

Appendix O: informed consent document

UNIVERSITY OF KWAZULU-NATAL School of Management, IT and Governance

Dear Respondent,

Research Project

Researcher: Lusambya Lukendo Moise; Telephone number: 0647638402; Email: 217063404@stu.ukzn.ac.za

Supervisor: Dr Refiloe Gladys Khoase; Telephone number: 0332605736; Email: khoaser@ukzn.ac.za

Co-supervisor: Dr Evelyn Derera; Telephone number: 0332605781; Email: Dererae@ukzn.ac.za

Research Office: Humanities & Social Sciences Research Ethics Administration, Govan Mbeki Building,
Westville Campus, Tel: + 27 (0)31 260 8350, Email: hssreclms@ukzn.ac.za

I, LUSAMBYA LUKENDO MOISE am an MCOM student in the School of management, IT and Governance at the University of KwaZulu-Natal. You are invited to participate in a research project entitled *THE IMPACT OF INTERVENTIONS FROM SUPPORTING INSTITUTIONS ON MANAGERIAL COMPETENCIES: A CASE OF SMALL, MEDIUM AND MICRO-SIZED ENTERPRISES IN PIETERMARITZBURG, SOUTH AFRICA*.

The aim of this study is to investigate the impact of interventions from supporting institutions on managerial competencies of small, medium and micro-sized enterprises.

Your participation in this project is voluntary. You may refuse to participate or withdraw from the project at any time with no negative consequence. There will be no monetary gain from participating in this research project. Confidentiality and anonymity of records will be maintained by the researcher and the School of management, IT and Governance, UKZN. All collected data will be used solely for research purposes and will be destroyed after 5 years.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number: HSS/0954/018M).

The questionnaire should take about 10 minutes to complete. Thank you for your time.

Sincerely

Researcher's signature _____ Date _____

LUSAMBYA LUKENDO MOISE

This page is to be retained by participant

UNIVERSITY OF KWAZULU-NATAL
School of Management, IT and Governance

Research Project

Researcher: Lusambya Lukendo Moise; Telephone number: 0647638402; Email: 217063404@stu.ukzn.ac.za

Supervisor: Dr Refiloe Gladys Khoase; Telephone number: 0332605736; Email: khoaser@ukzn.ac.za

Co-supervisor: Dr Evelyn Derera; Telephone number: 0332605781; Email: Dererae@ukzn.ac.za

Research Office: **Humanities & Social Sciences Research Ethics Administration, Govan Mbeki Building,**
Westville Campus, Tel: 27 31 2604557, Email: HSSREC@ukzn.ac.za

CONSENT

I _____ (full names of participant) hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participating in the research project. I understand that I am at liberty to withdraw from the project at any time, should I so desire.

Signature of Participant

Date

This page is to be retained by researcher

Appendix P: Research questionnaire: SMMEs' owners and managers

SECTION A: GENERAL INFORMATION

(Please place an X in the appropriate box; only one answer is possible unless stated otherwise).

1. Your gender

☐ Male ☐ Female

2. Your age

☐ 18-25 years ☐ 26-35 years ☐ 36-45 years ☐ 46 years and above

3. What is your position in the business?

☐ Owner ☐ Manager ☐ Owner-manager ☐ Other (please specify)

4. What is your highest level of education?

No formal		Bachelor's degree	
Primary education		Master's degree	
Secondary		PhD	
Certificate		Post PhD	
Diploma		Other (please Specify)	

5. In which of the following business sectors does your business belong?

Agriculture	
Mining and quarrying	
Manufacturing	
Electricity, Gas and water	
Construction	
Retail and motor trade and repairs services	
Wholesale trade	
Commercial agents and allied services	
Catering, accommodation and other trade	
Transport, storage and communications	
Finance and business services	
Community, social and personal services	

6. Is the business formally registered?

☐ Yes ☐ Non

7. What is the total number of people employed in your business

☐ 1-5 ☐ 6-20 ☐ 21-49 ☐ 50-200

SECTION B: MANAGERIAL COMPETENCIES

8. To what extent do you Agree or Disagree with the following statements:

Nº	Managerial competencies	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
8.1	I have the required technical skills to manage my business successfully					
8.2	I communicate effectively with my stakeholders					
8.3	I often inspire my employees to work hard to accomplish important tasks					
8.4	I often help my employees to work together more effectively as a team in pursuit of a common goal					
8.5	I often motivate my employees to achieve business goals					
8.6	I often come up with creative ideas to manage my business					
8.7	I often come up with effective plans in line with the organization's objectives					
8.8	I often make effective choices to enhance my business					
8.9	I often find effective solutions to solve my business problems					

SECTION C: SUPPORTING INSTITUTIONS INTERVENTIONS

9. To what extent do you agree that the following sources helped you acquire managerial competencies

Nº	Sources of acquiring managerial competencies	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
9.1	Job experience					
9.2	Formal training/education					
9.3	In-house training					
9.4	Government agencies					
9.5	Private supporting institutions					

- 9.7 Please specify other sources you used to acquire your managerial competencies:

.....

10. To what extent do you agree that the following Government supporting institutions have helped you to gain the managerial competencies:

Nº	Government supporting institutions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
10.1	Small Enterprise Development Agency (SEDA)					
10.2	Enterprise Information Centre (EIC) programme					
10.3	Sector Education and Training Authority (SETA)					
10.4	National Youth Development Agency (NYDA)					
10.5	National Empowerment Fund (NEF)					
10.6	Provincial agencies such as Msunduzi Municipality					

10.6 Please specify other government supporting institutions you used to acquire the managerial competencies:

.....

11. To what extent do you agree that the following private supporting institutions have helped you to gain the managerial competencies:

Nº	Private supporting institutions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
11.1	Commercial Banks such as ABSA, FNB, Nedbank, or Standard Bank					
11.2	Professional services such as consultancy services, accountant firms or lawyers' firms.					
11.3	Educational institutions					
11.4	Business associations					

11.5 Please specify other private supporting institutions you used to acquire the managerial competencies:

.....

12. Please specify to what extent do you agree or disagree with the following statements:
 "I have received the following assistance from Government supporting institutions"

Nº	Business development services	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
12.1	Business training					
12.2	Business consulting					
12.3	Business incubation					
12.4	Business mentoring					
12.5	Business counselling					
12.6	Provision of information and advice					

12.7 Please specify other types of assistance you received from government supporting institutions to enhance your managerial competencies:

.....

13. Please specify to what extent do you agree or disagree with the following statements:
 “I have received the following assistance from private supporting institutions”

Nº	Business development services	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
13.1	Business training					
13.2	Business consulting					
13.3	Business incubation					
13.4	Business mentoring					
13.5	Business counselling					
13.6	Provision of information and advice					

13.7 Please specify other types of assistance you received from private supporting institutions to enhance your managerial competencies:

.....

SECTION D: CHALLENGES TO ACCESSING ASSISTANCE FROM SUPPORTING INSTITUTIONS

14. Please specify to what extent do you agree or disagree with the following statements:

Nº	Challenges	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
14.1	I am not aware of supporting institutions assistance					
14.2	I don't appreciate the assistance offered by supporting institutions					
14.3	The available support is not appropriate to the needs of my business					

14.4	I do not have enough resources to access business development services					
14.5	I do not have sufficient information about the availability of business development services to make a rational choice					
14.6	I do not have sufficient information about the cost of Business development services to make a rational choice					
14.7	I fear that my business ideas may be stolen					
14.8	I assume that supporting institutions will not be able to handle my request					
14.9	The supporting institutions do not deal with requests professionally					

14.10 Please specify other challenges you are facing in accessing assistance from supporting institutions to develop your managerial competencies:

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.....

15. What do you think should be done to enhance your managerial competencies?

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.....

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Thank you for participating in this research project

Appendix Q: Ethical Clearance approval letter



19 February 2019

Mr Lusambya Lukendo Moise (217063404)
School of Management, IT & Governance
Pietermaritzburg Campus

Dear Mr Lukendo Moise,

Protocol reference number: HSS/0954/018M

New Project title: The impact of interventions from supporting institutions on managerial competencies: A case of small, medium and micro-sized enterprises in Pietermaritzburg, South Africa

Approval notification – Amendment Application

This letter serves to notify you that your application for an amendment dated 22 January 2019 has now been granted **Full Approval** as follows:

- **Change in Title**

Any alterations to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study must be reviewed and approved through an amendment /modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

Best wishes for the successful completion of your research protocol.

Yours faithfully

.....
Dr Rosemary Sibanda (Chair)
Humanities & Social Sciences Research Ethics Committee

/pm

Cc Supervisor: Dr Refiloe Gladys Khoase & Dr Evelyn Derera
Cc Academic Leader Research: Professor Isabel Martins
cc School Administrator: Ms D Cunynghame

Humanities & Social Sciences Research Ethics Committee

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Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville