An assessment of small rural and micro-enterprises as pathways out of poverty. Insights from KwaZulu-Natal Province, South Africa

***Onismo Muzah*[*1] *and Liboster Mwadzingeni*[2]**

**** Rhodes University Centre for Post-Graduate Studies***

Tugwi-Mukosi, Multidisciplinary Research Institute, Midlands State University, Zvishavane

Abstract

Rural poverty continues to pose a significant development challenge in South Africa, marked by pronounced inequality, persistent unemployment, and substantial dependence on social grants. The present study investigates whether household-level micro and small enterprises (MSEs) function as effective pathways out of poverty or primarily as coping mechanisms for survival in the Izingolweni area of KwaZulu-Natal. Employing a community-level cross-sectional design within a positivist paradigm, data were collected from 759 purposively selected household heads engaged in MSEs across sectors such as poultry, petty trade, and vending. Descriptive results show that 60.4% of participants receive government grants; however, formal savings (13.4%) and active product sales (13.9%) remain low. Multinomial logistic regression analysis demonstrates that education has a significant positive effect on participation in higher-potential sectors such as poultry and petty trading. The findings also reveal gender disparities, with male participants being four times more likely to engage in vending and showing significantly greater involvement of women in catering. Moreover, a prolonged investment duration was determined to enhance the probability of participation across nearly all enterprise categories. The results show that MSEs are important for survival, but they can't do much to help people get out of poverty because of structural problems like bad infrastructure and limited access to capital. The study concludes that focused business training and improved market access are essential to convert these survivalist enterprises into enduring catalysts for rural economic development.

Keywords: Rural entrepreneurship, Micro and small enterprises (MSEs), Poverty alleviation, Livelihood strategies, KwaZulu-Natal

Introduction

Rural poverty remains one of the most persistent global development challenges because it is structurally engrained and increasingly reinforced by recurrent shocks, slow economic growth, climate change and variability, conflict and fiscal pressure. The World Bank estimates that over 700 million people in rural areas worldwide live in extreme poverty, earning less than USD 2.15 per day (1, 2). In 2025, an estimated 831 million people were living in extreme poverty, each trying to survive on less than $3 per day (3). It has become increasingly concentrated in Sub-Saharan Africa. Among the United Nations 17 SDGs, the first one, ending all forms of hunger, is the focus of governments and development practitioners (4). An estimated 18.2 million people in South Africa subsist below the poverty threshold (5, 6). Poverty in South Africa has distinct variants: high inequality, sustained unemployment, the world's biggest HIV/AIDS population, the legacy of apartheid, and sluggish economic growth, alongside a large social protection footprint that nurture a dependency syndrome. In KwaZulu-Natal, these dynamics interact with household-level livelihood strategies, subsistence farming, informal entrepreneurship, seasonal work, remittances, and social grants, creating livelihood portfolios that are often rational responses to welfare risks rather than linear steps towards sustainability.

Statistics South Africa (2025) estimated the unemployment rate of South Africa to be 42,4% in the third quarter, at which youth unemployment remains the highest. An estimated 3,5 million out of 10,3 million, equivalent to 33,9%, young people aged 15-24 were not in employment, education or training (NEET),

* Corresponding author at: Rhodes University Centre for Post-Graduate Studies Makhanda, South Africa. *E-mail addresses:* onismo.muzah@ru.ac.za, Oniemzh626@gmail.com (O.Muzah).

and about 1,9 million out of 3,5 million discouraged work-seekers were young people aged 15-34 in 2025 (STATS SA, 2025). Understanding the impact of these economic challenges in the rural context is very important. In South Africa, rural poverty is seen as an outcome of a growth deficit in the economy, and exclusionary driven by core features of the economic structure, which resultantly created a deep divide between urban "insiders" and rural "outsiders"(7). Rural areas are often marginalised and are identified with poverty, food insecurity, unemployment, inequality, lack of important socio-economic and service delivery services (8) and communal agrarian livelihoods which barely sustain their consumption needs. There is an assumption that rural poverty in South Africa, just like in any other Global South country, is likely driven by the construct to which poverty was created, where the underlying causes may be ecocentric or structural (9). Lack of an entrepreneurship mindset and rewarding opportunities often drive rural deprivation compared to urban areas. This study presents itself at the intersection of two bodies of knowledge: (i) poverty dynamics and (ii) livelihood choices and approaches in rural micro enterprises and small businesses.

There have been calls for more focus on entrepreneurship to ascertain how it influences economic growth and development (10, 11). Rural entrepreneurship can be a solution to unemployment, inequality, low productivity, and stimulate economic growth. Globally, small and micro- enterprises are viewed as important socio-economic levers in employment creation (12), resource utilisation and income generation because of their unique economic and organizational characteristics (13). Understanding the growth and value of micro and small enterprises on the micro and macro levels is pertinent. The value of SMEs has grown over the few decades as income growth and more specialised market demand including the evolving technologies that strengthen their comparative advantages and lessen structural disadvantages to realise the economies of scale have kept them evolving (14, 15). According to the World Bank, micro-entrepreneurial businesses account for over 60% of total employment in low-income countries (1) and up to 40% of national income (GDP) in emerging economies (16). These statistics would be significantly higher if informal small and micro businesses were considered. In the Global South, the sector is pivotal in the development of rural economies and has a significance in reducing the number of poor people and improving their socioeconomic conditions. In Sub-Saharan Africa, micro, small and medium enterprises represent a critical column of the economic landscape, accounting for the bulk of private-sector employment and contributing substantially to gross domestic product (GDP) (17, 18). In 2021 alone, South Africa recorded 2.3 million enterprises actively contributing to the mainstream economy, with over 1.5 million operating informally, creating an incredible 9.7 million jobs (19, 20). SMEs span both rural and urban areas. In 2024, an estimated 13.4 million people were employed in the MSME sector in South Africa, including in rural and township areas (21). However, (22, 23) argues that the extent to which South African SMMEs have efficiently achieved their intended purpose in driving socio-economic development within the mainstream economy is overestimated.

However, the available literature still struggles to distinguish between enterprise as coping and enterprise as accumulation. Many studies measure "enterprise participation" as a binary, but a pathway out of poverty requires understanding scale, profitability, seasonality and reinvestment capacity.

Research efforts have not added sufficient reflections on the position of rural small businesses in South Africa. Thus, less is known about the value, challenges and contributions of the SMEs operating in the rural economy, particularly in KwaZulu-Natal. About 15% of SMEs in South Africa are situated in rural areas (24), which makes this study valuable because the state of micro-enterprises is not known. Since 1995, significant policy effort has been made in South Africa to eliminate poverty and unemployment in a broader context through the development of small businesses. In the same year, a White Paper on SMMEs and entrepreneurship development was gazetted, followed by a separate department of SMMEs and other support functionaries, such as the Small Enterprises Development Agency (SEDA), to augment the sector into a vehicle of economic growth (25-27). Policies such as the Preferential Procurement Act (2000), Competition Act (2000) and the Broad-based Black Economic Empowerment Act (2003) were enacted as enablers for emerging entrepreneurs (28). Specifically, Black people, women and entrepreneurs from rural and other marginal communities. The 2011 National Development Plan (NDP) pledges to create 1 million jobs in rural areas through the development and growth of SMMEs

by 2030 (5). However, a review of these policies shows a focus on growing SMMEs in urban and township economies rather than rural entrepreneurship development.

There is no single definition of micro-enterprises and small businesses, as they all depend on different business environments and contexts. The contexts vary from country to region, economic dynamics, and period because of the classification of businesses into large-scale, medium-scale, small and micro is highly subjective (29). Small and medium businesses are considered those enterprises that have fewer than 50 employees (30). Some classify them into five stages from existence, survival, success-disengagements, success-growth, and take-off to maturity, because of their management style, organization structure, and business ownership (31, 32). On the other hand, the South African Department of Small Business ranks SMEs according to industries, number of employees and annual turnover, whilst the Small Enterprise Development Agency (SEDA) only defines SMEs based on the number of employees (24). They operate across diverse sectors, including agribusiness, mining, manufacturing, retail, and services, serving as instruments of rural livelihoods.

While previous literature often uses the term SMEs, this study's unit of analysis focuses on the South African micro and small enterprises (MSEs) sector in the rural economy. Just like (33) and (34), this study also categorizes businesses with between 1 and 3 employees as "micro-enterprises" while those with between 4 and 9 employees as "small enterprises" to fill the existing research gap about targeting this business category explicitly. The South African definition, as per the National Small Business Act 102 of 1996, defines micro-enterprises as businesses run by owners and their families with fewer than five employees and an annual turnover below R150, 000 (22). The development of MSEs is considered vital for a binary purpose of hastening rural-urban industrialization and reducing unemployment and poverty (35).

The need for more MSEs research in the rural economy and its significance to poverty alleviation has gained more traction in the 21st century. The primary aim of this study is to assess whether income-generating ventures at the household level function as a pathway out of poverty or as mechanisms of coping and risk management in rural KwaZulu-Natal. Specifically, the research seeks to identify the socio-economic drivers of participation in small and micro-enterprises and to examine their relationship with welfare outcomes such as livelihood diversification and food security. In doing so, the study responds directly to unresolved arguments on whether informal enterprise creates a pathway toward resilience and equity or merely stabilises household subsistence.

Literature Review

Rural entrepreneurship and rural enterprises in South Africa

South Africa is classified as an upper-middle-income nation based on its GDP per capita (22, 36), with an estimated per capita income of USD 6,500 in 2024 and a population of approximately 63,1 million in 2025. An estimated 70% of the rural population is poor, and 85% live in the former designated homelands (37), where there is widespread poverty, high unemployment rates, and income inequality. The majority rely on government social grants for their financial needs. The three largest social grants are the Child Support Grant (CSG), which has 13 million recipients, while the Old Age Pension (OAG) is received by 3.7 million, and the Disability Grant (DG) reaches about a million beneficiaries (38). Hence, rural entrepreneurship can be both a medium- and long-term solution to these challenges. Different scholars have defined entrepreneurship differently depending on context and region. For many, it is associated with small businesses, even though this has changed with the realisation that there is more to entrepreneurship than just an enterprise (39). One of the most popular definitions of entrepreneurship is by (40), who defined entrepreneurship as "how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated, and exploited". This definition is focused on the means, the human capital and opportunity identification being at the core of any entrepreneurship. Broadly, (41, 42) have driven home that entrepreneurship is the act of initiating, creating, building and expanding an enterprise and mobilising other resources to exploit an opportunity in the marketplace for long-term gain. Sarason, Dean (43) supports that an act of entrepreneurship occurs as the individual specifies, interprets, and exploits available opportunities. In the year 2000, researchers (44) defined an

entrepreneur as an individual who consistently creates and innovates to build an enterprise of distinguished value around identified opportunities (45). Rural entrepreneurship is fundamental for poverty alleviation, food security, employment creation, wealth generation and the overall development of rural communities (46, 47). Whilst several streams of research into entrepreneurship focus on urban business phenomena, rural entrepreneurship researchers have narrowed the definition to account for the fundamentals of rural economies. Therefore, it is important to understand the circumstances that enable and constrain opportunities for rural entrepreneurs, specifically small and micro businesses across different sectors, and the strategies to enhance growth and sustainability. The definition of rural entrepreneurship is being scrutinized because of its distinctive characteristics, particularly whether the geographic location of rural areas is the sole factor in identifying it (48). However, (49) argues that rural entrepreneurship does not differ from the general concept of entrepreneurship and (50, 51) asserts that to be considered truly rural, the entrepreneur must not only live in the rural area but must be influenced by its local environment and impact their localities. Scholars such as (52-54) defined rural entrepreneurship as enterprise opportunities that serve and create new markets in rural environments and can take place in a variety of sectors such as manufacturing, retail, industry, service and tourism and agriculture, mobilising and utilising local resources for profit. On the other hand (55, 56), derive their understanding of rural entrepreneurship from concepts such as "risk taking," "successfully undertaking a business venture," "innovation," and "drive, capabilities and organizational skills". This study believes that rural entrepreneurship is the innovative utility of available rural resources, human capital, markets and facilities to exploit business opportunities.

Evidence from years of research shows that entrepreneurship among small-business owners is often driven by passion, innovation, job dissatisfaction, the need to earn more income, poverty, opportunities and growth prospects (10, 57, 58). In many SSA countries, livelihoods in the rural economy are predominantly rain-fed agriculture with minimal and seasonal non-farming ventures. South Africa is a completely different context, as many households do not own adequate land to support their own production. Rural small businesses and micro-entrepreneurship involve individuals or families undertaking small-scale income-generating activities, mostly in the informal sector, to support their basic lifestyles (1, 59, 60). (61) supported that most households operate businesses in easy entry activities, but fewer in ventures that require higher start-up costs and solid business acumen. In rural areas, non-farm entrepreneurial behaviour is determined by factors such as access and rights to land, access to credit and markets, labour availability, household wealth and socio-demographic characteristics of the entrepreneur (10, 61, 62). Typically, the enterprises in rural South Africa include village saving and loan groups (VSLGs), transport, microfinance, petty trading, sole traders, agripreneurship, general dealers, spaza shops, fruit and vegetables vendors, among others. Interestingly, these ranges of business activities are also linked to urban entrepreneurs, but the mode of production, target market, consumption rate and turnover distinguish a rural entrepreneur from an urban entrepreneur in business logic (54, 63). The (VSLGs) as local microfinance establishments often provide a wider range of financial services to support entrepreneurship ventures and help to improve the livelihoods of their members, particularly women who constitute the majority in the groups (64). On the other hand, microfinance entrepreneurs, popularly known as "Loan Sharks" in South Africa, emerge and flourish by providing credit facilities to the middle class, social grant beneficiaries and the unbankable population at exorbitant interest. When formal financial institutions are beyond reach, households instead rely on money lenders and informal financial microfinance, which evolve in different forms (65, 66) depending on the environment. Due to limited opportunities in the formal sector of the South African economy, the vulnerable poor are often forced into petty trading as hawkers in order to generate an income (67). Hawkers or vendors, mostly women, are informal street retailers who sell different merchandise depending on the needs of their target market. The rural and township retail sector, particularly tuck shops, restaurant outlets, general dealers and mini-supermarkets is dominated by traders. At least 80% of them benefit from collective purchasing and economies of scale, giving them a distinct advantage over local micro-enterprises (68, 69). Petty trading is a prevalent economic activity that involves both men and women with small financial stocks who struggle to earn a living by growing their small businesses into bigger ventures (70). Some of the

business enterprises are survivalists, which often lack income-generating activities, are in households and usually constitute the informal sector characteristics (71-73). Rearing poultry, particularly indigenous chickens, on an extensive scale in backyards for income and household consumption is a traditional practise in Sub Saharan Africa. The poultry business is currently the largest column of agriculture, and the level of consumption of poultry meat in South Africa suggests that the sector is viable (74), which requires bold intrapreneurs to tap the rural market. Thus, there is an increasing interest in rural entrepreneurs to relaunch new rural businesses and stimulate the economy (5). However, compared to urban SMEs, rural SMEs are remarkably reliant on access to external markets if they are to expand, because their home markets are too small to accommodate growth, hence they remain micro-enterprises (75). Despite their importance, SMEs in South Africa often face structural challenges that hamper their ability to scale operations and achieve sustainability. This includes poor infrastructure, limited access to modern technologies, and insufficient capital resources (17, 76), the lack of access to markets, a lack of management skills, a lack of production capacity, and lengthy bureaucratic processes (19), in decision-making. In South Africa, just like in other Global South countries, COVID-19, the global health and economic pandemic, threatened the survival of rural livelihoods, particularly small and micro enterprises. This was exacerbated by energy load shedding. In addition, rural enterprises have limited access to timely market information, mainly due to the country's weak transport infrastructure and communications network, specifically in rural KwaZulu-Natal (77). This is mainly because South African policy implementation does not suit local conditions and policymakers lack insights into the circumstances of entrepreneurs, resulting in policies being ineffective. While studies have documented challenges and failures of small and micro businesses, they are notable drivers of success and sustainability. Rural places and business activities offer certain location-specific rewards related to the socio-spatial dimension of locality. Various entrepreneurship authors consider that dynamic and complex factors influence business activity in rural areas specifically location, natural resources and landscape, social capital, local authority, business and social networks, and information and communication technologies (50). Similarly, (78) pronounced that capital, hard work, record keeping, and financial controls, understanding of customers' needs, and the use of professional advice are the key drivers of the success of small businesses in emerging markets. Business incubation has been identified as a strategy for promoting rural entrepreneurship (46), as the purpose of a business incubator is to ease start-up failures and to provide them with the necessary support and to mentor them up to a stage where they can become viable businesses (79). This is because many MSE entrepreneurs in the rural and township economies know little about business management. Thus, comprehensive training is required to reverse the long-term effects of the barriers of doing business, and to improve entrepreneurial knowledge and skills at all stages of the enterprise value chain.

Materials and methods

Study site,

The study was conducted in Izingolweni area, in Ugu District of KwaZulu-Natal Province in South Africa. Izingowelni is in Ray Nkonyemi Municipality, one of the economically disadvantaged areas of the KwaZulu-Natal province, characterized by low livelihood resource endowments and limited economic opportunities. We selected Izingoweni as the study area, because unlike other areas, there is a paucity of knowledge in terms livelihoods dynamics which evolve in the area. There is a high reliance on social grants, such as the child social grant, foster care grants, disability grant and old age pension for household income. Individuals and households in the area earn a living from government social grants, artisanal mining, processing companies, casual labour, buying and selling, private and public sector employment, roadside survivalist informal trading, the service sector, informal micro enterprises, and smallholder agriculture. According to RNM 2026/27 IDP, the municipality has been proactive in establishing SMMEs to enable people to be economically active, as the sector represents an important component of the economy of the municipality and plays a major role in the job creation, economic growth and poverty alleviation. These enterprises usually lack formality in terms of registration, business premises, business records and usually operate from households. This socio-economic context makes it

highly relevant for research on rural small and micro enterprises. Therefore, the households were *purposively* selected since small and micro-irrigation projects have been prioritized as strategic investments aimed at addressing rural poverty, food insecurity, unemployment, and frequent climate variability and drought in the KwaZulu-Natal province. The Izingolweni area thus provided an appropriate context for examining the *village-level* entrepreneurial behaviour among the households.

Design and data collection technique

The study employed a community-level cross-sectional design, a descriptive and quantitative approach to achieve the study objectives. It is descriptive because the study aims to explain and describe the dynamics for the growth and development of small and micro enterprises operating in the Izingolweni area of KwaZulu-Natal province. To understand the challenges, opportunities, and best practises for small and micro-enterprises in Izingolweni, a positivist paradigm was employed. Positivism in the study is reflected in the use of structured questionnaires to collect quantifiable data from SME owners (80). This research design was appropriate for this study because of the nature and objectives of the research. The target population were heads of households owning micro and small businesses operating in different industries, including art *and crafts, community savings, health and beauty, poultry, grocery shops and so forth*, employing between one and ten employees. To identify both male and female entrepreneurs for the survey, the study used a purposive sampling procedure to target sectors of businesses with specific characteristics. The focus was on easy entry sectors considered to be most significant in terms of their income potential for household-level subsistence. In purposive sampling, the participants are selected based on the judgment of the researcher who decides who will be most useful for the data required (81).

An in-person and on-site survey was conducted between April 2024 and August 2024 by trained enumerators who were fluent in Isizulu, the local language, by visiting the micro and small entrepreneurs at their locations. to household heads, who served as the primary respondents. Enterprise owners were purposely selected as primary respondents, given their key roles in decision-making and their ability to provide business operations data, as well as comprehensive data on the household dynamics, which served as the unit of analysis

Our data collection approach incorporated our research aim to explore and understand the specific variables *that drive rural small and micro-entrepreneurs.* Data were collected using a pre-tested and semi-structured questionnaire, which included questions about demographic and socio-economic factors such as age, gender, education level, type of social grant, livelihood assets, type of enterprise, and households' entrepreneurial characteristics. The Cronbach alpha, the most widely used objective measure of reliability of the research instruments, was used (82). Further to ensure validity, various sources of verification, such as past records, as well as a review of the literature, were used. The small and micro entrepreneurs under study rendered a solid, diverse range of products and services to sustain households' livelihoods. The questionnaire was pre-tested to check the validity, flow, cultural sensitivity and consistency of the questions, and to facilitate and improve the translation of questions to the local language (83). Overall, 759 were selected by employing a purposive random sampling method, identifying households with SMEs. This sample is considered suitable according to the ten-time sample rule, which indicates that the sample size should exceed ten times the highest number of links directed towards any latent variable within the inter or outer model (84, 85). In the third and final stage, twenty households were randomly selected from each village using systematic random sampling from updated village rosters, yielding a total of 759 primary sampling units. The study employed the (86) quantitative formula for selecting the study sample size with a confidence precision interval level of 95%, as illustrated below:

$$n = \frac{N}{1+Ne^2} \qquad [1]$$

Where N is the total sample, n signifies the total number of households, and e denotes the error (0.05% error). The e took the value of 0.05, as the variation level among the households was unknown. Therefore, from a sample size of 759 households, the smallest sample size was 262. The Yamane sample dimension formula is used to regulate the minimum sample required for a study when the size of the population is identified, and a desired level of precision is estimated (87).

Data Analysis

The International Business Machines (IBM) Statistical Package for the Social Sciences (SPSS) version 27 and STATA SE version 15 were utilized to analyze the primary survey data. This study employed both descriptive and inferential statistics. Descriptive statistics included means, percentages (%), standard deviations (SD), and robust standard errors (Std. Err.). The researchers further employed inferential statistics to test the hypothesis, evaluate the strength of the relationship between variables using the Multinomial logistic regression.

Model specification

Multinomial logit regression model

A multinomial logistic (MNL) model was used to estimate the polytomous response variable (rural enterprises) to a set of regressor variables determining the household choice of factors to participate in each enterprise, see (88), (89) and (90). The explanatory variables were household demographics and socio-economic factors (e.g. levels of Stokvel investment). The objective is to predict the likelihood of a rural household, with given variables, participating in income-generating ventures representing an identifiable combination of small and micro enterprises.

The probability associated with the choice of an enterprise of a rural household is denoted by P_{nj} (j = poultry, petty trade, vending, handicraft, catering, beauty products and health products), where n represents the household; $j = 1$ represents the rural household in choosing a Poultry enterprise; $j = 2$ represents the rural household in choosing a livelihood strategy in Petty Trading, etc. The multinomial logistic model is specified as follows: if the unobserved portion of the utility (ε_n) is identically and independently distributed (iid) across alternatives according to (91) and (92) :

$$P_{nj} = \frac{e^{(\beta' X_{nj} - \gamma' H_{nj})}}{\sum_{j=1}^{4} e^{(\beta' X_{jj} + \gamma' H_{nj})}} \qquad [2]$$

If the βs and the γs are set to zero for one of the enterprises (for example Poultry), the MNL model for each enterprise ($j \neq$ enterprise) can be expressed as:

$$P_{nj,j\neq 1} = \frac{e^{(\beta' X_{nj} + \gamma' H_{nj})}}{1 + \sum_{j=2}^{4} e^{(\beta' X_{nj} + \gamma' H_{nj})}} \qquad (j=2, 3, \text{and } 7) \text{ and}$$

$$P_{n1} = \frac{1}{1 + \sum_{j=2}^{4} e^{(\beta' X_{nj} + \gamma' H_{nj})}} \qquad [3]$$

The coefficients of the MNL model are interpreted in terms of the marginal effects, i.e. the margin of the probability of choosing one outcome category over the reference category. The marginal effect of a change in each regressor, X_i, on the probability of choosing a particular enterprise is expressed by a positive or negative parameter indicates that the relative probability of participating in the 'Poultry', 'Petty trade'…or…'Health products' SMEs categories.

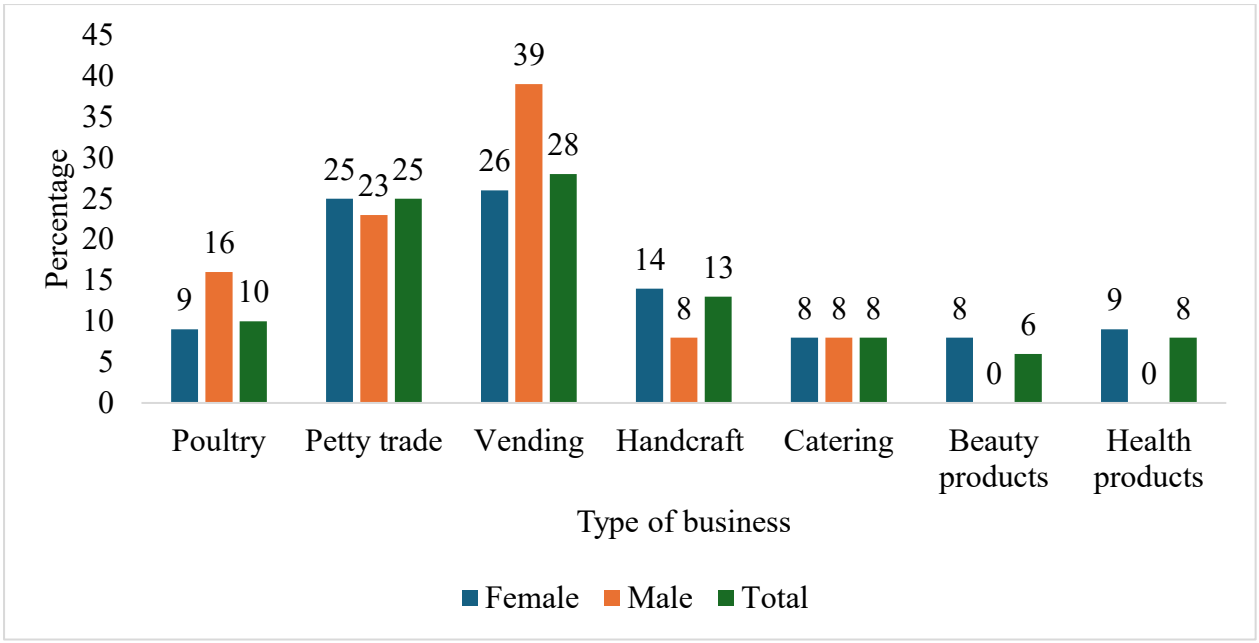
Results

Descriptives

The majority of participants in this study receive grants from the government (60.4%). However, female participants (67%) receive government grants more compared to their male counterparts (26.7%). Moreover, most of the participants in this study (86.6%) do not save their money either in a stokvel or in savings. It is evident from the results that stokvel (10.5%) is the most preferred way of saving money compared to savings (1.8%). A limited proportion of participants (13.9%) actively participate in product sales. On Average, the age of the household heads in the study area was 41 years, with female participants (42 years) relatively older than male participants (37 years). The average period of engaging in sales of products was about half a month. The participants in this study attained an average level of education of 9 years, and family size was approximately 7 members. In addition, the dependency ratio was approximately 50%, despite that it was relatively high among female-headed households.

Variable	**Female**		**Male**		**Total**	
	Freq	***%***	***Freq***	***%***	***Freq***	***%***
Receive government grants	395	67.1	31	26.7	426	60.4
Save money in a stokvel/savings						
No saving	541	85.6	116	91.3	657	86.6
Saving account	13	2.1	1	0.8	14	1.8
Stokvel	70	11.1	10	7.9	80	10.5
Both	8	1.3	0	0	8	1.1
Sell products	97	14.0	18	13.2	115	13.9
	Mean	***Std dev***	***Mean***	***Std dev***	***Mean***	***Std dev***
Age of household head	42.0	14.41	36.65	14.04	41.17	14.48
Number of months earning from sales	0.58	1.97	0.50	1.82	0.57	1.94
Highest level of education	9.82	3.19	10.15	3.34	9.87	3.21
HH size	6.65	3.30	6.76	3.32	6.67	3.30
Dependency Ratio	0.52	0.67	0.45	0.67	0.50	0.67

Table 2 below shows the distribution of participants across different business enterprises. Petty trade and vending dominate the business ventures that are pursued by participants in the study area. It is evident that vending (28%) and petty trading (25%) are the most sought-after business ventures in the study area. Vending was mostly done by male participants (39%) compared to female participants (26%). Sales of beauty and health products were dominantly a women-only business venture in the study area.



1

Multinomial logistic regression

Variables	Poultry		Petty trade		Vending		Handcraft		Catering		Health products	
	Coef.	Std Err	Coef.	Std Err	Coef.	Std Err	Coef.	Std Err	Coef.	Std Err	Coef.	Std Err
Area	-0.01	0.12	0.07	0.11	0.03	0.10	0.10	0.11	-0.15	0.15	**-1.42[a]**	0.85
Gender	2.34	1.65	2.76	1.77	**4.00[b]**	1.68	0.96	1.46	**-3.60[a]**	2.08	-1.61	0.16
Age	0.19	0.22	0.14	0.21	0.17	0.18	0.14	0.19	0.24	0.29	0.69	0.43
Education	**0.46[a]**	0.27	**0.43[a]**	0.22	0.06	0.15	-0.09	0.15	0.23	0.29	-1.19	0.90
Grants	-0.18	1.14	0.15	1.02	0.46	0.96	-0.95	1.11	0.13	1.24	-3.37	2.91
Sell	**6.28[c]**	1.47	24.43	0.49	**8.08[c]**	1.88	**3.76[c]**	1.05	24.66	0.87	38.53	0.46
Investment period	**0.61[c]**	0.20	**0.72[c]**	0.22	**0.41[a]**	0.23	**0.70[c]**	0.18	**0.55[b]**	0.26	**0.77[b]**	0.35
Stokvel	-641.47	-	0.46	0.60	0.82	0.57	0.66	0.59	0.73	0.77	**7.02[a]**	3.60
HH size	-0.13	0.31	0.06	0.22	0.07	0.19	0.75	0.22	0.27	0.26	1.09	0.73
Dependence ratio	0.12	0.51	0.21	0.39	0.005	0.33	-0.27	0.37	-0.13	0.49	0.39	0.70
Constant	-15.06	4.85	-35.26	1.77	-15.14[c]	4.24	-7.08[b]	3.44	-34.21	2.08	-41.85	0.16

NB: a,b,c – statistically significant at 10%, 5% and 1%, respectively

Results in Table 3, derived from a multinomial logistic regression model, show factors affecting participation in each enterprise. For poultry production, it is evident that it is significantly and positively affected by the increase in the participants' level of education by a margin of 0.48 at 10% level of significance. Moreover, participants who sell their products have a 6.28 chance of engaging in poultry production ($p < 0.01$). In addition, a unit increase in the investment period of participants increased the likelihood of participation in poultry production by 0.61 ($p < 0.01$). A one-year increase in the level of education increases the likelihood of participation of participants in "Petty Trading" by a margin of 0.43 ($p < 0.10$). Also, a unit increase in the years of investment increases the likelihood of participants participating in petty trading by a margin of 0.72. ($p < 0.01$).

The likelihood of males significantly engaging in vending is four times that of female participants ($p < 0.05$). Moreover, those who sell their products are 8 times more likely to participate in vending. Furthermore, a one-year increase in the investment period has the likelihood of increasing participation in vending by a margin of 0.41 ($p < 0.10$). On the other hand, the likelihood of participation in handicrafts is significantly increased by their participation in selling products (3.76) and the investment period (0.70) of the participants.

Similarly, engagement in handcrafting by participants in this study was significantly and positively associated with selling products and the investment period by a margin of 8.08 and 0.41, respectively ($p < 0.01$). Male participants significantly participate in catering with a margin of 3.60 compared to female participants ($p < 0.01$). Moreover, participation in catering was significantly and positively influenced by the investment period by a margin of 0.55 at 5% level of significance.

It has been noted that there is variation in the engagement of participants in sales of health products across different locations ($p < 0.10$). Furthermore, those with a longer investment period are more likely to engage in the health products enterprise, with a margin of 0.77 compared to those who are relatively new ($p < 0.05$). Participation in a stokvel saving increase the likelihood of participants to engage in health products enterprise at a margin of 7.02 ($p < 0.10$).

Discussion

Results from this study showing that more educated participants engage in poultry production support the findings of Phiri, Ruzhani (93), Adedapo and Adekunmi (94) and EZEKIEL, ADEBAYO (95). According to Phiri, Ruzhani (93), the educated people in developing economies engage in poultry farming business, which offers a viable, high-potential income stream based on their technical knowledge. Higher education, together with specific training, has been evident for increasing the technical efficiency, profit margins, and facilitating the adoption of modern farming technologies (93). Existing reports indicated that educated participants have been utilising their skills to turn subsistence activities into viable, market-driven enterprises through increasingly engaging in the poultry farming business (96). While the communities face limited access to funding and stringent regulations, they often leverage higher education to navigate business complexities.

Moreover, the results from this study support the existing literature, which states that existing skills and experience in selling and trading often draw them to the poultry business owing to

the natural synergy between marketing expertise and the high, consistent demand for chicken products (96-98). According to Gororo and Kashangura (97), poultry farming is a lucrative, accessible, and fast-turnover venture that complements existing sales businesses. Its fast-growing nature as an agribusiness, which offers quick returns on investment and high profitability, makes poultry production an attractive entry point for new entrepreneurs. Poultry production does not require complex, high-maintenance infrastructure, making it considerably accessible to start with limited capital and a relatively small piece of land. South Africa faces a high demand for poultry as an affordable source of protein, offering quick returns through fast broiler growth and a steady layer income (99). The scalability of broiler production makes it a strong fit for leveraging the market, with a consistent need for chicken and eggs (99). Communities that often engage in informal entrepreneurial activities engage in various sectors, with the poultry enterprise emerging as a viable livelihood strategy (96).

The results from this study showing that rural communities with access to investment, training and market-based programs increasingly engage in the poultry business for sustenance of their livelihood, supporting the findings from previous studies (96, 100, 101). The preference for adopting poultry enterprise by investors is often driven by high demand for meat and eggs amongst their host communities. In turn, poultry farming stands out as a viable income-generating project for the communities, allowing them to be self-reliant rather than to depend on aid (96). KwaZulu-Natal province, together with Gauteng and the Western Cape, has been identified as a province with standout demand for poultry products in South Africa, creating a significant internal market for poultry products (102, 103). The high demand for poultry products in the province of KwaZulu-Natal is driven by its large population base (102). Once the investment by these communities is supported through the provision of capital and donor programs, they can set up commercial poultry units.

The results from this study stating that the success, income growth, and operational efficiency of petty trading are significantly and positively affected by the level of education of household heads, which supports existing studies (104-106). Participation in petty trading requires business training requires training to enable their ability to effectively manage finances, reduce risks and adopt the ever-dynamic digital tools in a rapidly changing world (106). Education empowers rural communities in South Africa by enabling them to navigate complex market environments, improve social and economic cohesion, and transform them from survival activities to more sustainable informal business practices (107). Most community members who face barriers to access formal employment make use of their education to increase their entrepreneurial resilience, enabling them to adapt to market demand and contribute to local economies (107). Education among household heads has been applauded as an essential tool for providing them with new knowledge and skills that facilitate self-reliance and their ability to effectively engage in income-generating activities (108). In addition, education enables rural communities to have improved adaptability in the South African market.

As in poultry production, petty trading is increasingly opted for by rural communities who have been actively engaging in investment for a long time. These findings are supported by existing research, which has found that petty trading is a significant and increasing economic activity among the rural populations (109, 110). Hence, acting as a bridge between immediate survival and long-term investment (110). A great majority of rural communities operating businesses for over a period of ten years derive their livelihoods from petty trading activities (111). Petty trading has fostered self-reliance and supports entire rural households, enabling them to meet daily needs, including food, clothing, and education fees, for decades (111). While many of these petty traders started in survival mode through small-scale hawking and vending, some have transitioned into more stable and thriving businesses, including shops, hairdressing and

catering. The earnings from petty trading have been covering household expenses for several decades, where humanitarian aid is limited or absent.

Results from the study support the findings from previous studies on the relationship between vending and gender (112, 113). Crush, Tawodzera (113) postulate that male participants in urban centres of South Africa are more prominently engaged in street vending and informal entrepreneurship than women. Vendors in Cape Town and Johannesburg have been reported to be dominated by males, while female vendors constitute only 20 – 30% (113). The majority of males are into vending as a primary source of economic survival through the selling of personal and household products. Although feminization of migration is resulting in more women moving into South Africa for work, the majority of women have limited financial services, face safety concerns and greater responsibility for household care, heightening their levels of vulnerability and in turn restricting their participation in vending.

It has been noted from previous studies that vendors in South Africa who participate in informal street vending as a primary survival strategy often focus on selling food, drinks, vegetables, fruit, clothing, and low-capital items (67, 114-116). It has been realised that these vendors often operate on the street, at taxi ranks and near shopping complexes (67). Vending emerges as the entry point for economic survival and a way in which they adapt to new, challenging environments in urban areas. The findings from Fourie, Saayman (116) states that while vending in South Africa includes other entities like clothing, traditional medicine, sales of vegetables (30%) and food/drink (26%) were the most dominant enterprises. It has been noted that vendors, through their engagement in sales of products in streets, at taxi ranks and near shopping complexes, face a plethora of challenges, including a lack of capital, infrastructure, and the constant risk of xenophobic attacks (117, 118). Most of the vendors sell their wares through their social networks and family ties for initial support in navigating their vending (115). It has been evident that vendors in South Africa are a critical force for economic development as they fill gaps in the retail sector by providing accessible, low-cost goods in their locality (119).

The results from the study support previous studies that state that vendors who have been investing for a long period often participate in vending to ensure their survival, economic insertion, and build capital (118, 120). While most rural households continue to participate in vending, some have transitioned into more formal small businesses, including spaza shops (120). While most rural households make use of vending as a survival strategy, in the long-term, they use it to accumulate capital and build livelihoods through personal savings, as they cannot access bank loans (120). Moreover, some of the long-term vending enterprises for rural communities remain underserved niches in the informal market within the locality (118). Others benefit from established strategic networks with collective purchasing that outperform local competition. Some rural vendors fail to overcome existing barriers which prevent them from venturing into a new line of business, making them fail to venture into new enterprises.

The results from the study support the findings from Cyprian (121) and Asoba and Patricia (122) that rural commnunities in South African urban areas who heavily engage in the informal craft sector for their survival produce and sell their craftwork in markets and high-traffic tourist areas (123). Rural households in the craft sector leverage previous skills, adapt to market demands, and navigate new markets, making them more resilient in the face of a lack of formal employment opportunities (123). These households often target the tourist market as their source of income. Moreover, to sustain their craftwork, they adapt to market changes by incorporating diverse products which leverage their ability to bargain (123). Despite this, most of them face increased competition from factory-made goods, which may limit their access to

the market. This may have a long-term impact on their sustainability and ability to meet their household needs.

Long-term rural craftworkers in South Africa make use of existing crafting skills and creativity to sustain their livelihood through selling their crafts to tourists. Most of these craftworkers turn to crafts owing to their realisation of the emergence of business due to increased tourist travel (124). Businesses in the handicraft sector in South Africa have moved from a survival model towards contributing to the local economy, creating jobs, and fostering a 'business-ownership mentality. This has made some businesses operate for several decades. Moreover, their long-term operation led them to rely on and build community networks to manage operational challenges (125).

Findings by Crush, Tawodzera (113), Crush, Tawodzera (113) and Crush and Tawodzera (126) that females engaging in the catering business more than males supported by the findings from this study. According to Crush and Tawodzera (126), male communities engage in other forms of informal economy, which is predominantly vending and petty trading, while females specifically focus on the catering business (117). Crush and Tawodzera (117) noted that a significant proportion of females are in the catering sector, despite the fact that others are into braiding and the vending business. This is evidence of a gendered product specialisation among the rural population in South Africa. Engagement of females in the catering sector enables them to bypass formal hiring barriers, leveraging their traditional skills for immediate income generation (113, 127). Moreover, catering requires minimal capital requirements, which makes it affordable for women's participation. In addition, its potential to be operated from home provides the needed flexibility to balance income generation with domestic and caregiving responsibilities. Engagement of females in the catering business provides them with quick money to support families back home and enjoy financial freedom from males (127).

Crush and Tawodzera (126) and Ferraro and Weideman (128) state that households with long-term investment periods often engage in small-to-medium enterprises including catering and food retail. Fast-turnover nature, stability and high value addition of the catering business make rural communities favour investing in it (128). Based on existing research, it has been noted that South African entrepreneurs are more dominant in fresh produce and cooked food (129, 130). Rural households have established restaurants, coffee shops, and fast-food outlets, which are part of the broader informal street food outlets (129). South Africa's rural areas often face long investment periods to grow, as they operate in the context of high risk and start with a low capital of about ZAR 5,000 (126, 128). Many of the catering businesses rent business premises from South African landlords or local municipalities, contributing to increased operational costs (130).

Vearey and Nunez (131) and Harerimana, Pillay (132) noted significant regional variations in engagement on sales of health products. According to Harerimana, Pillay (132), variation in access to medication, contraception, and nutritional items across locations is influenced by their access to health services and their traditional beliefs. While constitutional rights in South Africa guarantee access to health services, there are significant disparities between different locations in the practical and daily engagement with these services (132). This resulted in differing levels of access, or barriers, to healthcare services for rural communities. Financial and discriminatory hurdles drive many to rely on alternative, unregulated sources for health products and advice (132).

Rural communities that specifically participate in health products, particularly health products, are often those that have long investment periods (133, 134). Establishment of health investment is impacted by legal, economic, and logistical barriers, which delay its

establishment, formalisation, and profitability, particularly for countries with restrictive policies that require navigation of complex regulations to gain approval for the products (135). The participation of rural households in sales of health products is characterised by their need to establish long-term, sustainable solutions for the disadvantaged rural community, rather than short-term emergency aid (133, 134, 136). In contrast, the majority of people with skills in health, including pharmacists or nurses, face challenges in selling specialised health products, as obtaining a license is a long and slow process for economic integration (137). Moreover, those in informal employment have limited capacity to make high-yielding investments like health products (137).

Results from the study support the findings from the previous studies that rural communities in South Africa utilise stokvels to access financial resources to purchase health products and finance their health needs (137, 138). It has been realised that some stokvels are used in rural areas to manage health and medicine needs (139). Participation of rural communities in stokvel provides financial independence, helping participants to cope with economic crisis (139). Rural communities lack access to mainstream financial services and face capital challenges in their investment in inventory or start-up costs for health-related businesses (137).

Conclusion

This research validates that rural micro and small enterprises (MSEs) in the Izingolweni region of KwaZulu-Natal are essential elements of household livelihood strategies, although their function as unequivocal "pathways out of poverty" is complex. The findings indicate that most participants (60.4%) still depend on government social grants. However, they also show that higher levels of education significantly increase participation in certain sectors, especially poultry and petty trading. This indicates that although micro and small enterprises (MSEs) offer an immediate means for coping and risk management, human capital serves as a principal catalyst for evolving these enterprises into more sustainable, market-oriented revenue sources.

The study also shows important demographic and structural trends. For example, vending and small-scale trade are the most common types of businesses in rural areas, but gender and the length of time an investment lasts can affect who gets involved. Specifically, men are much more likely to work in vending and catering, while women are still the main customers for health and beauty products. The positive link between how long someone invests and how many businesses they work with in almost every sector also shows how important it is for businesses to be stable and have experience in rural areas.

To turn these mostly survivalist businesses into long-term sources of economic growth, policies need to go beyond a "one-size-fits-all" approach that focuses on cities. To get around problems like limited market access and high operational risks, we need targeted business incubation, better technical training, and better infrastructure in rural areas. To build a strong rural entrepreneurship ecosystem in South Africa, we need a plan that uses local resources and deals with the structural inequalities that keep rural "outsiders" out of the economy.

Author Contributions
Conceptualization: Onismo Muzah, Liboster Mwadzingeni.
Data curation: Onismo Muzah, Liboster Mwadzingeni.
Formal analysis: Onismo Muzah, Liboster Mwadzingeni.
Methodology: Onismo Muzah, Liboster Mwadzingeni.
Writing – review & editing: Onismo Muzah, Liboster Mwadzingeni

References

1. Parthiban R, Sun R, Qureshi I, Bandyopadhyay S. Empowering rural micro-entrepreneurs through technoficing: A process model for mobilizing and developing indigenous knowledge. The Journal of Strategic Information Systems. 2024;33(2):101836.
2. Group WB. Global economic prospects, January 2022: World Bank Publications; 2022.
3. Bank W. POVERTY & INEQUALITY UPDATE. 2025
4. Nursini N. Micro, small, and medium enterprises (MSMEs) and poverty reduction: empirical evidence from Indonesia. Development Studies Research. 2020;7(1):153–66.
5. Utete R, Zhou S. Re-imagining the complexities faced by rural entrepreneurs in South Africa: Implications for local economic development in the post COVID-19 pandemic period. Journal of Rural Studies. 2024;105:103167.
6. Statistica. National Poverty Line in South Africa. 2022.
7. Du Toit A, editor Explaining the persistence of rural poverty in South Africa. Report presented to the Expert Group Meeting on Eradicating Rural Poverty to Implement the; 2017.
8. Alemu ZG. Livelihood strategies in rural South Africa: Implications for poverty reduction. 2012.
9. Cheteni P, Khamfula Y, Mah G. Gender and poverty in South African rural areas. Cogent Social Sciences. 2019.
10. Wale E, Chipfupa U, Hadebe N. Towards identifying enablers and inhibitors to on-farm entrepreneurship: Evidence from smallholders in KwaZulu-Natal, South Africa. Heliyon. 2021;7(1).
11. Naudé W. Entrepreneurship is not a binding constraint on growth and development in the poorest countries. World development. 2011;39(1):33–44.
12. Ayalu G, Abbay AG, Azadi H. The role of micro-and small-scale enterprises in enhancing sustainable community livelihood: Tigray, Ethiopia. Environment, Development and Sustainability. 2022:1.
13. Maliwichi LL, Oni S, Sifumba L. An evaluation of small–scale agribusinesses and household income generating activities in Vhembe district of Limpopo province, South Africa. African Journal of Food, Agriculture, Nutrition and Development. 2010;10(9).
14. Enaifoghe A, Ramsuraj T. Examining the function and contribution of entrepreneurship through small and medium enterprises as drivers of local economic growth in South Africa. African Journal of Inter/Multidisciplinary Studies. 2023;5(1):1–11.
15. Enaifoghe A, Vezi-Magigaba MF. Re-thinking the sustainability of local economic development through entrepreneurship in South Africa. Expert Journal of Business and Management. 2022;10(2).
16. Ndiaye N, Razak LA, Nagayev R, Ng A. Demystifying small and medium enterprises'(SMEs) performance in emerging and developing economies. Borsa Istanbul Review. 2018;18(4):269–81.
17. Chibueze T, Taiwo Adeshina LUC, Ewubajo SD, Ebere L. Access to credit and financial inclusion of MSMEs in sub-Saharan Africa: Challenges and opportunities. International Journal of Financial Management and Economics. 2025;8(2):12.
18. Anthanasius Fomum T, Opperman P. Financial inclusion and performance of MSMEs in Eswatini. International Journal of Social Economics. 2023;50(11):1551–67.
19. Sibiya A, van der Westhuizen J, Sibiya B. Challenges experienced by SMMEs and interventions by the South African national and provincial government: A literature review. African Journal of Inter/Multidisciplinary Studies. 2023;5(1):1–11.

20. Stats S. Quarterly Labour Force Survey Quarter 1. Pretoria: Statistics South Africa. 2022.
21. Nxumalo LTM. A Policy Review of Rural and Township Economies in Local Economic Development in KwaZulu-Natal, South Africa. Journal of Economics and Behavioral Studies. 2025;17(2):40–57.
22. Ngo Ndjama J, Van Der Westhuizen J. The role of small, medium, and micro enterprises in contributing to the socioeconomic development of South Africa. International Journal of Research in Business & Social Science. 2024;13(7).
23. Ramsuraj T. Assessing the role of entrepreneurship industry and SMEs to economic growth in South Africa. International Journal of Research in Business & Social Science. 2023;12(7).
24. Biyela NY, Utete R. Success level of rural SMEs amid crisis: weaving through a dynamic business terrain. International Journal of Sociology and Social Policy. 2025;45(13-14):145–62.
25. Makwara T. Taking on the challenge: small, micro and medium enterprises (SMMEs) and socioeconomic development in South Africa. African Journal of Hospitality, Tourism and Leisure. 2019;8(1):1–14.
26. Research BfE. The small, medium and micro enterprise sector of South Africa. Research Note 1 2016 Small Enterprise Development Agency. 2016.
27. Ladzani W, Nhlapo S, Nieuwenhuizen C. Government support and factors hindering small business survival in the Kroonstad area. Journal of Public Administration. 2011;46(4):1459–78.
28. Lebambo M. The role of entrepreneurial policies in developing rural tourism entrepreneurship in South Africa. African Journal of Hospitality, Tourism and Leisure. 2019;8(3):1–21.
29. Geremewe YT. The role of micro and small enterprises for poverty alleviation. International Journal of Research Studies in Agricultural Sciences. 2018;4(12):1–10.
30. Ayandibu AO, Houghton J. The role of Small and Medium Scale Enterprise in local economic development (LED). Journal of Business and Retail Management Research. 2017;11(2).
31. Prijadi R, Wulandari P, Pinagara FA, Desiana PM. The dynamics of micro and small enterprises (MSE) toward bankability with coronavirus pandemic adjustment. Journal of Open Innovation: Technology, Market, and Complexity. 2022;8(4):193.
32. Lewis VL, Churchill NC. The five stages of small business growth. University of Illinois at Urbana-Champaign's Academy for Entrepreneurial Leadership Historical Research Reference in Entrepreneurship. 1983.
33. Alshebami AS. Empowering Micro and Small Enterprises in Times of Crisis: How Human Resources Management Skills and Owned Funds Drive Self-Efficacy and Continuity Intention. Sustainable Futures. 2025:100791.
34. Abdullah A, Thomas B, Metcalfe S. Measuring the E-Business activities of SMEs in Yemen. Small. 2015;10(49):4–9.
35. Ahmad AY. Unlocking the potentials of Micro and Small Enterprises (MSEs) in building local technological capabilities in agro-processing industry. Innovation and development. 2022;12(2):279–303.
36. Lombard A. Integrated social and economic development in South Africa: a social welfare perspective. Argumentum. 2011;3(2):231–47.
37. Phuhlisani N. Tenure security of farm workers and dwellers. 2017.

38. Patel L, Dikoko V, Archer J. Social grants, livelihoods and poverty responses of social grant beneficiaries in South Africa. Johannesburg: Centre for Social Development in Africa, University of Johannesburg December. 2023;9:2023.
39. Ratten V. Entrepreneurship: Definitions, opportunities, challenges, and future directions. Global Business and Organizational Excellence. 2023;42(5):79–90.
40. Shane S, Venkataraman S. The promise of entrepreneurship as a field of research. Academy of management review. 2000;25(1):217–26.
41. Ngorora GP, Mago S. Rural entrepreneurship and welfare in South Africa: a case of nkonkobe municipal area in the eastern cape province. Journal of Economics. 2016;7(2-3):169–78.
42. Rautenbach J. Equipment-based-entrepreneurship: Fishing in Asia for an African poverty alleviation model. The Social Work Practitioner-Researcher. 2009;21(2):183–201.
43. Sarason Y, Dean T, Dillard JF. Entrepreneurship as the nexus of individual and opportunity: A structuration view. Journal of business venturing. 2006;21(3):286–305.
44. Bolton BK, Thompson J. Entrepreneurs: Talent, temperament, technique: Routledge; 2004.
45. Eroglu O, Picak M. Entrepreneurship, national culture and Turkey. International Journal of Business and Social Science. 2011;2(16).
46. Bomani M, Derera E. Towards developing a strategic framework for stimulating rural entrepreneurship in KwaZulu-Natal, South Africa: A case study of three municipalities. International Journal of Economics and Finance Studies. 2018;10(1):150–66.
47. Chatterjee R, Mukherjee D, Deb AK. A Study on Factors Responsible for Growth of Entrepreneurship in North East India with Special Reference to Tripura. Optimization: Journal of Research in Management. 2018;10(1).
48. Candelario-Moreno C, Sánchez-Hernández MI. Redefining rural entrepreneurship: The impact of business ecosystems on the success of rural businesses in Extremadura, Spain. Journal of Entrepreneurship, Management and Innovation. 2024;20(2):36–52.
49. Yar FGM, Hajinejad A. Opportunities and challenges of rural entrepreneurship in Afghanistan. Journal of Entrepreneurial and Business Diversity. 2023;1(3):122–8.
50. del Olmo-García F, Domínguez-Fabián I, Crecente-Romero FJ, del Val-Núñez MT. Determinant factors for the development of rural entrepreneurship. Technological Forecasting and Social Change. 2023;191:122487.
51. Pato L, Teixeira AAC. Rural entrepreneurship: The tale of a rare event. Journal of Place Management and Development. 2018;11(1):46–59.
52. Mashamaite KA. Rural entrepreneurship and its implications on local economic development: a case of Mogalakwena Local Municipality, Waterburg District, Limpopo Province 2023.
53. Das DC. Prospects and challenges of rural entrepreneurship development in NER-A study. International Journal of Humanities and Social Science Studies. 2014;1(3):178–82.
54. Paul M, Sharma A. Entrepreneurship as a tool for rural development. Global Journal of Management and Business Studies. 2013;3(3):319–22.
55. Boohene R, Agyapong D. Rural entrepreneurship in African countries: A synthesis of related literature. Journal of Small Business and Entrepreneurship Development. 2017;5(1):43–54.

56. Fortunato MW-P, Bridger JC, Alter TR, Emmerling GM, Ortbal KJ, Schwartz M, et al. Promoting fair local organizing for broadband delivery: Suggestions for community-level action in persistently underserved communities. Journal of Information Policy. 2013;3:158–80.
57. Giotopoulos I, Kontolaimou A, Tsakanikas A. Drivers of high-quality entrepreneurship: what changes did the crisis bring about? Small Business Economics. 2017;48(4):913–30.
58. Fairlie RW, Fossen FM. Opportunity versus necessity entrepreneurship: Two components of business creation. 2018.
59. Organization IL. More than 60 per cent of the world's employed population are in the informal economy. Ilo org. 2018.
60. Kolk A, Rivera-Santos M, Rufín C. Reviewing a decade of research on the "base/bottom of the pyramid"(BOP) concept. Business & Society. 2014;53(3):338–77.
61. Nagler P, Naudé W. Non-farm entrepreneurship in rural sub-Saharan Africa: New empirical evidence. Food policy. 2017;67:175–91.
62. Efobi UR, Beecroft I, Atata SN. Female access and rights to land, and rural non-farm entrepreneurship in four African countries. African Development Review. 2019;31(2):179–89.
63. Adewumi SA, Keyser E. Challenges and prospects of rural entrepreneurship: a discourse analysis of selected local government areas of Osun state, Nigeria. International Journal of Business and Management Studies. 2020;12(2):544–60.
64. Beyene NL. Assessment on the Effects of Village Savings and Loan Associations (VSLA) on Poverty Reduction in Hawassa, Ethiopia By Nardos Legesse Beyene A Mini Thesis Submitted at Institute for Social Development, Faculty of Economic and Management Sciences. Uni May. 2018.
65. Ksoll C, Lilleør HB, Lønborg JH, Rasmussen OD. Impact of Village Savings and Loan Associations: Evidence from a cluster randomized trial. Journal of Development Economics. 2016;120:70–85.
66. Collins D, Morduch J, Rutherford S, Ruthven O. Portfolios of the poor: how the world's poor live on $2 a day: Princeton University Press; 2009.
67. Gamieldien F, Van Niekerk L. Street vending in South Africa: An entrepreneurial occupation. South African Journal of Occupational Therapy. 2017;47(1):24–9.
68. Nkwana S, Roberson JR. Influence of second-tier retail expansion on micro-enterprise sustainability in Soweto. The Southern African Journal of Entrepreneurship and Small Business Management. 2025;17(1):994.
69. Malgas M, Zondi WB. Competitive factors between local and foreign national small business retailers in South Africa: The case of Cape Town's Townships. Journal of Business and Retail Management Research. 2021;15(2).
70. Obikeze C. Women petty trading and household livelihood in rural communities in South-Eastern Nigeria. International Journal of Managerial Studies and Research. 2020.
71. Malanga DF, Banda MJ. The use of mobile phones by women microenterprises in Malawi: a sustainable livelihoods perspective. Global Knowledge, Memory and Communication. 2021;70(8-9):777–800.
72. Heeks R. Information and communication technology for development (ICT4D): Routledge; 2017.
73. Duncombe RA, Heeks R. Information & Communication Technologies (ICTs), Poverty Reduction and Micro, Small & Medium-scale Enterprises (MSMEs). Poverty

Reduction and Micro, Small & Medium-scale Enterprises (MSMEs)(November 01, 2005). 2005.
74. Bounds M, Zinyemba O. Poultry farming: Lessening poverty in rural areas. South African Journal of Agricultural Extension. 2018;46(1):59–70.
75. Freshwater D, Garcilazo E, Latto J, Pace J, Simms A, Ward J, et al. Business development and the growth of rural SMEs. 2019.
76. Endris E, Kassegn A. The role of micro, small and medium enterprises (MSMEs) to the sustainable development of sub-Saharan Africa and its challenges: a systematic review of evidence from Ethiopia. Journal of Innovation and Entrepreneurship. 2022;11(1):20.
77. Lekhanya LM. Business characteristics of small and medium enterprises in rural areas: A case study on southern region of KwaZulu-Natal province of South Africa. Problems and perspectives in management. 2016(14, Iss. 3):108–14.
78. . !!! INVALID CITATION !!! (75, 76).
79. Hewitt LM, Van Rensburg LJJ. The role of business incubators in creating sustainable small and medium enterprises. The Southern African Journal of Entrepreneurship and Small Business Management. 2020;12(1):9.
80. Banda F, Hapompwe C. An Assessment of Informal Sector's Business Registration Patterns: Nature and Size among Micro, Small and Medium Enterprises in Lusaka. Journal of Economics, Finance and Management Studies. 2023;6(1):342–57.
81. Ahmed SK. How to choose a sampling technique and determine sample size for research: A simplified guide for researchers. Oral Oncology Reports. 2024;12:100662.
82. Tavakol M, Dennick R. Making sense of Cronbach's alpha. International journal of medical education. 2011;2:53.
83. Zaca FN, Wale E, Chipfupa U. The relationship between social grant dependence and on-farm entrepreneurial behaviour: Evidence from smallholder farmers in KwaZulu-Natal, South Africa. Heliyon. 2025;11(15).
84. Alshebami AS. Empowering micro and small enterprises in times of crisis: How human resources management skills and owned funds drive self-efficacy and continuity intention. Sustainable Futures. 2025;10:100791.
85. Hair JF, Ringle CM, Sarstedt M. PLS-SEM: Indeed a silver bullet. Journal of Marketing theory and Practice. 2011;19(2):139–52.
86. Yamane T. Statistics: An introductory analysis. 1973.
87. Chaokromthong K, Sintao N. Sample size estimation using Yamane and Cochran and Krejcie and Morgan and green formulas and Cohen statistical power analysis by G* Power and comparisions. Apheit international journal of interdisciplinary social sciences and technology. 2021;10(2):76–86.
88. Ragazou K, Passas I, Garefalakis A, Kourgiantakis M, Xanthos G. Youth's entrepreneurial intention: A multinomial logistic regression analysis of the factors influencing Greek HEI students in time of crisis. Sustainability. 2022;14(20):13164.
89. Ojo M, Nmadu J, Tanko L, Olaleye R. Multinomial logit analysis of factors affecting the choice of enterprise among small-holder yam and cassava farmers in Niger State, Nigeria. Journal of Agricultural Sciences. 2013;4(1):7–12.
90. Baiyegunhi LJ, Chiwona-Karltun L. Livelihood strategies and NTFP utlisation among rural female-headed households in Limpopo Province, South Africa. World Development Perspectives. 2026;41:100765.

91. Greene WH, Hensher DA. A latent class model for discrete choice analysis: contrasts with mixed logit. Transportation Research Part B: Methodological. 2003;37(8):681–98.
92. Greene WH. The econometric approach to efficiency analysis. The measurement of productive efficiency and productivity growth. 2008;1(1):92–250.
93. Phiri PT, Ruzhani F, Madzokere F, Madududu P. Factors affecting the profitability of smallholder broiler production in Mutare district, Manicaland Province, Zimbabwe: A quantile regression approach. Cogent Economics & Finance. 2023;11(2):2242660.
94. Adedapo A, Adekunmi A. Factors influencing the choice of record keeping among poultry farmers in Ekiti state, Nigeria. Ife Journal of Agriculture. 2019;31(1):1–15.
95. EZEKIEL AM, ADEBAYO OA, OJO OO. Effect of educational level on the technical efficiency of poultry farmers in Oyo state, Nigeria. World Journal of Advanced Research and Reviews. 2024;21(1):2296–305.
96. Anno EF, Ingutia EI, Odanga JWO, Etapar SE, Raphael EE. Poultry Production and Marketing Roadmap for Refugee and Hosting Community Contexts of Turkana, Kenya. International Research Journal of Economics and Management Studies IRJEMS. 2024;3(9).
97. Gororo E, Kashangura MT. Broiler production in an urban and peri-urban area of Zimbabwe. Development Southern Africa. 2016;33(1):99–112.
98. Tsegaye D, Tamir B, Gebru G. Production Performance and Profitability of Small-scale Commercial Poultry Farms in Arsi and East-Showa Zones, Central Ethiopia. Journal of World's Poultry Research. 2024;14(1):41–54.
99. Nkukwana TT. Global poultry production: Current impact and future outlook on the South African poultry industry. South African Journal of Animal Science. 2018;48(5):869–84.
100. UNCHR. Adapting & ConnectingMSMEs Driving Growth in Refugee Markets. Addis Ababa: UNCHR; 2024.
101. Boquiren ME, Bhandari R. Building inclusive markets for refugees and host communities in Province 1, Nepal: a market systems analysis of the vegetables, piggery and poultry value chains. 2022.
102. USDA. Poultry and Products Annual In: Services FA, editor. Pretoria: USDA; 2025.
103. Ncube P. The southern African poultry value chain: Corporate strategies, investments and agro-industrial policies. Development Southern Africa. 2018;35(3):369–87.
104. Makorere R, Kitila S. Intrinsic Socio-economic Factors Influencing Income From Petty Trade in Tanzania: Empirical Evidence from a Case Study of Petty Traders in Dar es Salaam and Mwanza Cities. International Journal of Applied Business and Economic Research. 2017;15(5):29–46.
105. Katabwa JN, Kalemile DM, editors. The influence of mathematical skills on entrepreneurship success in Tanzania: A case of petty traders in Mwanza City Council. AJASS Conference Proceedings; 2025.
106. Saah P. The impact of education and training on the success of small and medium-sized enterprises. International Journal of Innovation in Management, Economics and Social Sciences. 2022;2(3):32–46.
107. Tawodzera G, Chikanda A. International Migrants and Refugees in Cape Townís Informal Economy: OSSREA; 2016.

108. Walton E, Thondhlana J, Monk D, Wedekind V. Education for disabled refugees in South Africa, Uganda and Zimbabwe: A cross-case analysis. Compare: A Journal of Comparative and International Education. 2024:1–18.
109. Alloush M, Taylor JE, Gupta A, Valdes RIR, Gonzalez-Estrada E. Economic life in refugee camps. World Development. 2017;95:334–47.
110. Iwuoha VC. Street-hawking in a foreign land: Social dynamics of migrant petty traders' livelihoods in Nigeria. Journal of Asian and African Studies. 2020;55(8):1209–29.
111. DANQUAH IO, DARKO R. Petty Trading Business Operation and Its Impacts on Livelihoods–Case Study at Community Four in Nsutem in the Eastern Region of Ghana. 2023.
112. Peberdy S. International Migrants in Johannesburgís Informal Economy: Southern African Migration Programme; 2016.
113. Crush J, Tawodzera G, McCordic C, Ramachandran S, Tengeh R. Refugee entrepreneurial economies in urban South Africa. African Human Mobility Review. 2017;3(2):783–819.
114. Mahadea D. Street vending in the Eastern Cape: survival strategy or conduit to entrepreneurship? South African Journal of economic and management sciences. 2002;5(3):625–43.
115. Tengeh RK, Lapah CY. The socio-economic trajectories of migrant street vendors in urban South Africa. Mediterranean Journal of Social Sciences. 2013;4(2):109–27.
116. Fourie A, Saayman A, Blaauw D. Investigating the resilience and challenges of informal street traders in South Africa's tourism sector: a focus on migrant entrepreneurship. Current Issues in Tourism. 2024:1–16.
117. Crush J, Tawodzera G. Informal pandemic precarity and migrant food enterprise in South Africa during COVID-19. Global Food Security. 2024;43:100804.
118. Tati G. Resisting to spatial exclusion and fighting for economic inclusion: African immigrant traders in the public commercial spaces of the City of Cape Town, South Africa. Espace populations sociétés Space populations societies. 2021(2021/2-3).
119. Tawodzera G. Food vending and the urban informal sector in Cape Town, South Africa. Waterloo, Ontario: Hungry Cities Partnership Discussion, Paper,(23). 2019.
120. Crush J. Informal migrant entrepreneurship and inclusive growth in South Africa, Zimbabwe and Mozambique: Southern African Migration Programme; 2017.
121. Cyprian LY. Migratory trajectories among street vendors in urban South Africa 2010.
122. Asoba SN, Patricia NM. Immigrant trade in woodcrafts, stones and beads in Cape Town's craft markets, South Africa: A critical review. Academy of Entrepreneurship Journal. 2021;27(1):1–13.
123. Moagi TJ, Ivanovic M, Adinolfi MC. Business challenges of arts and crafts street vendors at key tourist attractions in soweto, South Africa. African Journal of Hospitality, Tourism and Leisure. 2021;10(1):85–101.
124. Asoba SN, Tengeh RK. Challenges to the growth of African immigrant-owned businesses in selected craft markets in Cape Town, South Africa. 2016.
125. Mbatha N, Koskimaki L. Making life liveable in an informal market: Infrastructures of friendship amongst migrant street traders in Durban, South Africa. Migration and Society. 2023;6(1):43–56.
126. Crush J, Tawodzera G. Comparing refugees and South Africans in the urban informal sector: Southern African Migration Programme; 2017.

127. Portal MD. Migration data in the southern African development community (SADC). 2021.
128. Ferraro F, Weideman M. Labour-related experience of migrants and refugees in South Africa. Scalabrini Institute for Human Mobility in Africa https://sihma org za/reports/Laudato% 20si% 20South% 20Africa% 20Book% 20A4 pdf. 2020.
129. Bowman A, Nair R. COVID-19 has hit SMEs in South Africa's food sector hard. What can be done to help them. The Conversation. 2020.
130. Koskimaki L, Thom NF, Kazadi M. Migrant livelihoods and strategies in urban South Africa during the COVID-19 pandemic: A case study of Congolese and Zimbabwean migrants in two Cape Town neighbourhoods. Handbook of Research on Migration, COVID-19 and Cities: Edward Elgar Publishing; 2025. p. 282–99.
131. Vearey J, Nunez L. Towards improving forced migrant access to health and psychosocial rights in urban South Africa-a focus on Johannesburg. 2011.
132. Harerimana A, Pillay JD, Mchunu G. Medical xenophobia and healthcare exclusion of refugees and migrants in Africa: A scoping review. Journal of Migration and Health. 2025:100343.
133. Severoni S, Marotta C, Borghi J. Universal health coverage in the context of migration and displacement: a cosmopolitan perspective. The Lancet Public Health. 2025.
134. UNCHR, The World Bank. The Global Cost Of Refugee Inclusion in Host Countries' Health Systems. A joint World Bank-UNHCR report In: World Bank, editor. New York: World Bank; 2024.
135. OECD. Policy brief on refugee entrepreneurship. OECD Papers on SMEs and Entrepreneurship. 2019.
136. Spiegel P, Chanis R, Trujillo A. Innovative health financing for refugees. BMC medicine. 2018;16(1):90.
137. Abbas M, Aloudat T, Bartolomei J, Carballo M, Durieux-Paillard S, Gabus L, et al. Migrant and refugee populations: a public health and policy perspective on a continuing global crisis. Antimicrobial resistance & infection control. 2018;7(1):113.
138. Mabika S, Tengeh RK. Sustaining grocery stokvels: the dynamics and factors that influence their establishment. Business Excellence and Management. 2021.
139. Lukwa A. An assessment of the utilisation of stokvels or rotating savings and credit associations to influence healthy eating in South Africa. 2024.