



Skills Development for Economic Growth

**ENHANCING ENTREPRENEURSHIP IN RURAL
MARGINALISED AREAS:**

**A CASE STUDY HYPERCHECK NABANTU
INITIATIVE**

MARCH 2024



**WHOLESALE
& RETAIL
LEADERSHIP
CHAIR**

RESAERCH PROJECT: SKILLS FOR THE FUTURE

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FEB 2024.

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1. INTRODUCTION

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

2. BACKGROUND OF STUDY

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

3. RESEARCH PROBLEM AND AIMS

The research problem revolves around the need to enhance entrepreneurship in rural marginalized areas, specifically focusing on the Hypercheck Nabantu initiative. This initiative

aims to support entrepreneurship and economic empowerment in underserved rural communities.

3.1 Research Problem

The primary research problem can be defined as understanding the challenges and opportunities faced by entrepreneurs in rural marginalized areas and identifying effective strategies to promote sustainable entrepreneurship and economic development within these communities through the Hypercheck Nabantu initiative. South Africa's snowballing unemployment crises affects both urban and rural communities. Rural and township communities cannot compete with corporate businesses and foreign informal traders. This is further exacerbated lack of opportunities, poor infrastructure, financial limitations, and know-how of how to enter the economy. In the face of a declining economy and limited job opportunities alternate nodes of economic engagement should be explored. Points of economic activity entrepreneurship and portable skills of employability. Entrepreneurship is an enabler of economic development, and its real value can be experienced where entrepreneurs can engage flexibly and with success. Governments need to reduce red tape, simplify laws, and be ready for incumbent enterprises that fail due to the increased competition to recruit productive entrepreneurs. However, collaboration, partnerships and private sector engagement can also play a stimulating role cultivating various cohorts of entrepreneurs.

3.2 Aim of the study

To explore challenges experienced by marginalized rural and township entrepreneurs, and to further assess whether the Nabantu entrepreneurship project can be considered a viable and sustainable proposition to South Africa's unemployed crises.

3.3. OBJECTIVES OF THE STUDY

- To evaluate challenges experienced by marginalized rural entrepreneurs.
- To assess initiatives undertaken between independent retailers and rural entrepreneurs towards the development of sustainable rural entrepreneurship.
- To recommend sustainable strategies to address unemployment and offer emerging entrepreneurs' opportunities in marginalized areas.

4. LITERATURE REVIEW

Entrepreneurship plays a pivotal role in driving economic development and fostering social empowerment, particularly in rural marginalized areas where access to resources and opportunities may be limited. This literature review explores the current state of

entrepreneurship in such areas and examines strategies and initiatives aimed at enhancing entrepreneurial activities, with a specific focus on the Hypercheck Nabantu initiative.

4.1 Unemployment and Entrepreneurial Nodes

In the face of South Africa's multiplying unemployment crises, a declining economy, and limited job opportunities; alternate nodes of economic engagement should be explored. Points of economic activity, entrepreneurship, and portable skills of employability need to be explored. Entrepreneurship is an enabler of economic development, and its real value can be experienced where entrepreneurs can engage flexibly and with success. Governments need to reduce red tape, simplify laws, and be ready for incumbent enterprises that fail due to the increased competition to recruit productive entrepreneurs. However, collaboration, partnerships, and private sector engagement can also play a stimulating role in cultivating various cohorts of entrepreneurs.

According to Februantika, Diansari and Kasih (2023: 1) entrepreneurship can help developing countries to live better lives and drive economic progress. By establishing a field career for themselves and others, the established business could improve the burgeoning local economy. Dias, Pereira and Lopes da Costa (2023: 1) concluded that to encourage entrepreneurial ability, a combination of managerial and organizational strategies might be applied. Moreover, innovation, marketing access, financial resources, and competencies in entrepreneurship are critical. In addition to producing creative goods or services, entrepreneurs often invent new concepts and new trading patterns. Governments should offer prospective entrepreneurs and entrepreneurial enablers sound policies that incentivize collaboration. Shared knowledge of market experience, business positioning, customer orientation, and operational know-how can be fundamental to the development of new entrepreneurs in townships, and rural areas.

4.2 Strategic Collaboration between corporates and emerging entrepreneurs

To mitigate against a lethargic economy, it is essential for companies to overcome institutional inertia through innovation and strategic collaboration. Well performing companies have devoted corporate venture building units with resource mandates for innovation and business creation, which can be defined as corporate entrepreneurship. The units develop and roll out new business models for parent companies through radical innovations, consequently this

model opens up avenues for strategic collaborating with emerging entrepreneurs. More than 90% of large corporations belonging to Germany's primary stock index have dedicated incubators, accelerators, and venture capital units sharing different competencies and capabilities. Organisations actively retain their identity as well as engage in niche innovations helping creating economies of scale, facilitating market expansion and contribute to the sustainable transformation of a sector to a more inclusive level (Schönwälder and Weber 2023: 976)

4.3. Strategic Expansion and Collaboration in the South African Retail Environment

South Africa's largest retailer has explored new markets by the introduction of the Shoprite Usave ekasi stores and at the same time has an inclusivity agenda as part of its supply chain to grow small entrepreneurs. To dramatically increase its presence in South African townships and underserved communities' small concept ekasi stores, between 100m² and 200m² have been opened in several townships making possible grocery buying close to customers' homes (Mathe, 2019). During the July 2021 unrest, Shoprite had commissioned its Usave Ekasi trucks to the Jabulani community in Soweto to shop for essential grocery items after the local mall was destroyed in the unrest (Mukhopadhyay). On the supply chain side of the business Shoprite in 2022 launched a new initiative business division, known as the Shoprite Next Capital with the intention to build competencies and develop the commercially viable small businesses. This forms part of the group's efforts to give small suppliers access to its consumer market. "Shoprite Next Capital gives access to SMME partners to marketing opportunities, working capital assistance, packaging and labelling support, data sharing, product range and geographic expansion, as well as possible private label partnerships with the retailer (Businessstech, 2022). It can be concluded that the retail sector is immersed in conducting business in marginalized communities and is making a concerted effort to explore opportunities.

4.4 Challenges and barriers to Entrepreneurship in ekasi and rural marginalised areas

Entrepreneurship plays a vital role in economic development and poverty reduction in these regions, yet numerous obstacles hinder entrepreneurial activities. Understanding these challenges is crucial for designing effective policies and interventions to support ekasi and rural entrepreneurship. Lack of financial resources and limited access to traditional banking and lending services can make it difficult for rural entrepreneurs to secure startup capital and funding for business expansion. (2020: 125) added that poor infrastructure, including inadequate transportation networks, limited access to electricity, and unreliable internet connectivity, can hinder the growth and sustainability of rural businesses. Geographical

remoteness and sparse population density in rural areas often result in limited customer bases and reduced market opportunities. Therefore, entrepreneurs may face challenges in reaching broader markets and attracting customers. Education and limited business support services are one of the main challenges for sustainable entrepreneurship in marginal areas (Hoogendoorn, Van der Zwan and Thurik 2019: 1133). Limited educational opportunities and a lack of specialized training programs in rural areas can contribute to a skills gap, making it difficult for aspiring entrepreneurs to acquire the knowledge and skills needed to start and manage successful businesses. Moreover, rural areas may lack business development services, mentorship programs, and entrepreneurial networks necessary for skill development, knowledge sharing, and access to expert advice.

However, Mashapure *et al.* (2022: 1) argue that rural communities may have ingrained social norms, cultural beliefs, and conservative attitudes towards entrepreneurship, especially for certain groups such as women and marginalized individuals, which can create additional barriers and inhibit entrepreneurial aspirations. In addition, limited access to information, business resources, and technology tools can impede the ability of rural entrepreneurs to stay informed, adapt to market changes, and leverage digital platforms for business growth (Mwadiwa and Maleho 2022: 573). Wang *et al.* (2022: 245) opine that many rural areas rely heavily on seasonal or agriculture-based economies, which can introduce unique challenges such as irregular income streams, dependence on weather conditions, and limited diversification opportunities. Understanding these challenges and barriers is crucial for developing targeted interventions and support mechanisms to enhance entrepreneurship in rural marginalized areas like the Hypercheck - Nabantu initiative.

4.5 Entrepreneurship Education and Skills Development.

The exodus of talent to urban centres often perpetuates cycles of poverty and inhibit the growth of rural economies. Entrepreneurship education and skills development initiatives, when effectively integrated into rural communities, have the potential to transform mind-sets and unlock untapped potential (Tofan and Bostan 2022: 13). In addition, Habiyaemye, Kruss and Booyens (2020: 1) rural entrepreneur training and capacity-building programs in South Africa are critical to supporting economic development, decreasing poverty, and tackling inequality in rural areas. Due to historical inequities and limited access to resources, South Africa confronts unique problems in rural development. These programs seek to provide rural entrepreneurs with the skills and information they need to start sustainable enterprises and make a good social impact. The most important training and capacity-building programs for rural entrepreneurs in South Africa are as follows:

4.5.1 Government Initiatives: The South African government develops programs to assist rural entrepreneurs through several ministries and agencies. These initiatives may include financial assistance, business development training, market access, and mentorship options (Dlamini, Iwu and Ogunlela 2023: 221).

4.5.2 NGO and Non-profit Organizations: A number of non-governmental and non-profit organizations are actively participating in capacity-building projects. These groups

4.5.3 Technical and vocational training may be included in capacity-building programs that are relevant to the local context. Training in agriculture, agribusiness, craft-making, and other skills can help rural businesses compete in their particular industries (Drottberger, Melin and Lundgren 2021).

4.5.4 Financial Literacy and Access to Finance: Many rural entrepreneurs experience difficulties managing their money and obtaining financing. Financial literacy training is included in capacity-building programs, which may facilitate access to microfinance institutions or government financing sources (Susan 2020: 39).

4.5.5 Digital Literacy: Given the importance of digital technology in today's corporate scene, training programs may concentrate on digital literacy and the use of technology for marketing, sales, and business management (Santos, Liguori and Garvey 2023).

4.5.6 Business Incubators and Hubs: Some capacity-building efforts establish rural business incubators and hubs. These places provide entrepreneurs with shared resources, mentorship, and networking opportunities as they start and scale their firms (Atiase, Kolade and Liedong 2020).

4.5.7 Entrepreneurship Workshops and Seminars: Workshops and seminars are held on a regular basis to assist rural entrepreneurs with insights from industry experts, successful entrepreneurs, and government officials (Nyemba, Mbohwa and Carter 2021: 209).

4.5.8 Value Chain Support: Capacity-building initiatives may also focus on enhancing value chains in specific industries. This entails improving coordination among manufacturers, suppliers, and distributors in order to develop more efficient and profitable market links (Mageto 2021: 1).

It should be noted that individual programs and initiatives in South Africa may differ by location and community. Collaboration between the government, non-governmental organizations (NGOs), the corporate sector, and local communities is critical to the effectiveness and sustainability of these capacity-building programs. South Africa can promote economic growth and contribute to a more inclusive and affluent society by supporting rural businesses.

4.6 Case studies of successful social entrepreneurship initiatives in rural areas.

In rural South Africa, there are some successful social entrepreneurship programs. These programs have made substantial contributions to their communities' social and economic growth. Below are case studies of successful rural South African social entrepreneurship initiatives:

4.6.1 Rural Brands: Rural Brands is a social venture that assists rural artists and craftsmen in South African provinces such as KwaZulu-Natal and Limpopo. They empower artists with training and capacity-building to help them enhance their craft-making skills and gain access to markets both locally and abroad. Rural Brands encourages rural people to create sustainable incomes from their abilities by marketing traditional crafts and goods (Jubane 2022: 1).

4.6.2 The KZN Oyster Mushroom Initiative: Based in KwaZulu-Natal, this organization aims to empower rural women through mushroom production. The project teaches mushroom cultivation practices and assists women in starting their own mushroom enterprises. Participants can make cash, increase food security, and contribute to the local economy by farming oyster mushrooms (Adeleke *et al.* 2020: 167).

4.6.3 The Umthunzi Farming Community Cooperative: This cooperative in Limpopo supports smallholder farmers through sustainable agricultural techniques. They provide organic agricultural training, land access, and produce collective marketing. Farmers can pool their resources, share knowledge, and strengthen their bargaining power in the market by joining a cooperative (Kanosvamhira and Tevera 2020: 116).

The above case studies show the various ways in which social entrepreneurship programs have benefited rural communities in South Africa. Social entrepreneurs play an important role in tackling social issues, promoting economic growth, and empowering underprivileged communities, all of which contribute to the overall development of the country's rural areas.

Whilst there are several initiatives towards enhancing rural enterprises there is a paucity of research with regard to the success of retail specific initiatives and how the sector can gain traction in marginalized areas. The sustainability of retail specific entrepreneurs is critical to the growth of the economies of rural and marginalized communities; therefore, it becomes essential to critically assess the viability of partnerships between established corporates and

aspiring rural entrepreneurs. Moreover, the very nature of the societal make-up, its community spirit and networks of rural communities can serve as an enabler to such ventures.

Allied businesses in the area can stimulate wider partnerships as small-scale farmers can become suppliers to the retail stores, engendering social entrepreneurship.

4.7 The role of social entrepreneurship in addressing social and environmental challenges in rural communities.

Social entrepreneurship is important in tackling social and environmental issues in rural communities (Bansal, Garg and Sharma 2019: 1). Social entrepreneurs, as opposed to standard business models, prioritize social and environmental impact over financial sustainability (Tykkyläinen and Ritala 2021: 684). They use innovative techniques to effect positive change and promote long-term development. Some scholars have mentioned a few examples of how social entrepreneurship solves social and environmental issues in rural areas as listed below:

4.7.1 Community-Based Solutions: Social entrepreneurs collaborate closely with rural communities to understand their unique needs and concerns (Steiner, Calò and Shucksmith 2021: 1). They develop solutions that are adapted to the unique circumstances of each community by incorporating local stakeholders in the problem-solving process. This method assures that interventions are relevant, effective, and long-lasting.

4.7.2 Empowerment and Inclusion: By offering training, education, and access to resources, social entrepreneurs empower individuals in rural communities. They frequently concentrate on increasing local capabilities and fostering community participation (Ciambotti and Pedrini 2021: 631). In doing so, they provide chances for marginalized groups such as women, youth, and indigenous peoples, so promoting social inclusion and equality.

4.8.3 Essential Services: Many rural communities lack access to basic essential goods and are dependent on urban travel to source items. By having retailers at accessible locations, it will serve communities (Gebre and Gebremedhin 2019: 1). Travel costs savings can mitigate against the difference between rural and urban in pricing, if any.

4.8.4 Technology and Innovation: To address rural difficulties, social entrepreneurs use technology and innovation. They may design digital solutions for agricultural production, mobile apps for information and services, or employ block chain technology to increase supply chain transparency in rural markets (Del Giudice *et al.* 2019: 1).

It is imperative to note that, social entrepreneurship may alter rural communities by tackling social and environmental issues. Social entrepreneurs generate good change, empower communities, and contribute to the development of more sustainable and inclusive rural societies by combining economic acumen with a strong social and environmental mission.

5. RESEARCH METHODOLOGY

This section presents the research methodology for this research project. Qualitative research techniques were used to collect data from the customers of the Nabantu initiative stores. This will be done to get the customers' perspective on how Nabantu initiative is impacting them as customers and part of the community. Furthermore, the qualitative data was collected from the participating entrepreneurs and the concept developers.

5.1 Research Design

This research used qualitative techniques to gather data from the target population. Participating entrepreneurs, initiating company, and customers were interviewed and surveyed to gain insight into enablers and inhibitors of sustainable entrepreneurial growth strategies in rural communities.

5.2. Target Population

Practicing business owners of two Nabantu stores were considered as the population. Furthermore, the population will also include the Hypercheck Group's representative as the concept developers and customers per store will constitute the population.

5.3. Sampling

Sampling is a critical component of any research study, including investigations into entrepreneurship in rural marginalized areas like the Hypercheck Nabantu initiative. Here, we discuss the sampling strategies and considerations relevant to this research context.

5.3.1 Sampling Method and technique

Purposive sampling, is a deliberate and strategic approach, was employed to gather qualitative data from concept developers and the two entrepreneurs for our research. Convenience Sampling: Given the dispersed nature of rural communities, convenience sampling was used to interview customers who were coming in for shopping, those who were readily accessible and willing to participate in the study.

These sampling techniques were chosen to ensure that participants were selected based on specific characteristics or criteria relevant to our study objectives. By carefully selecting individuals who possess insights and experiences pertinent to our research questions, we aimed to obtain rich and meaningful data that would enable us to gain a comprehensive

understanding of the phenomenon under investigation. This targeted sampling approach allowed us to focus our resources effectively and gather in-depth insights from participants who could provide valuable perspectives on the topic at hand.

5.4. Qualitative

The interview guides facilitated the interview processes with opened ended questions to ascertain firsthand responses from the respondents. The interview guides had sets of pre-prepared structured questions and the order of the questions which may be asked. This enabled guiding the interview process, and the interviewer recorded and filled in answers during the actual interview. The interview guides offered flexibility and customization when interviewing different types of people. According to Lindlof and Taylor (2017), interview schedules can increase the reliability and credibility of data gathered. The interview guide in the study will have questions grouped into two themes, the first theme being entrepreneur and change and the second theme being entrepreneurship as a viable option. Each theme has a set of questions which will be asked by the interviewer.

5.4.1 Qualitative data sample size

- Concept developers: Hypercheck – Nabantu concept developers were part of the sample size. Non-management members were excluded from the quantitative component of the study.
- Entrepreneurs: Two store owners made up the sample for qualitative data or interviews
- Customers: A total of 30 customers were interviewed, 15 from Memela Nabantu Store in Ezakheni and 15 from Enyokeni Nabantu Store in Umgababa.

5.5. Research Instrument

The research instrument utilized for our study consisted of structured interview guides tailored to engage with various stakeholders: Nabantu store owners, customers, and representatives from Hypercheck. These interview guides were meticulously crafted to ensure consistency and relevance across all interactions, facilitating the collection of comprehensive qualitative data.

By employing interview guides, we aimed to delve deeply into the perspectives, experiences, and insights of each stakeholder group. The structured nature of the guides enabled us to explore specific topics of interest systematically, while also allowing for flexibility to probe further into emergent themes and nuances during the interviews.

Through this approach, we sought to gather firsthand accounts and diverse viewpoints from Nabantu store owners, customers, and Hypercheck representatives, thereby enriching our

understanding of the dynamics within the retail environment and the interactions between stakeholders."

5.6. Validity

Wiersma (2011: 203) records that, the validity of a survey is the degree to which it measures what it claims to measure. Therefore, validity is important because it determines what survey questions to use and helps ensure that researchers are using questions that truly measure the issues of importance. To ensure the instrument is meant for its intent it will be pre-tested to establish validity and increase randomisation in the data collection stage to reduce sample bias. Further, respondents will be purposively selected to ensure that data collection was related to the research objectives.

5.7 Reliability

Reliability can be defined as the degree to which an instrument accurately and consistently measures whatever it intends to measure. In short, a reliable data collection instrument is one that is relatively free from measurement error (Connaway and Radford 2016). This study views the importance of reliability test as fundamental in examining the stability of the study. Therefore, repeatability and replicability will ensure that the findings can be generalized to a large population.

A test- retest correlation method was used in this study to ensure reliability. The researchers will employ this technique, by using the same data collection instrument to observe or collect data for the same target group of subjects. The instrument will be administered at different times but under equivalent conditions. Further, question sets of data will then be correlated to see how consistent or reliable the instrument will be in measuring the variables. The smaller the error of measurement, the more likely the correlation will be high. Cronbach alpha will be used to know the degree of the internal reliability of a questionnaire.

5.8 Ethical Consideration

The term "research ethics" refers to all significant elements that safeguard participants (Kara 2018). The researchers will make sure that all participants have provided consent after being fully informed, that no harm comes to them, that confidentiality and anonymity are upheld, and that authorization is achieved. All relevant sources will be cited in this research's discussions. A gatekeepers' letter was requested and received from the Hypercheck Company; therefore, it will be attached. The relevant authorities will provide a letter of ethics clearance.

5.9 Data Analysis

Following the collection of qualitative data through interviews with Nabantu store owners, customers, and Hypercheck representatives, a rigorous data analysis process was undertaken to derive meaningful insights and patterns.

The analysis commenced with transcription of the interview recordings to ensure accuracy in capturing participants' responses. Subsequently, a systematic coding process was employed to organize the data into manageable segments, with codes assigned to recurring themes, concepts, or ideas that emerged from the interviews.

Once coded, the data were analysed using thematic analysis, which involved identifying overarching patterns, connections, and trends within the dataset. Themes were developed by grouping related codes together, allowing for the exploration of key issues and phenomena discussed by participants.

Throughout the analysis, attention was paid to both convergent and divergent viewpoints expressed by stakeholders, as well as any notable variations across different participant groups. Triangulation was also employed, comparing and contrasting.

6. RESULTS

The results are categorised into 3 parts, thus the Concept developers, the Entrepreneurs and the Customers. This was done to get a holistic perspective of the Nabantu initiative. Following the rigorous data analysis process, several key findings emerged from the interviews with these stake holders.

6.1 THE CONCEPT DEVELOPERS PERSPECTIVE

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

Table 1: Concept developers perspective summary

Interview Question	Concept developer responses (Verbatims)	Emerging theme
What is the purpose and vision of the Nabantu Project?	<i>“The Nabantu project intends to be more competitive, and community driven in the market. It also allows the Hypercheck company to help aspiring entrepreneurs to be empowered”.</i>	Vision and Aim of the Nabantu Project

What would you say has been a key business driver for the launch of the project?	<i>“Retail is a very challenging sector with so much competition for independent traders. This results in independent traders having to contest an aggressive terrain dominated by stock exchange listed corporate retailers like Shoprite, Pick and Pay, Spar and Massmart”.</i>	Venturing into new markets
Why did Hypercheck decide to work with new entrepreneurs?	<i>“Companies need to collaborate and develop a sustainable business environment and entrepreneurial perspectives goes beyond individual companies”</i>	Competitive Strategy and Partnerships
Is the partnership linked to the company’s corporate social responsibility programme?	<i>“It is important to develop communities and aiding new enterprises will offer opportunities for people to prosper”.</i>	Economic Empowerment and transformation
What criteria is used to identify an entrepreneur?	<i>“The entrepreneurs must show willingness to trade and have premises. The owner of the store must be previously disadvantaged man or woman and must be willing to operate in previously disadvantaged communities, i.e. a township or rural area”.</i>	Entry Requirements on how to become a Nabantu Entrepreneur
How is the entrepreneur assisted and supported?	<i>“Hypercheck are committed to the entrepreneurs in their journey. Entrepreneurs and support staff are trained in operational management, store standards guidance, product sourcing and store administration. Stores are set up for the entrepreneur with regard to providing shelves, fridges and computer (for the point of sale). Start-up inventory to the value of R25 000.00 is provided”.</i>	Support between Hypercheck and the entrepreneur.
What are some of the challenges experienced by the Nabantu stores launched	<i>“It was found that the store owners were experiencing issues around Cashflow management. Although entrepreneurs had received training managers in cash flow management they invariably, during the first few months, enjoyed the monies made and did not reinvest in the business. Stores also did not timeously</i>	Challenges experienced by emerging entrepreneurs and Hypercheck.

	<p><i>replenish stock. Low stock levels adversely affect any business. This had actually resulted in the Nabantu store in Tafelkop to really struggle and fail resulting it in its closure”.</i></p>	
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Data gathered from the above Table1 is analysed and discussed below. Key findings are collated into themes which are analysed.

6.1.2 Vision and Aim of the Nabantu Project

Hypercheck (PTY) Ltd is an independent national organisation in the supermarket (fast moving consumer goods) retail sub-sector. The company trades in food and essential items market. Over the last four years the organisation has experienced exponential growth in the lower end of the market segment with the store count being ninety-stores at the time the data was gathered. The concept developer stated that the “Nabantu initiative is a project of the Hypercheck Group as it intends to become more competitive, and community driven in the market. Nabantu is IsiZulu name meaning with the people, this aligns with Hypercheck vision of creating a convenient retailer in Africa that empowers its people. The business model is to offer entrepreneurial opportunities to individuals from previously disadvantaged communities to become entrepreneurs through this partnership. This harmonises with Morris, Santos, and Neumeyer (2020) view on poverty alleviation and entrepreneurship where it is articulated that entrepreneurship among the poor must become a strategic priority if startups are to become sustainable. A strategic partnership between Hypermarket as an established business and entrepreneurs has the potential to entrench a sustainable model. The aim of the Nabantu project is to open up stores owned and managed by locals within local communities. The ultimate goal of the project is to create a footprint of 500 stores owned and managed by Africans that service local communities and mitigate against unemployment. The stores are named Nabantu Supermarkets powered by Checksave.

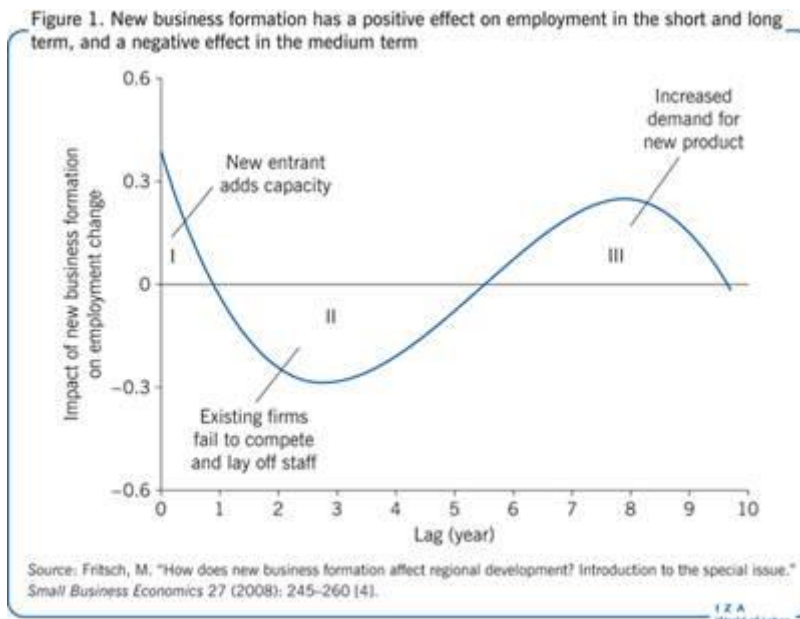


Figure 1: New entrants into the market

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

6.1.3 Venturing into new markets

The question around why the company launched the Nabantu project is extremely interesting noting that an independent retailer boldly launched such a project. According to the concept developer the supermarket retail market is an extremely competitive market with "independent traders having to contest an aggressive terrain dominated by stock exchange listed corporate retailers like Shoprite, Pick and Pay, Spar and Massmart". Independent entities are forced to be agile and innovative to grow and be successful. In this context Hypercheck had to be pioneering in an expansion strategy to gain a critical mass of stores to contest for market share. According Kuratko (2017) climate conducive contexts stimulate innovative activity which propels entrepreneurial efforts and strategies. The organisations strategy can be viewed as corporate entrepreneurship as a process of organizational renewal focusing on re-energizing the company and increasing its abilities to expand (Kuratko and Covin, 2021). The

company felt that its expansion strategy had to be community based, inclusive and empowering resulting in a novel venture into a wider market. Hypercheck had launched a win-win partnership with prospective entrepreneurs in low economic and marginalized communities in townships and rural areas.

6.1.4 Competitive Strategy and Partnerships

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

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

6.1.5 Economic Empowerment and transformation

In response to the question on if the partnership with entrepreneurs were linked to the company's corporate social responsibility programme, the concept developer articulated that, “It is important to develop communities and aiding new enterprises will offer opportunities for people to prosper”. The strategic collaborative partnership is also linked to the organization's corporate social responsibility agenda and its Broad Based Black Economic Empowerment (BBBEE) profile. According to Windapo (2024) the government of South Africa introduced the Broad-Based Black Economic Empowerment (BBBEE) Act to redress inequality, boost economic growth, and create a better life for all. Hence, if established businesses promote and develop previously disadvantaged entry level enterprises, they would be favourably scored adding value to the enterprise development score and overall rating for BBBEE compliancy within the context of the country's economic transformation agenda.

The Hypercheck-Nabantu entrepreneurial promotion is a perfect fit BBEE requirement. Hence it can be asserted that Hypercheck had launched the Nabantu project as a growth strategy with multiple outcomes which include brand expansion, promoting entrepreneurship, community empowerment and being compliant to legislation.

6.1.6 Entry Requirements on how to become a Nabantu Entrepreneur

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

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

6.1.7 Support between Hypercheck and the entrepreneur.

The partnership entails sharing intellectual capital in terms retail processes and how to run a business. The concept developer was confident that “Entrepreneurs and support staff are trained in operational management, store standards guidance, product sourcing and store administration”. This is in consonance with He, Zheng, Sharma and Leung (2024) contention that entrepreneurship education has a significant positive impact on the performance of

businesses by helping the entrepreneurs advance their perceived proficiencies and prospects. Hypercheck also offered advertising and marketing, preferential pricing, informational technology support, and roadshows promoting the brand. Stores are set up for the entrepreneur regarding providing shelves, fridges and computer (for the point of sale). Start-up inventory to the value of R25 000.00 is provided. Business support is offered to the entrepreneur for as long as the entrepreneur requires the support.

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

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

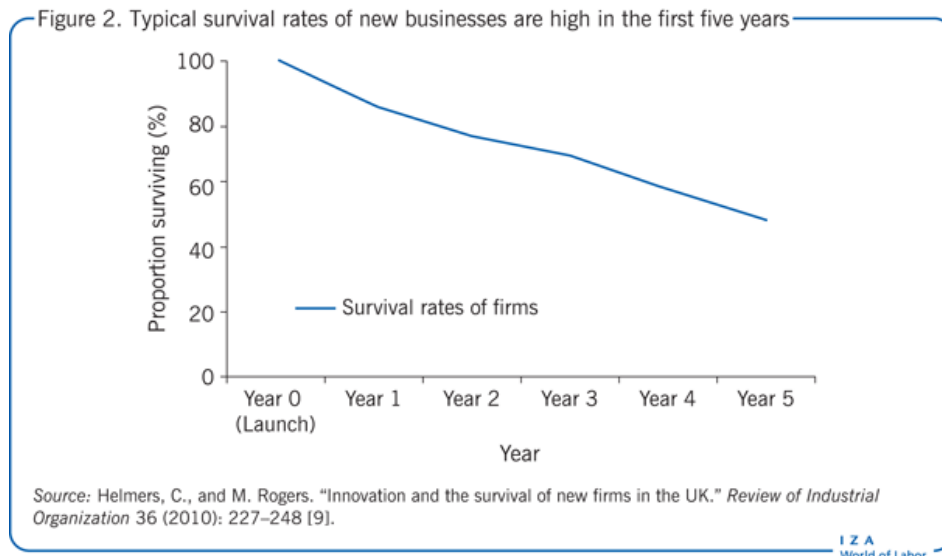


Figure 2: Entrepreneurial support

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

6.1.8 Challenges experienced by emerging entrepreneurs and Hypercheck

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

- Cashflow management – the concept was really concerned about this aspect and stated that, “although entrepreneurs had received training in cash flow management they invariably, during the first few months, enjoyed the monies made and did not reinvest it into the business”.
- Stores did not timeously replenish stock. Low stock levels adversely affect any business. This had actually resulted in the Nabantu store in Tafelkop to really struggle and fail resulting it in its closure.

- IT support from Hypercheck was lacking. The IT department only attend to the Nabantu store if they are scheduled to visit an Hypercheck store. For example, if the Memela store in Ladysmith has an IT problem the technicians will only visit the Memela Store if they had work in Newcastle, Dundee or Ladysmith. This adversely affects the Nabantu store. The “stepchild syndrome” of “fitting-in” into a model rather than embracing it as a ‘real partner’ within the corporate entity was problematic.
- The Umgababa Store operations was run by employees and not the entrepreneurs themselves, which was contrary to the agreed arrangements. The store had slumped when due to absentee management. Fortunately, the matter was resolved.
- The store item listing normally mirrors the item listing of the supplying Checksave store. The Umgababa store listing was the same as Checksave Isipingo store. Isipingo is urban store serving Umlazi township and Umgababa store customer base is a rural customer. The customer profiles did not match, and this posed a problem for the Umgababa store as customer preferences were not aligned to stock that was available.
- The servicing Checksave store manager to a Nabantu store have not been fully appraised and explained the benefit of the Nabantu partnership. The Nabantu training should include the Checksave Managers and the Nabantu entrepreneurs so they both see the overall partnership and growth strategy, in this the Checksave manager can look for possible Nabantu entrepreneurs to grow their own businesses,

6.1.9 Success Stories

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

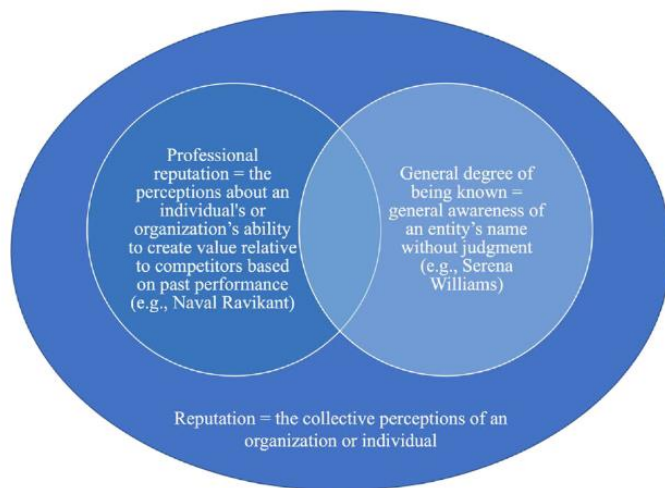


Figure 3: Enhancing performance

According to Figure 3 above the degree to which organisations are known to a general audience will have a positive effect on venture performance (Blaseg and Hornuf, 2024), This suggests that entrepreneurs need to showcase their product offerings and service levels to customers so as to grow their businesses. Resources can be shared from the 'parent' partner to the emerging entrepreneur.

6.2 THE EMERGING ENTREPRENEUR PERSPECTIVE

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

Table 2: The entrepreneur and their journey

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

6.2.1 Entrepreneurial Journey

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

“I have always been an entrepreneur, I started by running a Guest House (B N B) after that I saw an opportunity to build a cottage, during riots and looting I realised that people were struggling to travel to town to buy groceries people were suffering. That’s when an idea of opening a supermarket came about. I then began to get in contact with Checksave, Checksave came up with the concept of

Nabantu so that they can form partnership, and that's how Enyokeni supermarket came about. It has been in existence for two years now”.

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

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

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

6.2.2 Challenges: Financial and stock control

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

Participant A stated the following,

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

Participant B stated the following,

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

The statements highlight challenges faced in managing stock inventory, particularly in the context of small-scale purchases leading to stock expiration. The entrepreneur employs a strategy of balancing stock levels to prevent wastage, which requires careful monitoring and forecasting of demand. However, the primary challenge arises from load shedding, which disrupts electricity supply and leads to the loss of perishable goods stored in refrigeration units. This poses a significant risk to the business, particularly for items like meat and other perishable foods. The analysis underscores the importance of implementing contingency plans to mitigate the impact of power outages, such as investing in alternative power sources or adjusting stock levels in anticipation of potential disruptions. Additionally, exploring innovative storage solutions or partnerships with suppliers to minimize losses during load shedding periods could help address this critical challenge.

6.2.3. Financial challenges

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

Participant B stated that,

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

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

In addition, Participant A stated the following,

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

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

management. The insights underscore the importance of prudent financial management and strategic stock selection in navigating the complexities of entrepreneurship source.

6.2.3 Support

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

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

Participant B stated the following,

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

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

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

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

6.2.4 Opportunities

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

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

Participant B stated that,

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

Participant A emphasizes the importance of collaborating with local farmers, artisans, and producers to source locally grown or handmade products as a preferred platform. This approach fosters community support, promotes sustainable practices, and sets the store apart from competitors by offering unique, locally sourced items source. In contrast, Participant B highlights the desire for Hypercheck to allow the stocking of local produce, particularly fruits and vegetables, suggesting a preference for including locally sourced products within the store's offerings. Both participants recognize the value of supporting local producers and

integrating their products into the store's inventory, aligning with consumer preferences for sustainable and community-oriented shopping experiences.

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

6.3 THE CUSTOMER PERSPECTIVE

The customer perspective findings in the context of entrepreneurship in rural marginalized areas, particularly concerning the Hypercheck Nabantu initiative, are crucial for understanding the impact of entrepreneurial activities on local communities and identifying areas for improvement. Here are some potential findings based on customer perspectives:

6.3.1 Nabantu Shop Attribute and Shopping Experiences Analysis:

Customer experience, as a central research topic in marketing, is crucial in shaping corporate competitive edge. It includes “the cognitive, emotional, physical, sensorial, and social elements that mark the customer's direct or indirect interaction with market actors” (Banik and Gao, 2023: 1). The overall shopping experience for these customers of HyperCheck Nabantu Initiative has been positive. The stores’ commitment to quality, value, and customer service is evident, and customers are looking forward to continuing to support these efforts in enhancing entrepreneurship in rural marginalized areas. As Participant A explains:

“As a satisfied customer of HyperCheck Nabantu Initiative, I've consistently experienced exceptional overall quality and value for money, despite occasional limitations in stock availability for certain packaging sizes. While the purchasing process has generally been positive, the exemplary customer service provided by the proactive and friendly staff has mitigated any inconvenience. The company's commitment to cleanliness and professionalism is evident, with a high standard maintained throughout operations. However, addressing the availability of stock, particularly in offering a wider range of packaging sizes, would further enhance the overall customer experience. Nonetheless, HyperCheck Nabantu Initiative's dedication

to supporting entrepreneurship in rural marginalized areas remains commendable, and I look forward to continued satisfaction as a customer.”

Therefore, with the shopping experience at the Nabantu Stores, participants expressed satisfaction with various aspects, including ambiance, customer service, and convenience. The store's welcoming ambiance, coupled with attentive and friendly customer service, contributed to a positive and memorable experience for attendees. Moreover, the store's strategic location and convenient operating hours further reinforced its role as a valuable community resource, meeting the needs of residents and fostering a sense of cohesion within the rural setting.

6.3.2 The impact of Nabantu store on the people of the marginalized community.

Once marginalized, an individual exists at a position in society with limited access to affordable resources that limits survivability. The concept of Nabantu stores is proving to current this. Firstly, the concept of convenience emerges as a driving force behind customer satisfaction. By providing easy access to essential goods, the store capitalizes on the principle of convenience retailing, catering to the increasing demand for time-saving solutions in today's fast-paced society. Convenience is important for goods, services, ideas, and anything else that may add to one's comfort. It is a multidimensional construct that not only reveals strategic and tactical marketing opportunities. Convenience can be viewed as a variable that aggregates the four utilities of economic theory—a service is convenient if it is available in the right place and at the right time as well as if its acquisition, ownership, and use require little effort (Pelet, Taieb, and Alkhudary: 2023: 3).

Secondly, the decision to localize the store reflects the market concept of localization, where businesses tailor their offerings to specific community demographics and preferences. This localization strategy enhances customer loyalty and fosters a sense of community pride and ownership. Additionally, the store's ability to generate savings for customers aligns with the market concept of value proposition, where businesses offer products or services that provide tangible benefits at a reasonable cost. The Nabantu initiative is effectively addressing these market concepts, the stores not only meet but exceed customer expectations, positioning themselves as an indispensable asset to the community. Participant B elucidates:

“I cannot express enough gratitude for the convenience it has brought to our lives. Having access to essential groceries right within our neighbourhood has truly been a game-changer. It was indeed a thoughtful and wise decision to establish this store in our community. Not only does it save us the time and hassle of traveling to town for

shopping, but it also represents a significant development milestone for our area. The store's presence fosters a sense of belonging and pride within our community, as reflected in its name, which resonates with our collective identity. Furthermore, the financial savings from reduced transportation costs further underscore the store's value to us as customers. Given these benefits, I have every intention to continue supporting the store by purchasing my groceries here regularly.”

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

6.3.3 Perceptions of Nabantu Store and Suggestions for Improvement:

Initial impressions of Mamela Nabantu Store garnered positive feedback from attendees, who expressed appreciation for the store's layout, product selection, and overall shopping experience. The store's role as a welcomed addition to the community was emphasized, with attendees acknowledging its significance in addressing previously unmet consumer needs. Building upon the initial impressions garnered from the grand opening event, feedback from attendees' underscores Mamela Nabantu Store's pivotal role as a welcomed addition to the community. Participants expressed gratitude for the store's provision of convenient access to essential goods and services, filling a void that was previously evident in the area. This sentiment highlights the store's immediate impact in addressing local needs and enhancing the quality of life for residents.

While the grand opening day generated excitement and enthusiasm among shoppers, it is imperative to note the importance of sustaining this momentum in the long term. To achieve this, considerations for enhancing community engagement initiatives, such as local promotions, events, or partnerships, are recommended. Additionally, ongoing efforts to expand product offerings and improve accessibility for all customers, including the elderly or disabled, will contribute to the store's continued success and integration within the rural community.

Furthermore, the survey shed light on the primary determinants shaping respondents' decisions when choosing a retail outlet. Convenience emerged as a paramount factor, with participants emphasizing the importance of easy accessibility to essential goods and services. Mamela Nabantu Store's strategic location within the rural area positions it as a convenient shopping destination, aligning closely with the community's desire for hassle-free access to necessities.

Moreover, affordability and product quality were highlighted as pivotal considerations influencing store preferences. Respondents expressed a discerning attitude towards pricing and product standards, emphasizing the need for competitive pricing without compromising

on quality. Mamela Nabantu Store's ability to strike a balance between affordability and quality assurance is pivotal in cultivating trust and loyalty among customers within the community.

Furthermore, responses regarding the layout and product selection of Mamela Nabantu Store reinforce the positive sentiment expressed during the grand opening event. Attendees appreciated the well-organized layout of the store, which facilitated ease of navigation and enhanced the overall shopping experience. Moreover, the diverse range of products available catered to various needs within the community, ensuring that residents could conveniently access a comprehensive array of necessities in one location. This thoughtful curation of offerings not only fosters convenience but also fosters a sense of inclusivity, ensuring that all members of the community feel valued and catered to.

6.3.4 Customer suggestions and feedback

The suggestions and feedback provided by customers offer valuable insights into areas of improvement and opportunities for enhancing the offerings and services of Nabantu Stores to better meet the diverse needs of the community.

Firstly, the suggestion for cooked food and fast food reflects a growing demand for convenience and ready-to-eat options among customers. Introducing a selection of freshly prepared meals and fast-food items can cater to busy individuals and families seeking quick and convenient dining solutions.

Additionally, customers expressed a desire for a wider range of well-established brands in different packaging sizes to accommodate varying preferences and household sizes. By expanding the product selection to include popular brands in diverse packaging options, Nabantu Stores can enhance customer satisfaction and cater to a broader customer base.

Furthermore, the suggestion for increasing stock levels aligns to ensure product availability and minimize out-of-stock situations. By regularly replenishing inventory and maintaining adequate stock levels, the store can better meet customer demand and enhance shopping convenience.

The proposal to install ATMs within the store premises addresses the need for enhanced financial services accessibility within the rural community. By providing convenient access to banking services, Nabantu Stores can further position itself as a one-stop destination for various customer needs.

Moreover, the suggestion to enable the collection of grant money at the till points reflects an understanding of the importance of convenience and accessibility for customers accessing government assistance programs. Implementing this service can streamline the grant

collection process for beneficiaries, contributing to overall customer satisfaction and convenience.

Incorporating these suggestions and feedback into the store's operational plans can enhance the overall shopping experience, strengthen customer loyalty, and solidify Nabantu Stores' position as a trusted and valued resource within the community. By actively listening to customer needs and preferences, the store can adapt and evolve to better serve the diverse needs of its customers.

7. RECOMMENDATIONS NOBANTU INITIATIVE

Based on the findings from the three stake holders' perspective and broader research on entrepreneurship in rural marginalized areas, the following recommendations are proposed to enhance the effectiveness and impact of initiatives like the Hypercheck Nabantu program

The concept of consolidating essential goods and services under one roof will emerge as a pivotal growth strategy for Nabantu initiatives, catering to the diverse needs of consumers efficiently and comprehensively. Recommendations could include the following:

7.1. The partnership should look beyond empowerment and offering business opportunity.

The real success of the partnership should be a sustainable model which can be achieved by sustainable support. Hypercheck should establish a dedicated Nabantu department to enhance this venture. Start-ups require consistent nurturing and professional guidance.

7.2. Once-off 'quick-fix'

Nabantu training has limitations because non-retail individuals will be entering a sector which has its own nuances as opposed to a technical administrative ruled based training. Hypercheck should have ongoing product knowledge, supplier-product association, returns policies etc has to take place to add value to ordering patterns, understanding returns policies and cross merchandising and up-selling.

7.3. Hypercheck should conduct proper due diligence of savvy entrepreneurial partners.

Hypercheck should conduct proper due diligence of savvy entrepreneurial partners as opposed to identifying partners who only access to trading site as a primary qualifier. Applicants should be business savvy and have an entrepreneurial mindset to trade. An entrepreneurial mindset can be built on with training in business processes.

7.4. Hypercheck's should avoid a 'copy and paste' marketing model.

By taking the market of contestation from traditional urban markets to townships and rural areas, Hypercheck's should avoid a 'copy and paste' marketing model. Streamlined strategies tend have limitations and generally in consonance with respective customer profiles. Business strategies should be inclusive noting township and rural contexts.

7.5. Structured training

Structured training should focus on empowering entrepreneurs to build retail competencies and confidence to obviate against a 'dependency syndrome' post the training.

7.6. Technical and other support

Entrepreneurs seemed disappointed with the poor technical and other support and services offered. To maintain a sound partnership Hypercheck should instil confidence and trust by delivering on promises made.

7.7. Permission to stock local produce

Hypercheck should permit entrepreneurs to stock local produce (fruits and vegetables) so that the store develops its own value chain contributing to further entrepreneurial activities.

7.8. The use of SPODER MODEL

Hypercheck should build on the Nabantu concept based on the SPODER model as it takes into consideration of a wide range of issues incorporating a supportive infrastructure, preparing people, increasing opportunities, thinking about differentiation, a crafted economic model, and drawing on community resources.

By proactively putting enabling processes and systems in place Hypercheck could help the Nabantu store to grow organically. For mutual benefit and growth Hypercheck should be removed.

8. PROPOSED MARGINALISED ENTREPRENEUR SUPPORT MODEL

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

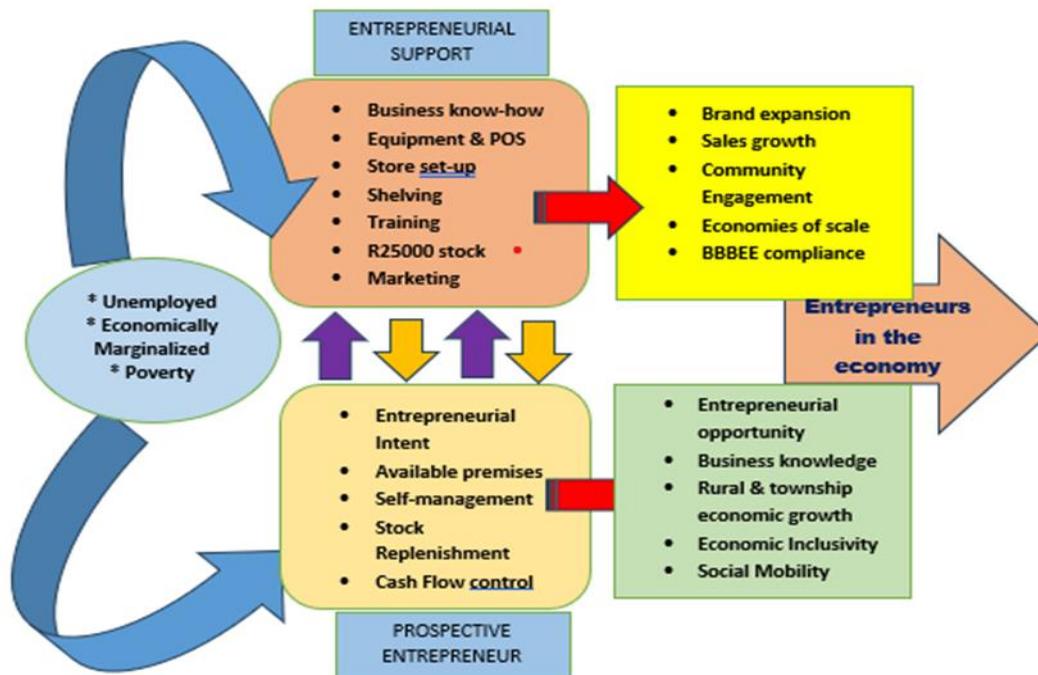


Figure 4: Proposed marginalised entrepreneur support model

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

9. CONCLUSIONS

In retrospect it is abundantly clear that the participant entrepreneurs from Umgababa and Ezakheni envision a future where Nabantu Stores continue to thrive as a beacon of community empowerment and economic development. By leveraging their entrepreneurial spirit, operational expertise, and deep-rooted commitment to serving the needs of the rural community, they aspire to expand the store's reach, enhance its offerings, and create a lasting

positive impact. With strategic planning, resilience, and a customer-centric approach, the entrepreneurs are poised to navigate challenges, seize opportunities, and realize their vision for the store's future success.

The concept developer by launching the Nabantu store presents a viable and acceptable entrepreneurial offering that is economically inclusive, empowering and a progress route addressing unemployment and poverty. However, the caveat being that partnership will collapse if the support from the concept developer is limited, the technological support and training is limited. Moreover, by ring-fencing product offerings at the outset will limit the growth. The concept developer needs to present itself as a wholesale supplier as opposed to being a normal retailer to a customer (i.e. the Nabantu store). The concept developer can scale this concept if the entire business, inclusive of its store supplying managers, view the Nabantu initiative as a concept of mutual benefit.

Significantly, the Nabantu store concept is well received by customers who are the integral cog in the success of such a venture. Shopping at a store in the locality presents the benefit of convenience and transport cost savings offering budgeting ease and a leisurely shopping experience. Moreover, the Nabantu store offers advantages of chain store pricing, good product quality and enhanced retailer and customer engagement as the store owner is from the community who understands the socio-economic nuances of customers. This will add value to the survival and growth of the store.

It can be study lucidly enunciates that the Nabantu entrepreneurship project can be considered as a viable and sustainable proposition to South Africa's unemployed crises. Strategies outlined in the recommendations should contribute to a sustainable business venture offering emerging entrepreneurs' opportunities in marginalized communities.

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Annexure A: Interview Guide for Concept Developers

INTERVIEW GUIDE (Concept Developers)



No	Questions
1	Tell us somethings about your company
2	Why did the company launch the Nabantu project?
3	What is the vision of the Nabantu Project?
4	What are the minimum entry requirements for an entrepreneur to be part of the project?
5	How will Hypercheck support the entrepreneur?
6	Over what period will the support continue?
7	Are there any strings attached between Hypercheck and the entrepreneur?
8	Is the Nabantu store formally register with CIPRO?
9	Is the business registration the responsibility of Hypercheck or the entrepreneur?
10	Does the entrepreneur receive any assistance on business registration and VAT compliance?
11	What training is offered to the entrepreneur?
12	Are entrepreneurs trained on cashflow management?
13	What challenges are experienced by these new businesses?
14	Are there any success stories?
14	After what time period can the entrepreneur procure inventory from other suppliers?

Annexure B: Interview Guide for Participating Entrepreneurs

Interview guide for the Hypercheck - Nabantu entrepreneur: enhancing entrepreneurship in rural and townships marginalized areas.

Can be translated in isiZulu or any other preferred language.

Introduction:

Thank you for agreeing to participate in this interview as part of the Hypercheck - Nabantu Initiative's efforts to enhance entrepreneurship in marginalised areas. The information you provide will help us understand your experiences as an entrepreneur in a marginalized community and identify ways to support and promote entrepreneurship in similar contexts. Please note that your responses will be kept confidential and used for research purposes only.

Part 1: Background Information

Tell us about yourself and your background. How did you become interested in entrepreneurship?

Can you describe your entrepreneurial journey and the type of business you are currently running?

How long have you been operating your business in the marginalized area? What challenges and opportunities have you encountered?

Part 2: Context and Challenges

How would you describe the business environment in the marginalized area? Are there specific challenges unique to operating a business in this community?

What are the main obstacles you faced when starting your business, and how did you overcome them?

Are there any specific cultural or social factors that have influenced your entrepreneurship journey in the marginalized area?

Have you faced any financial constraints or lack of access to capital? How has this impacted your business growth and sustainability?

Part 3: Support and Resources

What support or resources have been crucial to the success of your business in the marginalized area?

Have you received any assistance or guidance from Hypercheck after the initial stock, community leaders, or government programs? How has this support helped your business?

What role do you think technology and digital tools play in supporting entrepreneurship in marginalized areas?

Part 4: Community Impact

How has your business contributed to the local community and the well-being of its residents?

Have you been involved in any initiatives or efforts to empower other aspiring entrepreneurs within the marginalized area?

Part 5: Recommendations

Based on your experiences, what do you think could be done to further enhance entrepreneurship opportunities in marginalized areas?

Are there specific policies, programs, or resources that would be beneficial for entrepreneurs like you in similar communities?

What advice would you give to aspiring entrepreneurs in marginalized areas who are just starting their businesses?

Part 6: Future Plans

What are your future plans for your business?

Do you have any growth or expansion strategies in mind?

Would you be interested in collaborating with other entrepreneurs or organizations to further support entrepreneurship in marginalized areas?

Conclusion

Thank you once again for sharing your insights and experiences with us. Your valuable input will help the Hypercheck - Nabantu Initiative better understand the needs of entrepreneurs in marginalized areas and design effective strategies to support their success. If you have any additional comments or thoughts you'd like to share, please feel free to do so.

Annexure C: An interview guide for Nabantu store customers

Interview Guide for Customer Perspectives on HyperCheck Nabantu Initiative

Research Topic: Enhancing Entrepreneurship in Rural Marginalised Areas: A Case Study HyperCheck Nabantu Initiative

Introduction: Thank you for participating in this interview to gather insights into your experiences and perceptions regarding the HyperCheck Nabantu Initiative. Your feedback is invaluable in helping us understand how the initiative is impacting the local community and identify areas for improvement. Please feel free to share your honest opinions and suggestions throughout the interview. The interview is for academic purposes and it is not going to be profited from.

1. General Experience:

- Can you describe your overall experience shopping at HyperCheck Nabantu stores?
- What aspects of the store do you find most appealing or satisfying?
- Are there any specific instances or interactions that stood out to you during your visits to the store?

2. Ambiance and Customer Service:

- How would you describe the ambiance of the Nabantu store?
- Could you share your thoughts on the customer service provided by the store staff?
- Have you encountered any challenges or areas for improvement in terms of ambiance or customer service?

3. Convenience and Localization:

- In what ways do you find HyperCheck Nabantu stores convenient for your shopping needs?

- Do you feel that the store caters well to the specific needs and preferences of the local community?
- Are there any additional services or products you would like to see offered at the store to enhance convenience?

4. Impact on the Community:

- How do you believe the Nabantu store has impacted the marginalized community in terms of access to essential goods and services?
- Have you observed any changes or improvements in the community since the establishment of the Nabantu store?
- Do you feel a sense of community pride or ownership associated with the presence of the Nabantu store?

5. Suggestions for Improvement:

- Based on your experiences, are there any areas where you believe the Nabantu store could improve?
- Are there specific products, services, or amenities you would like to see added to the store?
- Do you have any suggestions for enhancing the overall shopping experience at Nabantu stores?

6. Additional Feedback:

- Is there any additional feedback or comments you would like to share about your experiences with HyperCheck Nabantu stores?
- Do you have any recommendations for how the initiative can further support entrepreneurship and community development in rural marginalized areas?

Conclusion: Thank you once again for your valuable insights and feedback. Your input will be instrumental in guiding future efforts to enhance the HyperCheck Nabantu initiative and better serve the needs of the community. If you have any further thoughts or feedback after the interview, please don't hesitate to reach out.

