



AN EVALUATION OF GOVERNMENT SUPPORT SERVICES FOR SMMEs IN THOHOYANDOU, SOUTH AFRICA

Tambe Dede Kelly¹, Orcid ID: 0000-0002-4729-9594
Knowledge Shumba, Orcid ID: 0000-0002-5481-9068
Stanislous Zindiye, Orcid ID: 0000-0001-5462-6007
Gift Donga, Orcid ID: 0000-0001-8263-7205

Abstract:

Small, Medium, and Micro Enterprises (SMMEs) possess attributes akin to entrepreneurship that make them indispensable tools for economic growth and development. While SMMEs have a direct impact on economic growth in advanced economies, these enterprises have a high failure rate due to a variety of reasons, especially during the start-up and growth phases. Government support schemes have been availed to SMMEs to assist them to survive the vulnerable phases of their existence. This study investigates the role of government support services towards the development and growth of SMMEs in South Africa. The quantitative research design used the survey method to collect data from a sample of one hundred (100) SMMEs in Thohoyandou, South Africa. The Statistical Package for Social Sciences (SPSS) was used to analyse the data, and presentation used descriptive analysis. The main study revealed that despite the government support schemes and initiatives, the failure rate of SMMEs remains high. The major factors affecting the uptake of government support schemes and initiatives included the lack of information and access to the financial assistance offered to most SMMEs through the government schemes. Despite the support schemes and initiatives, further challenges include the proliferating myriad of rules and regulations in the regulatory environment curtailing the operations and survival of SMMEs. Study findings indicated that despite the existence of the growth and development-oriented government support schemes, most SMMEs are unaware of their existence while other enterprises find them ineffective. The main conclusions point to the information deficit and needs analysis that would tailor-make and accommodate the specific requirements of different enterprises.

Keywords: *SMMEs; Government support services and Entrepreneurship.*

INTRODUCTION

Small, Medium and Micro Enterprises (SMMEs) are widely accredited for their significant role in promoting economic growth and development (Jili, Masuku & Selepe, 2017; Tang, & Li, 2021; Zulu, 2021). This distinct ability of SMMEs to increase productivity and inspire innovation makes them an appropriate solution to the dynamic nature of economies (Liu, Ndubisi, Liu & Barrane, 2020). They are critical to economic growth and development as they enhance job creation, thereby reducing unemployment and poverty and, poignantly, youth unemployment in the economy (Tang & Li, 2021). The contributions of SMMEs to the creation of jobs and to the alleviation of poverty has been recognised globally in all economies. In South Africa, the SMME sector is considered an immediate priority towards economic assistance and job creation (Litheko, 2021; Ouma-Mugabe, Chan & Marais, 2021; Soogun & Mhlongo, 2021).

¹University of Venda
School of management Sciences
Faculty of Business management.

The study aims to evaluate the extent to which government support services contribute to the growth and development of SMMEs. The specific study objectives are to (a) identify government support services available for growth and development, and (b) investigate the effectiveness of the government support systems to the growth of SMMEs with specific reference to Thohoyandou, Limpopo Province, South Africa.

Small, Medium and Micro Enterprises (SMMEs)

Small businesses have various definitions in different parts of the world. Although many definitions have been given to small businesses, the study adopts the definition according to the Small Business Act No. 102 of 1996 in South Africa. Section 1 of the National Small Business Act of 1996, as amended by the National Small Business Amendment Acts of 2003 and 2004 (NSB Act), officially defines a small business as:

"... a separate and distinct business entity, including co-operative enterprises and non-governmental organisations, managed by one owner or more which, including its branches or subsidiaries, if any, is predominantly carried on in any sector or sub-sector of the economy mentioned in Column I of the Schedule 14..." (Lesejane, 2021: Page 8; Langa & Govender, 2019).

The definition of SMMEs in South Africa takes into consideration several variables. These variables as used in the study are: the size, the number of employees and the turnover of the enterprise.

The Department of Trade and Industry (DTI, 2014) is in line with the Small Business Act and categorises as follows: Firstly, Survivalist enterprises characterized by unemployed persons, focusing on providing minimum means to keep them and their families alive, with little capital invested. Micro enterprises are those with one to five employees, usually the owner and family, with an annual turnover below of R300 000 per year. Very small enterprises are those with less than ten paid employees, an annual turnover of less than R300 000 and basic owner management structure. While small enterprises have less than 50 employees, an annual income of above R300 000 and a semi-formal management structure. Lastly, medium enterprises have above 100 - 200 employees, a decentralized management structure and an annual income level of more than R1 000 000 (Mbomvu, Hlongwane, Nxazonke, Qayi & Bruwer, 2021; Mothoa & Rankhumise, 2021; Ouma-Mugabe, Chan & Marais, 2021).

The dynamic nature of SMMEs enables them to thrive in even more dynamic times or economies (Quansah, Hartz & Salipante, 2022; Rashid & Ratten, 2021; Weaven, Quach, Thaichon, Frazer, Billot, & Grace, 2021). SMMEs have an innovative edge, creativity, competitiveness, and drive to succeed (Isaacs, Friedrich & Basardien, 2020; Takyi & Naidoo, 2020). They possess salient features that enhance their ability to contribute towards economic growth and improved living standards. Some of the salient features include the initiation and creation of distinct enterprises which have the ability to grow rapidly (Wiid & Cant, 2021a), generate a significant number of new jobs, increase productivity and have a positive impact on standards of living (Abisuga-Oyekunle & Muchie, 2020). Despite these salient characteristics, SMMEs grow rapidly in some countries and remain stagnant in others (Meyer & Meyer, 2017; Murithii, 2017; Ndayizigamiye & Khoase, 2018; Bandara, Jayasundara and Naradda Gamage, (2020); Umadia Sr & Kasztelnik, 2020). A number of factors such environmental contexts and related aspects play a significant role in determining their survival or demise (Nyangarika & FSM, 2020). A range of factors identified and cited for contributing to high mortality rates in some contexts include: financing, poor infrastructure, inadequate government support, ineffective marketing, poor management or leadership, and overall bad decision-making (Murithii 2017; Madzimure 2020); Cant 2020); Ogujiuba & Boshoff 2020); Madzimure & Tau 2021).

Research evidence suggests that conducive business environments enhance the growth and expansion of SMMEs (Wiid & Cant, 2021c; Scheba & Turok, 2020; Gamidullaeva, Vasin & Wise, 2020). Government support services such as financial support (Sishuba, 2020) and related training support and schemes enhance the survival and growth rates of SMMEs.

South African government SMME support services

The government has high expectations concerning the SMME sector (Moise, Khoase & Ndayizigamiye, 2020; Ouma-Mugabe, Chan & Marais, 2021). For the next decade, an estimated number of jobs is to be provided by this sector (Kraai, 2021). SMMEs experience high failure rates due to a variety of reasons such as lack of support structures, low levels of research and development, lack of access to markets, onerous labour laws, poor infrastructure, and government bureaucracy (Mhlope, 2021). However, the lack of access to finance, training and experience have been singled out as prominent factors which contribute to SMME failure (Ayandibu & Vezi-Magigaba, 2021; Kanayo, Olamide, Ogujiuba & Stiegler, 2021). Governments can provide financial support and training programmes to help SMMEs realise their growth potential (Botha, Smulders, Combrink, & Meiring, 2021).

Schirmer & Visser (2021) report that the South African government has established institutions mandated to promote and support SMMEs. The Department of Small Business Development (DSBD) was established in 2014 and mandated to specifically create a conducive and favourable environment for SMMEs to thrive, while supporting the National Development Plan goals towards the creation of 90% of jobs by SMMEs (Vivence, 2021; Zulu, 2021). Additionally, the mandate of the Department of Trade and Industry (DTI) was broadened by an Act of Parliament to support SMMEs through its commercial and industrial support mechanisms. Furthermore, the DTI works to promote the growth of SMMEs in cooperation with institutions such as the National Youth Development Agency (NYDA), the Small Enterprise Development Agency (SEDA), the National Empowerment Fund (NEF) and the Small Enterprise Finance Agency (SEFA) (Khoase, & Ndayizigamiye, 2019; Khoase, Derera, McArthur & Ndayizigamiye, 2020). More significantly, the DTI's strategic direction focuses on the development of policies and strategies that promote enterprise growth, empowerment, and equity through initiatives such as the Broad-Based Black Economic Empowerment (B-BBEE), the Isivande Women's Fund and the SEDA Technology Programme (STP).

The National Empowerment Fund (NEF), one of the agencies under the DTI, seeks to promote small businesses through financial and non-financial support for start-ups, expansion, and equity acquisition (Arshad, Ahmad, Ali, Khan & Arshad, 2020). The establishment of the multi-agencies and programmes by the South African government indicates its commitment towards promoting the growth and survival of SMMEs (Lose, 2019). There is a need for effective institutional support services that enhance the survival and growth rates of SMMEs and their capacity towards reduction of unemployment and poverty (Dvouletý, Longo, Blažková, Lukeš & Andera, 2018; Nkwinika, 2018; Hewitt & van Rensburg, 2020).

SMME performance in South Africa

Notwithstanding the establishment of multiple agencies with specific and general mandates to promote and support SMMEs and economic growth and development (Refiloe, Derera, McArthur & Ndayizigamiye, 2020), the sector still faces compounding problems and challenges. The contribution of SMMEs towards employment creation remains elusive in the face of growing unemployment levels, estimated at 32.5% (Onakoya & Seyingbo, 2020; Pasara & Garidzirai, 2020) rising to 34.4%. In 2021, it stands at 35.5% (Maskaeva & Msafiri, 2021). According to the Statistics South Africa 2020 Report, the unemployment rate remains high in the midst of increasing poverty levels and business closures (Mukwarami, Mukwarami, & Tengeh, 2020). The level of unemployment stood at 29.1% in 2016 (Mulaudzi & Ajoodha, 2020). Relatedly, a high number of these businesses end up failing (Saah & Musvoto, 2020; Shiyuti, Zainol & Ishak, 2021; Seid, 2020).

There is a direct link between the lack of access to business finance and the failure of SMMEs (Fosu, 2020; Refiloe, Derera, McArthur & Ndayizigamiye, 2020; Olarewaju & Msomi, 2021; Saah & Musvoto, 2020). The failure of SMMEs is directly related with lack of support structures, poor infrastructure, lack of access to markets, onerous labour laws and government bureaucracy (Schirmerl & Visser, 2021, Wiid & Cant, 2021; Worstall, 2016). The estimated failure rate of SMMEs in South Africa is between 70 and 80% (Nkwinika & Mashau (2020) as survival rates decline to 3 to 5 years (Asah, Louw & Williams 2020; Botha, Smulders, Combrink, & Meiring 2021; Saah & Musvoto 2020).

Despite the establishment of support services provided by different government agencies and the private sector initiatives, SMMEs continue to fail in South Africa (Arshad, Ahmad, Ali, Khan & Arshad, 2020). There is therefore a need for further empirical research on the impact of government support services on the SMME sector in South Africa.

METHODOLOGY

The study adopted a survey method to collect data from one hundred (100) SMMEs in the Thulamela Municipality, Thohoyandou, Limpopo Province, South Africa. The target population comprised one thousand (1000) business enterprises within the categories specified by the study. The ownership of the small business enterprises comprised individuals, partnerships, close corporations, and private companies in charge of micro, very small, small, and medium enterprises in Thohoyandou, Limpopo Province, South Africa. To determine the sample size, three criteria were followed: (a) minimum sample size to conduct meaningful data analysis, (b) sample sizes used in past research, and (c) costs associated with collecting the information from enterprises. To ensure that the population was representative, the Raosoft sample size calculator was used to derive a sample of one hundred (100) SMMEs. The self-administered questionnaire was structured with open-ended questions, closed-ended questions and Likert scale questions. The descriptive quantitative method of analysis was used in the study. Content coding was first done to change the open responses of the participants to descriptive data. The main reason for the coding was to separate responses into meaningful categories and then, allocate frequencies to the responses. Descriptive

statistics were used to analyse the data using the Statistical Package for the Social Sciences (SPSS version 24). The Cronbach Alpha was used to measure the reliability of the research instrument. A reliability coefficient of 0.72 was adopted from a similar study (Musara & Gwaindepi, 2014). According to Bujang, Omar & Baharum (2018), a reliability coefficient above 0.70 means the instrument is internally consistent. Results obtained were also compared with previous studies. These two aspects improved the quality of the study.

RESULTS AND DISCUSSIONS

Profile of Enterprises

A total of one hundred (100) business enterprises completed and returned the questionnaires. As these enterprises are run by individuals and management, the questionnaires were answered by the owners of the enterprises or personnel who were knowledgeable about the affairs of the enterprise. The table below summarises the variables examined in the study

Variables	
1.	Years of existence
2.	Number of employees
3.	Annual income
4.	Level of education
5.	SMMEs by subsector
6.	Sources of funding
7.	Relationship between firms and banks
8.	Refusal of banks to grant loans
9.	Government support programs
10.	Awareness of government schemes
11.	Use of government schemes
12.	Helpfulness of government schemes
13.	Extent of support

Years of existence

As concerned the years of existence, a majority of them (46.3%) had been running for 1 – 5 years. This may explain the reason why most of them complained about the difficulty in staying in business. The second category had been in business for 6 – 10 years, and the percentage came up to 20.7%. The third category, 14.8% of the sample, had been in business for 11 – 15 years. Comparatively, those who had been in business for 16 – 20 years were 8.3%, and the enterprises in existence for 20 years and above constituted 9.9%. The results showed that most of the enterprises have been in existence for 6-10 years. It was, however, noticed that as the years increase, only a few enterprises continue existing. This may be due to the various challenges that SMMEs face from their conception. As the years go by, the number of enterprises dwindles due to numerous challenges they encounter (Ikadeh & Cloete, 2020). These challenges include aspects such as cash flow problems which may end up affecting the liquidity position of the enterprises, lack of government support as well as the regulatory environment (Musara & Gwaindepi, 2014; Padmapriya, 2021).

Table 1

	YEARS OF EXISTENCE	FREQUENCY	%	VALID %	CUMULATIVE %
Valid	1 - 5 years	46	46.0	46.0	46.0
	6 - 10 years	20	20.0	20.0	66.0
	11 - 15 years	15	15.0	15.0	81.0
	16 - 20 years	8	8.0	8.0	89.0
	20 years and above	11	11.0	11.0	100.0
	Total	100	100.0	100.0	

Number of employees

The results showed that 15.8% of the enterprises had no employees. Those operating with 1 - 5 employees constituted 55.8%, followed by 17.5% who had 6 - 10 employees, while those with 11 - 15 employees were less than 4%. 3.9% of the enterprises had 16 - 20 employees. Less than 3% of the enterprises indicated having between 20 and above 200 employees. The reason that a greater majority of them had between 1 - 5 employees may be as a result of their size. This shows that small businesses indeed can be categorised in terms of the number of employees (Berisha & Pula, 2015). A greater majority may have fewer employees because of the expenses that come with running the business and paying wages to these employees (Worstall, 2016). Furthermore, Matlala (2014) attributes financial position and sustainability to a higher number of employees, as such businesses are financially stable and can afford to pay wages and salaries. This section indicates that small businesses are doing their part as employers. This is shown in their contribution to trying to alleviate unemployment (Bruwer & van Den Berg, 2017).

Table 2

	NUMBER OF EMPLOYEES	FREQUENCY	%	VALID %	CUMULATIVE %
Valid	No employees	16	16.0	16.0	16.0
	1 - 5 employees	56	56.0	56.0	72.0
	6 - 10 employees	18	18.0	18.0	90.0
	11 - 15 employees	3	3.0	3.0	93.0
	16 - 20 employees	4	4.0	4.0	97.0
	Above 20 employees	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

Annual income

Although quite a few enterprises were reluctant to disclose this information, which is demonstrated by the missing figures, the researcher was able to convince them of the importance of this information. None of them had an annual turnover below R10 000. 25.5% of them had incomes ranging from R10 001 – R50 000, while 14.4% of the businesses had an annual income of R50 001 - R100 000. 16.9% of them stated that R100 001 - R150 000 was their annual income. 12.7% of the enterprises also admitted to earning up to R150 001 - R300 000 and only 8.5% of them admitted to getting from R300 001 - R500 000. Lastly, 22.0% of them admitted to having above R500 000 as their annual income.

Table 3

	NUMBER OF EMPLOYEES	FREQUENCY	%	VALID %	CUMULATIVE %
Valid	Below R10 000	0	0	0	0
	R10 001 – R50 000	26	26.0	26.0	26.0
	R50 001 – R100 000	13	13.0	13.0	39.0
	R100 001 – R150 000	16	16.0	16.0	55.0
	R150 001 – R300 000	14	14.0	14.0	69.0
	R300 001 – R500 000	8	8.0	8.0	77.0
	Above R500 000	23	23.0	23.0	100.0
	Total	100	100.0	100.0	

Level of education

Questions about levels of education were relevant to ascertain the impact the level of education had a on the successful running of the enterprise. Thus, regarding the education level that the owners of the enterprise had achieved, 43% had High School matric certificates, followed by 19% with a first degree, 8% with an Honours degree, 2% with a Master's degree, and 3% indicated that they had a Doctorate degree. Those who indicated other were 25% of the sample, and this comprised of those who never went to school, those who had a training certificate and those who went to secondary school but never matriculated.

It was observed that almost 78% of the owners of the enterprise did not have a first degree. This confirms the socio-economic reality of the country, where access to and availability of jobs and employment are low (Du Toit, 2017). Entrepreneurship and small business ownership are used by individuals to secure employment, as the absence of jobs will prompt them to either be entrepreneurial in their thinking or establish businesses as a means to survive (Chigunta, 2017; Matlala, 2014). This is consistent with the study by Matlala (2014) and Perks (2010) who determined 87% and 80% respectively, of business owners did not have tertiary education but went into business after failing to secure jobs. This brings in the relationship between business success and education. The failure of small businesses within the first 2 to 3 years of their existence may be as a result of their owners having difficulty understanding or applying stipulated laws and regulations. This points to the fact that education is essential to the performance and success of businesses (Isaacs et al., 2017; Iwara, 2018). It is also worth mentioning that some enterprise owners were sensitive to this question and failed to answer it as they considered it offensive.

Table 4

	LEVEL OF EDUCATION	FREQUENCY	%	VALID %	CUMULATIVE %
Valid	High School	43	43.0	43.0	43.0
	First degree	19	19.0	19.0	62.0
	Honours	8	8.0	8.0	70.0
	Master's	2	2.0	2.0	72.0
	Doctorate	3	3.0	3.0	75.0
	Other	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

SMMEs by subsector

The enterprises operating in the retail sector were 25.6%, followed by 16.5% operating as manufacturers and finally, 6.6% operating as wholesalers. The results also showed that 6.6% of the enterprises were operating as distributors, 6.6% operated as intermediaries while 43% indicated that they operated other forms of business in the services sector. These included services like barbing, catering, wedding and décor services, hair dressing, hotel and accommodation, tourism services, funeral services, key cutting, sewing, dentistry, optometry, and cybercafés for typing, printing, and other internet services.

Table 5

	SMMEs BY SUBSECTOR	FREQUENCY	%	VALID %	CUMULATIVE %
Valid	Retail	26	26	25.6	25.6
	Wholesale	7	7	6.6	32.2
	Manufacturing	17	17	16.5	48.7
	Intermediaries	7	7	6.6	55.3
	Other	43	43	43	98.3
	Total	100	100.0	100.0	

The results showed that among the enterprises who participated in this study, 70% were aware of the different government business support schemes, while the other 30% knew nothing about government support services. It was discovered that most of the enterprises who were aware of and received government support schemes were the small and very small enterprises. This could be because they are probably the ones who need more financial support, so they go in search of these support schemes (Muni, 2021). However, they included only the National Empowerment Fund (NEF), Broad-Based Black Economic Empowerment Fund (B-BBEE), NYDA (National Youth Development Agency) grants and DTI (Netshishivhe, 2021).

The results of the study revealed that a large and significant percentage (86%) of the SMMEs are owned by the youth. This shows that the youth are pursuing entrepreneurship and contributing significantly to the economy and towards improving their lives. Youth entrepreneurship as found in this study is critical towards the sustainable

management of investments and entrepreneurship in a country like South Africa (Mbuya, 2022; Zwane, Radebe & Mlambo, 2021).

Funding

Table 6 below indicates that 60% of the SMMEs stated that savings were their major source of finance, while 2% showed that they were borrowing from other individuals. This supports observations by Nanziri & Wamalwa (2021) and Owusu, Owusu Ansah, Djan & Anin (2021) regarding the reliance on savings to fund SMME operations.

Funding is one of the most prominent obstacles to SMMEs' growth and the most preferred item business owners want help with (Asah & Louw, 2021; Manzoor, Wei & Sahito, 2021; Msomi & Olarewaju, 2021; Tala, 2021). The results further showed that 10% borrowed loans from banks to finance their businesses while 24% were depending on government grants or support as their major source of funding. 4% had other sources of finance that included crowdfunding and angel investors as in similar studies (Ngwakwe, Rachidi, Musandiwa & Mokoena, 2021; Vivence, 2021). The variations in the source of funding among the businesses show that different businesses require different amounts of capital injection and working capital. The results also point towards the fact that the accessibility to different forms of funding and the formalities required to obtain different forms of finance may also be contributing factors towards the choice of funding that the SMMEs use (Tala, 2021, Saah & Musvoto, 2021).

Table 6

	SOURCE OF FUNDING	FREQUENCY	%	VALID %	CUMULATIVE %
Valid	Savings	60	60.0	60.0	60.0
	Borrowing from individuals	2	2.0	2.0	62.0
	Borrowing from banks	10	10.0	10.0	72.0
	Government grants/support	24	24.0	24.0	96.0
	Other	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

The relationship between firms and banks

With regards to the banks providing the SMME's with all the funds they requested, 78% of the enterprises disagreed and 12% strongly agreed to show that the banks are not providing the enterprises with the funding that is required for business operations. The failure of the banks to provide the requested funds may be due to the fact that these SMMEs lack the required collateral to qualify for the requested full amount, or the projected growth prospects of the firm may not be satisfying or realistic (Chilembo, 2021; Gakpo, 2021; Gumel & Bardai, 2021). Additionally, 6% agreed that the banks are providing them with the full requested amount while 4% of the enterprises were neutral. This is in concurrence with a study conducted by Tala (2021) who discovered that 75% of SMMEs were denied loans by banks, and only a fraction of the small businesses that apply for loans have their applications granted. Olarewaju & Msomi (2021), Tala (2021), Saah & Musvoto (2020) also list several reasons why SMMEs find it difficult to access finance – these include poor business plans, lack of collateral security and lack of the required bank loan. The minority that is getting the requested amount may be since they had the needed collateral, projected statements may be realistic, and the requested amount may be lower with limited formalities as different businesses require different capital injections (Asah, Louw & Williams, 2020).

Table 7: Relationship between Firms and Bank

RELATIONSHIP RESULTS	STRONGLY AGREE %	AGREE %	NEUTRAL %	DISAGREE %	STRONGLY DISAGREE %
Banks providing all requested funds	0.0	6.0	4.0	78.0	12.0
Banks refused to provide requested funds	16.0	24.0	2.0	54.0	4.0
Banks only providing partial funding	0.0	18.0	0.0	78.0	4.0
Enterprise did not apply for funding at bank	0.0	40.0	2.0	56.0	2.0

Concerning the refusal of banks to grant loans, 16% of the enterprises strongly agreed, while 24% of enterprises agreed that banks refused to grant them the requested funds, and 2% of the enterprises were neutral. However, 54% of the enterprises disagreed while 4% strongly disagreed, stating that the banks did not refuse to give them the requested funds. These findings show that the refusal of the banks to provide the requested funds may be due to the understanding that although the enterprises are clients to the banks, they lack the required collateral security or possibility of loan repayment which may result in the rejection of the loan application (Amadasun & Mutezo, 2021; Matsongoni & Mutambara, 2021). Additionally, 18% of the enterprises agreed that banks provide only partial funding while 78% disagreed and 4% strongly disagreed that banks do not provide partial funding (H Rubin & Ben-Aharon, 2021; Xu, Yuan & Rong, 2022). This likely supports the previously discussed results that banks provide the funds on the basis that all the stipulated requirements are met by the applicant (H Rubin & Ben-Aharon, 2021; Xu, Yuan & Rong, 2022).

Refusal of banks to grant loans

Concerning the SMMEs applying for bank loans, 40% of the enterprises confirmed that they made an application for a loan while 2% of the enterprises were neutral. Additionally, 56% disagreed and 2% strongly disagreed indicating that they had not applied for the bank loans. Many of the enterprises indicated that they did not apply for the bank loans, and this may be because most of the enterprises were reliant on the personal savings of the owner (Jordaan & Coetzee, 2021; Mkhize & David, 2021; Owusu, Owusu Ansah, Djan & Anin, 2021). This is presented in the table below.

Table 8

REFUSAL OF BANKS TO GRANT LOANS		FREQUENCY	%	VALID %	CUMULATIVE %
Valid	Strongly agree	0	0	0	0
	Agree	40	40.0	40.0	40.0
	Neutral	2	2.0	2.0	42.0
	Disagree	56	56.0	56.0	98.0
	Strongly disagree	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

Government organisations providing support programs

The findings showed that the various government support services through organisations that are available to bolster the growth and development of the SMMEs are NYDA, SEDA, NEF, KHULA, SEFA and DTI. This included 8% of enterprises who received government support through NYDA, 29% who received assistance from DTI and 6% showed that they were under SEDA. Moreover, 2% of the enterprises indicated that they were under KHULA and SEFA, respectively. 3% received support through NEF while 50% were not using government schemes. This shows that indeed the government does provide support programs but businesses either do not know about the existence of these programs or the institutions in charge of rendering the programs, which explains the percentage of businesses that were not under any organisation, as similar studies point out (Alkahtani, Nordin & Khan, 2020; Zin & Ibrahim, 2020).

Table 9

SUPPORT PROGRAMS		FREQUENCY	%	VALID %	CUMULATIVE %
Valid	NYDA	8	8.0	8.0	8.0
	DTI	29	29.0	29.0	37.0
	SEDA	6	6.0	6.0	43.0
	KHULA	2	2.0	2.0	45.0
	SEFA	2	2.0	2.0	47.0
	NEF	3	3.0	3.0	50.0
	None	23	23.0	23.0	100.0
	Total	100	100.0	100.0	

Awareness of the scheme

The assistance of the government and other organisations towards increased development of SMME's was evaluated in this study to determine if the SMMEs knew about the existence of these schemes in the first place, as Mukonza (2020) proposes. The results showed that among the enterprises who participated in this study, 70% were aware of the different government business support schemes, while the other 30% knew nothing about government support services. However, they included only the National Empowerment Fund (NEF), Broad-Based Black Economic Empowerment Fund (B-BBEE), NYDA (National Youth Development Agency) grants and DTI (Botha, Smulders, Combrink & Meiring, 2021).

Use of Government Schemes

The study results revealed that 52% of the enterprises have used the government support schemes, or that they are under a government support initiative. 48% of the enterprises indicated that they are neither under a government support initiative nor have used a government support scheme. This was attributed to the fact that these enterprises were not registered for such schemes, either because they did not have the required documents, fall under the criteria to be eligible, or they did not just want to get help from the government as they feel that incubators help SMMEs (Munnik, 2021). It was also noticed that some grants were only awarded when the SMME is considered innovative (Scheba & Turok, 2020; SEDA, 2016). These results show that there is a need for government to encourage these enterprises to register or sign up for these schemes if they want their National Development Plan of 2030 to come to fulfilment (Lesejane, 2021; Mothoa & Rankhumise, 2021).

Helpfulness of the schemes

Concerning the helpfulness of the scheme, of the enterprises shown to use government schemes, 50% found the schemes helpful. This shows that while these government schemes may be of help to the SMMEs that are using them towards their development, the schemes may not be effective enough (Mothoa & Rankhumise, 2021). Again, most of the enterprises under such schemes complained that the help they received was once-off without a possible renewal, because if renewed, they would have to be paid back (Ouma-Mugabe, Chan & Marais, 2021). Others appreciated the grants they received from the government which they did not have to pay back. This denotes that although government support programmes are to a greater extent helping towards improving the development of the enterprises, they still need to improve the way they render their services to SMMEs. This involves ensuring that through these initiatives, they indeed cause these enterprises to thrive gainfully (Musabayana & Mutambara, 2022).

Extent of support

With regards to determining how often the enterprises receive this assistance, 8% of the enterprises indicated that they sometimes receive this form of assistance (grants and training), followed by 44% who indicated that they receive the support once in a while, and 48% showed that they never received such government and non-government organisation support services. As a result, out of 70% who are aware of government support programmes, only 52% indicated to have some form of assistance. This also shows that despite the positive effect that the government support services have on the development of businesses, there is still a need for continued awareness of such schemes (Rens, 2021).

From the discussions above, it can be deduced that even though SMMEs happen to be aware of the schemes made available by the government through supporting organisations, only above the average number of them make use of these services, which is why only half of them find these services helpful (Akpo, Oyebanjo, Robertson & Tengeh, 2021). Coupled with a high percentage of them which either never make use of the services or only occasionally, this justifies the increase in failure of SMMEs (Botha, Smulders, Combrink & Meiring, (2021). Thus, it can be concluded that one of the main reasons, amongst others, for this failure, is the ineffectiveness of government schemes in performing their role of fostering the growth of SMMEs (Matsongoni & Mutambara, 2021). Again, it is worth noting that the findings also showed that 50% of the enterprises regarded the government support schemes to be helpful while 50% of the enterprises indicated that the government support programmes are unhelpful towards the development of the SMMEs. This almost equal balance denotes that although government support programmes are to a greater extent helping towards improving the development of the enterprises, they still need to improve the way they render their services to SMMEs. This involves ensuring that through these initiatives, they indeed cause these businesses to thrive gainfully (Dladla & Mutambara, 2022).

CONCLUSION

The primary aim of this study was to identify government support services available for the growth and development of SMMEs in Thohoyandou, Limpopo Province South Africa. The study shows that the South African government

has initiated and established several institutions to improve and enhance the growth and development of SMMEs around the country. The government understands that this support to SMMEs will result in strengthening the economy and, subsequently, a reduction of unemployment.

The study revealed that although there were several government initiatives in existence, there is still a need to increase awareness of these schemes and the effectiveness with which they are implemented. The relevant authorities can also ensure provision of grants towards purchasing the required and up-to-date machinery or materials, increased business financial support, provision of agents to monitor business performance, provision of continued business training workshops and reduction of the requirements and the application process.

The secondary aim of this study was to investigate the effectiveness of government support systems to the growth of SMMEs with specific reference to Thohoyandou, Limpopo Province, South Africa. The effectiveness of government support services in this study was measured in terms of the way in which these services make enterprises better through training, funding, and mentorship. This support leads to the enterprises faring better, ultimately leading to growth.

As some enterprises in the study indicated, particularly the medium enterprises, they were aware of the initiatives but had not been able to participate or benefit from them as there existed several initiatives, but they did not match with the growth goals of their enterprises. Meanwhile other enterprises, mostly the small and very small enterprises, indicated that they purposely go in search of these services to ensure that their enterprises are growing and successful. However, the ones they ended up finding were not tailored for them and usually have several requirements they could not meet as small businesses.

Thus, it can be said that although the government has done its possible best to put various institutions in place for the promotion of SMMEs, they still need to tailor these schemes according to the needs of SMMEs. This is best to ensure optimum utilisation of these schemes by SMMEs to enable them to be as effective as possible. This can be done through monitoring and evaluating these schemes to keep abreast of the applicability of these programs, to improve business operations towards the overall growth and development of the SMMEs sector.

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